



## Six Years at a Glance

	(Amounts in '000)					
	June-15	June-16	June-17	June-18	June-19	June-20
<b>BALANCE SHEET</b>						
Authorized Capital	500,000	500,000	500,000	500,000	500,000	500,000
<b>Equity:</b>						
Issued, Subscribed & Paid Up Capital	340,200	340,200	340,200	340,200	340,200	340,200
Reserves	198,613	204,119	209,697	215,477	216,693	216,693
Loss on re-valuation of Investment	-	-	-	-	-	-
Un-appropriated Profit	(368,096)	(362,587)	(358,247)	(352,254)	(364,283)	(419,594)
<b>Total</b>	<b>170,717</b>	<b>181,732</b>	<b>191,650</b>	<b>203,423</b>	<b>192,609</b>	<b>137,298</b>
<b>Liabilities:</b>						
Redeemable Capital	100,000	100,000	400,000	400,000	445,518	1,013,549
Musharikhah Arrangements	734,133	955,925	1,101,205	1,193,495	1,223,622	648,739
Morabaha Arrangements	-	-	-	-	-	-
Diminishing Musharikhah	-	-	-	-	-	-
Accrued, Deferred & Other Liabilities	200,890	189,704	180,964	195,971	267,847	284,388
<b>Total</b>	<b>1,035,024</b>	<b>1,245,629</b>	<b>1,682,169</b>	<b>1,789,466</b>	<b>1,936,987</b>	<b>1,946,675</b>
<b>Total Equity &amp; Liabilities</b>	<b>1,205,741</b>	<b>1,427,361</b>	<b>1,873,819</b>	<b>1,992,889</b>	<b>2,129,596</b>	<b>2,083,974</b>
<b>Operating Assets:</b>						
Ijarah Assets	203,641	208,430	178,858	225,738	363,711	509,909
Defferred tax	38,175	48,144	56,069	61,834	64,399	64,399
Musharikhah Investment	127,510	458,781	889,074	896,722	857,740	650,888
Morabaha Investment	364,378	309,143	276,995	275,416	308,264	305,443
<b>Sub Total</b>	<b>733,704</b>	<b>1,024,498</b>	<b>1,400,996</b>	<b>1,459,710</b>	<b>1,594,114</b>	<b>1,530,639</b>
<b>Other Assets:</b>						
Assets in own use	9,914	9,914	2,561	3,390	3,338	3,108
Investment in Subsidiary	-	-	50,000	76,500	76,500	76,500
Shares-Available for sale	9,816	10,309	-	-	-	-
" Deposits, Prepayments & other receivables "	340,397	352,570	378,509	406,090	412,619	448,624
Cash & Bank Balances	111,910	30,065	41,753	47,169	43,025	25,103
<b>Sub Total</b>	<b>472,037</b>	<b>402,858</b>	<b>472,823</b>	<b>533,149</b>	<b>535,482</b>	<b>553,335</b>
<b>Total Assets</b>	<b>1,205,745</b>	<b>1,427,356</b>	<b>1,873,819</b>	<b>1,992,859</b>	<b>2,129,596</b>	<b>2,083,974</b>
<b>PROFIT &amp; LOSS ACCOUNT</b>						
Operating Income	339,520	135,358	125,081	128,663	169,527	187,385
Other Income	13,685	4,124	6,114	10,749	17,903	10,700
<b>Total Income</b>	<b>353,205</b>	<b>139,482</b>	<b>131,195</b>	<b>139,413</b>	<b>187,430</b>	<b>198,084</b>
Operating Expenses	187,461	58,813	29,374	15,117	30,319	31,028
Financial Charges	63,171	57,792	79,970	93,504	150,423	207,676
Management Fee	4,103	1,716	2,672	3,079	-	-
<b>Total Expenses</b>	<b>254,735</b>	<b>118,321</b>	<b>112,016</b>	<b>111,700</b>	<b>180,742</b>	<b>238,704</b>
Profit before Taxation	98,470	21,161	24,048	27,713	6,688	(55,311)
Taxation	(3,938)	6,371	3,836	1,041	(463)	-
<b>Profit for the year</b>	<b>94,532</b>	<b>27,532</b>	<b>27,884</b>	<b>28,754</b>	<b>6,225</b>	<b>(55,311)</b>
<b>DISTRIBUTION:</b>						
Cash Dividend(%)	5.00	5.00	5	5	0	0
Bonus (%)	-	-	-	-	-	-
<b>RATIOS:</b>						
Breakup Value (Rs.)	5.02	5.34	5.63	5.98	5.66	4.04
Earning per Certificate (Rs.)	2.78	0.53	0.82	0.81	0.18	(1.63)
Return on Equity (Rs.)	55.37	15.15	14.55	14.14	3.23	N/A