



HUMANA

FINANCIAL SERVICES PRIVATE LIMITED

Provisional Balance Sheet as at	Notes	31-Dec-21	31-Mar-21
Equity and liabilities			
Shareholder's funds			
Share capital	3	10,07,77,140	10,07,77,140
Share Premium Account	4	5,75,92,148	5,75,92,148
Reserves and surplus	5	5,15,17,223	1,75,88,274
Non-current liabilities			
Long-Term Borrowings	6	11,42,09,921	11,35,75,268
Current liabilities			
Other current liabilities	7	27,66,55,103	33,61,79,452
Short-term provisions	8	1,13,49,023	4,57,86,498
TOTAL		61,21,00,557	67,14,98,780
ASSETS			
Non-current assets			
Property, Plant and Equipment			
Tangible assets	9	20,52,818	24,69,806
Deferred Tax Asset (Net)	10	1,42,430	1,42,430
Other non-current assets	11	17,92,75,369	23,57,47,165
Current assets			
Cash and cash equivalents	12	8,90,57,590	8,97,58,108
Short-term loans and advances	13	30,20,28,161	31,01,86,362
Other current assets	14	3,95,44,188	3,31,94,909
TOTAL		61,21,00,557	67,14,98,780



[Handwritten signature]

Reg. Office : Second Floor, 111-9, Near Primary School, Kishangarh, Vasnat Kunj, New Delhi - 110070

Telephone : 011-7160 0460 & Fax : 011-7160 0472

E-mail : info@humanafinancial.com Website : www.humanafinancial.com

CIN : U65990DL2016PTC302788



HUMANA

FINANCIAL SERVICES PRIVATE LIMITED

Provisional Statement of profit and loss for the period ended	Notes	31-Dec-21	31-Mar-21
Income			
Revenue from operations	15	6,84,13,628	8,99,80,498
Other income	16	6,67,38,894	7,32,40,384
Total revenue (I)		13,51,52,522	16,32,20,882
Expenses			
Finance costs	17	3,74,79,094	5,12,46,579
Employee benefit expense	18	4,61,70,687	5,62,90,965
Other expenses	19	1,83,33,644	2,29,15,730
Depreciation and amortisation expenses	9	8,62,408	10,05,083
Provision on loan portfolio		-	1,31,71,420
Total expenses (II)		10,28,45,832	14,46,29,777
Profit / (Loss) Before prior period adjustments & tax		3,23,06,690	1,85,91,105
Prior period adjustments		-	-
Profit before tax (III) = (I)-(II)		3,23,06,690	1,85,91,105
Tax expense			
Current tax		13,36,000	77,36,000
Short/(Excess) provision on income tax relating to earlier years			
Tax for earlier period		-	3,53,078
Deferred tax		-	(1,29,428)
Total tax expense (IV)		13,36,000	79,59,650
Profit/(loss) after tax (III)-(IV)		3,09,70,690	1,06,31,455
Excess of Provision written Back (V)		29,58,258	-
Profit after Provision Written Back (IV+V)		3,39,28,949	1,06,31,455
APPROPRIATION			
Profit brought forward from the previous years			
Available for appropriation		3,39,28,949	1,06,31,455
Transfer to:			
Statutory reserve fund		67,85,790	21,26,291
General reserve fund		-	-
Balance carried to balance sheet		2,71,43,159	85,05,164
Earnings per equity share			
[Nominal value of share Rs.10 (March 31, 2021: Rs.10)			
Weighted Average Shares		1,00,77,714	75,43,499
Basic (Computed on the basis of total profit for the year)		3.37	1.41
Diluted (Computed on the basis of total profit for the year)		3.37	1.41



[Handwritten Signature]

Reg. Office : Second Floor, 111-9, Near Primary School, Kishangarh, Vasnat Kunj, New Delhi - 110070

Telephone : 011-7160 0460 & Fax : 011-7160 0472

E-mail : info@humanafinancial.com Website : www.humanafinancial.com

CIN : U65990DL2016PTC302788



HUMANA

FINANCIAL SERVICES PRIVATE LIMITED

Notes to financial statements for the period ended	31-Dec-21	31-Mar-21
Note 3: Share capital		
Authorised:		
1,50,00,000 (March 31, 2021: 1,50,00,000) equity shares of Rs.10/- each	15,00,00,000	15,00,00,000
	15,00,00,000	15,00,00,000
Issued and subscribed:		
1,00,77,714 (March 31, 2021: 1,00,77,714) equity shares of Rs.10/- each, fully paid up	10,07,77,140	10,07,77,140
Total issued, subscribed, fully paid-up equity and preference share capital	10,07,77,140	10,07,77,140

Reconciliation of the shares outstanding at the beginning and at the end of the reporting year

Equity Shares

Particulars	31-Dec-21		31-Mar-21	
	No. of Shares	(Rupees)	No. of Shares	(Rupees)
At the beginning of the year	1,00,77,714	10,07,77,140	1,00,77,714	10,07,77,140
Issued during the period	-	-	-	-
Outstanding at the end of the period	1,00,77,714	10,07,77,140	1,00,77,714	10,07,77,140

Details of shareholders holding more than 5% shares in the company

Particulars	31-Dec-21		31-Mar-21	
	No. of Shares	% Holding	No. of Shares	% Holding
Humana Trust For Financial Inclusion and Development	84,79,230	84.14%	84,79,230	84.14%
Humana and Planetaid Finance SA	15,93,384	15.81%	15,93,384	15.81%

Note 4: Share Premium Account

Humana and Planetaid Finance SA	1,84,35,450	1,84,35,450
Humana Trust for Financial Inclusion and Development	3,91,56,698	3,91,56,698
	5,75,92,148	5,75,92,148

Note 5 : Reserves and surplus

Statutory Reserve Fund

Balance at the beginning of the year	52,44,194	31,17,903
Add: Additions during the period	67,85,790	21,26,291
Balance at the end of the period	1,20,29,984	52,44,194

Surplus/(Deficit) in the statement of profit and loss

Balance at the beginning of the year	1,23,44,080	1,38,38,916
Add: Profit (Loss) for the Period	2,71,43,159	85,05,164
Less: Loan Loss Provision	-	1,00,00,000
Balance at the end of the period	3,94,87,239	1,23,44,080

Total Reserves and Surplus	5,15,17,223	1,75,88,274
-----------------------------------	--------------------	--------------------

R. Singh



Reg. Office : Second Floor, 111-9, Near Primary School, Kishangarh, Vasnat Kunj, New Delhi - 110070

Telephone : 011-7160 0460 & Fax : 011-7160 0472

E-mail : info@humanafinancial.com Website : www.humanafinancial.com

CIN : U65990DL2016PTC302788



HUMANA

FINANCIAL SERVICES PRIVATE LIMITED

Notes to financial statements for the period ended	31-Dec-21	31-Mar-21
Note 6: Long-term borrowings		
Term loans		
Secured		
Indian rupee loan from banks	10,52,08,337	8,05,82,976
Indian rupee loan from non banking financial companies	26,70,51,366	36,13,04,745
Total	37,22,59,703	44,18,87,721
The above amount includes		
Current Maturities	25,80,49,782	32,83,12,453
Amount disclosed under the head "Other liabilities" (Refer Note 7)		
Total	11,42,09,921	11,35,75,268
Disclosure of Repayment Terms		
Particulars	31-Dec-21	31-Mar-21
Note 7: Other liabilities		
Employee benefit payable	44,19,624	5,98,759
Expenses and other payable	39,77,553	17,12,804
Audit Fee Payable	-	2,83,985
Current Maturities of Long Term Loans	25,80,49,782	32,83,12,453
Interest accrued but not due on borrowings	52,387	13,48,889
Business Correspondent Partner payable	88,56,889	21,63,609
Statutory dues payable	12,98,868	17,58,953
Total	27,66,55,103	33,61,79,452
Note 8: Short-term provisions		
Provision for income tax	-	10,85,094
Gratuity Payable	84,927	84,927
Provision on loan portfolio as per RBI	1,12,64,096	3,79,65,571
Total	1,13,49,023	3,91,35,592
Note: 9 Fixed Assets (Disclosed Separately)*		
Note 10: Deferred Tax Liability / (Asset)		
Balance at the beginning of the year	(1,42,430)	(13,002)
Differences in Depreciation & Amortisation for Accounting & Income Tax Purposes	-	(5,14,215)
Deferred Tax Liability / (Asset) on differences	-	(1,29,428)
Total	(1,42,430)	(1,42,430)
Note 11: Other Non-Current Assets		
Preliminary Expenses	3,95,158	5,49,000
Security Deposit-Rent	1,78,000	1,78,000
First Loan Default Guarantee(Yes Bank Business Correspondent)	2,53,77,000	5,75,00,000
Cash Collateral against Borrowings	1,62,50,000	2,82,50,000
Long term Maturity of Portfolio	13,70,75,211	14,92,70,165
Total	17,92,75,369	23,57,47,165

Reg. Office : Second Floor, 111-9, Near Primary School, Kishangarh, Vasnat Kunj, New Delhi - 110070

Telephone : 011-7160 0460 & Fax : 011-7160 0472

E-mail : info@humanafinancial.com Website : www.humanafinancial.com

CIN : U65990DL2016PTC302788



HUMANA

FINANCIAL SERVICES PRIVATE LIMITED

Notes to financial statements for the period ended	31-Dec-21	31-Mar-21
Note 12: Cash and bank balances		
Cash and cash equivalents		
Cash in hand	1,91,471	5,86,157
Balance with bank - in current account	8,88,66,120	8,91,68,674
Total (A)	8,90,57,590	8,97,54,831
Other bank balances		
Term Deposits*		
Free Hold	-	3,277
Total (B)	-	3,277
Amount disclosed under non-current assets (note 11)	-	-
Total (A+B)	8,90,57,590	8,97,58,108
Note 13: Short-Term Loans and Advances		
A. Portfolio Loans		
Micro finance loans under Joint Liability Group		
Gross Portfolio	1,26,39,82,149	1,38,05,06,094
Less: Managed Portfolio	(85,67,52,958)	(92,86,72,573)
Less: Long Term Maturity of Portfolio	(13,70,75,211)	(14,92,70,165)
Total (A)	27,01,53,981	30,25,63,356
B. Trade Receivables		
Commission Receivable	5,16,715	6,54,394
Unsecured, considered good	5,23,33,448	35,38,996
Less: Provision on BC Portfolio	(2,37,43,216)	-
Total (B)	2,91,06,947	41,93,390
C. Other loans and advances		
Advance Salaries	4,72,382	30,000
Imprest with Staff	-	1,23,027
Cash Embezzlement	13,524	1,03,524
Income Tax Refund	22,81,328	1,05,159
Total (C)	27,67,234	3,61,710
Total (A+B+C)	30,20,28,161	30,71,18,456
Note 14: Other current assets		
Interest Accrued on Portfolio	32,43,310	37,65,940
Interest Accrued on Deposits	9,65,878	20,10,970
Cash Collateral against Borrowings	3,53,35,000	2,38,34,999
Total	3,95,44,188	2,96,11,909
Note 15: Revenue from operations		
Interest income on portfolio loans	6,60,10,578	8,61,32,798
Processing fee on portfolio loans	24,03,050	38,47,700
Total	6,84,13,628	8,99,80,498
Note 16: Other income		
Income from Commission	6,16,56,056	6,64,86,318
Interest on fixed deposits	30,05,694	44,77,244
Income from Security deposit	4,64,178	12,20,434
Other Income	16,13,966	10,56,388
Total	6,67,38,894	7,32,40,384



Reg. Office : Second Floor, 111-9, Near Primary School, Kishangarh, Vasnat Kunj, New Delhi - 110070

Telephone : 011-7160 0460 & Fax : 011-7160 0472

E-mail : info@humanafinancial.com Website : www.humanafinancial.com

CIN : U65990DL2016PTC302788



HUMANA

FINANCIAL SERVICES PRIVATE LIMITED

Notes to financial statements for the period ended	31-Dec-21	31-Mar-21
Note 17: Finance costs		
Bank charges	2,97,480	16,61,002
Interest on Loan	3,47,19,814	4,73,35,577
Loan Processing, Stamping and Legal Fee	24,61,800	22,50,000
Total	3,74,79,094	5,12,46,579
Note 18: Employee benefit expenses		
Salaries and bonus / incentives	4,41,62,322	5,13,84,980
Contribution to Provident Fund	-	28,93,521
Gratuity Expenses	4,97,341	1,96,289
ESI Expenses	5,95,908	7,62,349
Staff Insurance	1,79,242	2,38,277
Staff welfare expenses	6,60,017	7,08,194
Staff Medical Expenses	57,657	1,01,955
Staff Training Expenses	18,200	5,400
Total	4,61,70,687	5,62,90,965
Note 19: Other expenses		
Auditor's Fee / Reimbursement*	95,000	2,57,000
Travelling, Boarding & Lodging Expenses	2,50,446	3,42,921
Rent	43,35,156	57,39,768
Repairs and Maintenance	3,58,917	6,36,949
Printing and stationery	7,08,040	9,38,053
Statutory Filing & Registration Fee	3,99,523	2,80,106
Cash Management Services	27,53,215	11,27,019
Professional and consultancy charges	15,22,400	1,53,200
Membership Fee MFIN	3,71,384	2,70,166
Sitting Fee to Directors	2,06,182	40,000
Insurance Charges	1,49,830	2,45,375
Telephone & Internet	7,49,620	6,69,186
Electricity and Water Expense	9,87,522	10,96,128
Branch and Office Establishment	-	2,97,517
Interest on Late deposit of Income Tax	-	1,01,511
Settlement of loans	2,010	-
Postage & Courier	1,54,811	1,27,572
Preliminary Expense w/off	1,53,842	2,25,842
Rating & CB Expense	3,80,305	3,72,548
GST Not Eligible for Input	5,60,761	8,11,177
Other / Office Expenses	4,02,519	21,70,361
Bad Debt Written off	37,33,065	10,63,136
Gift and Promotion	48,296	5,500
Software and License	10,800	1,95,678
Derecognition of Interest	-	57,49,017
Total	1,83,33,644	2,29,15,730
*Auditor's remuneration		
As auditor:		
Audit fees	95,000	2,00,000
In other capacity:		
Certification fees	-	57,000
Reimbursement of expenses	-	-
Total	95,000	2,57,000



Reg. Office : Second Floor, 111-9, Near Primary School, Kishangarh, Vasnat Kunj, New Delhi - 110070

Telephone : 011-7160 0460 & Fax : 011-7160 0472

E-mail : info@humanafinancial.com Website : www.humanafinancial.com

CIN : U65990DL2016PTC302788



HUMANA

FINANCIAL SERVICES PRIVATE LIMITED

*Note 9: Property, Plant and Equipment

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As At 1st April, 2021	Additions	Deletions	As At 30th Sep, 2021	As At 1st April, 2021	For the Period	Deletions	Total	As At 30th Sep, 2021	As at March 31, 2021
Furniture and Fixtures	17,75,401			17,75,401	4,38,247	2,59,441		6,97,688	10,77,713	13,37,154
Electrical Fittings	2,52,300			2,52,300	63,196	36,691		99,887	1,52,413	1,89,104
Office Equipments	10,81,868	40,781		11,22,649	3,67,011	2,66,362		6,33,373	4,89,276	7,14,857
Computers & Peripherals	6,62,982	4,04,638		10,67,620	4,34,291	2,90,913		7,34,204	3,33,416	2,28,691
TOTAL	37,72,551	4,45,419		42,17,970	13,02,745	8,62,408		21,65,153	20,52,818	24,69,806




Reg. Office : Second Floor, 111-9, Near Primary School, Kishangarh, Vasnat Kunj, New Delhi - 110070

Telephone : 011-7160 0460 & Fax : 011-7160 0472

E-mail : info@humanafinancial.com Website : www.humanafinancial.com

CIN : U65990DL2016PTC302788