

Date –27th October, 2021

To

The BSE Limited
BSE Limited Registered Office: Floor 25,
P J Towers, Dalal Street,
Mumbai – 400 001

Sub: Outcome of Board Meeting - Submission of Un-audited Financial Results Limited Review for the quarter and half year Ended 30th September, 2021.

Dear Sir/Madam,

The Board of Directors of Auxilo Finserve Private Limited at their meeting held today that is on 27th October, 2021, approved the Unaudited Financial Results of the Company for the quarter and half year ended 30th September, 2021, which has been subject to Limited Review by the Statutory Auditors of the Company, in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The Unaudited Financial Results of the Company for the quarter and half year ended 30th September, 2021, containing the information required under:

1. Regulation 52(4) is attached herewith as Annexure A;
2. The details of Asset cover available for Non Convertible securities as per regulation 54(3) is provided under Annexure A; and
3. The statement indicating utilization of issue of proceeds as per regulation 52(7) is provided under Annexure A.

The financial results will be uploaded on the website of the Company and will also be published in the English National Daily newspaper, in the format prescribed under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Request you to take the same on record.

Thanking you

For Auxilo Finserve Private Limited

Deepika
Thakur
Chauhan

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Deepika Thakur Chauhan
Company Secretary and Head-Legal

Price Waterhouse Chartered Accountants LLP

The Board of Directors
Auxilo Finserve Private Limited
LG-B-13 & 14, Lower Ground Floor,
Art Guild House, Phoenix Market City,
LBS Marg, Kurla West, Mumbai – 400070

1. We have reviewed the accompanying unaudited financial results of Auxilo Finserve Private Limited (the “Company”) for the quarter and half year ended September 30, 2021 which includes the Statement of Profit and Loss for the quarter and half year ended September 30, 2021, the Statement of Assets and Liabilities as on that date and the Statement of Cash Flows for the half-year ended on that date together with the notes thereon (the “Statement”) being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the “Listing Regulation”), including relevant circulars issued by the SEBI from time to time . We have signed the Statement for identification purposes only. Attention is drawn to the fact that the Financial Results for the corresponding period for quarter ended June 30, 2021 and September 2020, as reported in the Statement have been approved by the Company’s Board of Directors, but have not been subjected to review.
2. The Statement is the responsibility of the Company’s Management and has been approved by the Company’s Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the applicable accounting standards and other recognised accounting practices and policies, and has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of Income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013.
5. We draw your attention to Note 4 to the Statement, which describes the management’s assessment of the impact of the outbreak of Coronavirus (COVID-19) on the business operations of the Company. In view of the uncertain economic environment, a definitive assessment of the impact on the subsequent periods is highly dependent upon circumstances as they evolve. Our opinion is not modified in respect of this matter.

For Price Waterhouse Chartered Accountants LLP
Firm Registration Number: 012754N/N500016

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Russell I Parera
Partner
Membership Number: 042190

UDIN: 21042190AAAAFH5356
Mumbai
October 27, 2021

Price Waterhouse Chartered Accountants LLP, Nesco IT Building III, 8th Floor, Nesco IT Park, Nesco Complex Gate No. 3
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Registered office and Head office : Sucheta Bhawan, 11A Vishnu Digambar Marg, New Delhi 110 002

Price Waterhouse (a Partnership Firm) converted into Price Waterhouse Chartered Accountants LLP (a Limited Liability Partnership with LLP identity no: LUPIN AAC-5001)

with effect from July 25, 2014. Post its Conversion to Price Waterhouse Chartered Accountants LLP, its ICAI registration number is 012754N/N500016 (ICAI registration number before conversion was 012754)

Auxilo Finserve Private Limited

(CIN: U65990MH2016PTC286516)

Registered Office: Lower Ground Floor, B-wing, Office No.13 & 14, Art Guild House,
Phoenix Market City, LBS Marg, Kurla (W), Mumbai – 400070
Tel. No.: +91 22 6246 3333 Email: ir@auxilo.com Website: www.auxilo.com

Statement of Unaudited Financial Results for the Quarter and Half year ended September 30, 2021

Statement of Profit and Loss

	(Currency : Indian Rupees in lakhs)					
	Quarter ended			Half Year ended		Year ended
	September 30, 2021 (Unaudited)	June 30, 2021 (Unaudited)	September 30, 2020 (Unaudited)	September 30, 2021 (Unaudited)	September 30, 2020 (Unaudited)	March 31, 2021 (Audited)
(I) Revenue from Operations						
(a) Interest income	2,010.23	1,863.43	1,823.19	3,873.66	3,594.90	7,360.17
(b) Fee and commission income	16.37	15.20	5.79	31.57	9.65	33.22
(c) Net gain on fair value change	35.28	42.50	45.54	77.78	48.85	116.52
Total revenue from operations	2,061.88	1,921.13	1,874.52	3,983.01	3,653.40	7,509.91
(II) Other income	139.00	1.39	1.23	140.39	3.10	59.20
(III) Total income (I+II)	2,200.88	1,922.52	1,875.75	4,123.40	3,656.50	7,569.11
(IV) Expenses						
(a) Finance costs	772.92	764.21	883.82	1,537.13	1,593.25	3,263.89
(b) Impairment on financial instruments	180.96	61.77	36.73	242.73	37.65	78.87
(c) Employee benefits expenses	655.02	589.29	464.22	1,244.31	912.00	1,912.92
(d) Depreciation and amortization	68.15	66.23	68.68	134.38	136.18	266.83
(e) Others expenses	262.70	224.25	160.58	486.95	334.16	727.32
Total expenses	1,939.75	1,705.75	1,614.03	3,645.50	3,013.24	6,249.83
(V) Profit before exceptional items and tax (III-IV)	261.13	216.77	261.72	477.90	643.26	1,319.28
(VI) Exceptional items	-	-	-	-	-	-
(VII) Profit before tax (V+VI)	261.13	216.77	261.72	477.90	643.26	1,319.28
(VIII) Tax Expense :						
(a) Current tax	115.24	99.61	81.58	214.85	182.51	330.90
(b) Short / (Excess) provision for earlier years	-	-	-	-	-	(35.44)
(c) Deferred Tax	(35.74)	(44.12)	(25.47)	(79.86)	(41.21)	61.59
Total tax expense	79.50	55.49	56.11	134.99	141.30	357.05
(IX) Profit After Tax (VII - VIII)	181.63	161.28	205.61	342.91	501.96	962.23
(X) Other Comprehensive Income						
Items that will not be reclassified to profit and loss						
(i) Remeasurement gains and (losses) on defined benefit obligations	-	-	-	-	-	0.02
(ii) Income tax relating to items that will not be reclassified to profit and loss	-	-	-	-	-	(0.01)
Total Other Comprehensive Income (net of tax)	-	-	-	-	-	0.01
(XI) Total Comprehensive Income (IX+X)	181.63	161.28	205.61	342.91	501.96	962.24
Paid-up equity share capital (face value Rs 10 per share)	34,672.88	34,672.88	34,406.22	34,672.88	34,406.22	34,406.22
(XII) Earnings per equity share (not annualised)						
Basic (in Rupees)	0.05	0.05	0.06	0.10	0.15	0.28
Diluted (in Rupees)	0.05	0.05	0.06	0.10	0.14	0.28

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Statement of Unaudited Financial Results for the Quarter and Half year ended September 30, 2021

Statement of Assets and Liabilities

	(Currency : Indian Rupees in lakhs)		
	As at September 30, 2021	As at September 30, 2020	As at March 31, 2021
	(Unaudited)	(Unaudited)	(Audited)
ASSETS			
(I) Financial Assets			
(a) Cash and cash equivalents	1,276.48	13,440.14	12,894.34
(b) Bank balances other than cash and cash equivalents	661.95	121.44	125.05
(c) Trade Receivables	92.51	5.40	41.25
(d) Loans	62,980.03	50,517.57	52,987.58
(e) Investments	5,639.97	5,948.85	-
(f) Other financial assets	87.81	76.68	79.23
	70,738.75	70,110.08	66,127.45
(II) Non Financial Assets			
(a) Current tax assets (net)	100.95	58.12	97.55
(b) Deferred tax assets (net)	207.91	230.86	128.05
(c) Property, plant and equipment	118.59	133.10	123.59
(d) Right-of-use assets	295.70	236.81	244.11
(e) Intangible assets under development	90.25	-	-
(f) Other intangible assets	77.72	94.48	93.43
(g) Other non financial assets	120.70	134.86	138.73
	1,011.82	888.23	825.46
Total Assets	71,750.57	70,998.31	66,952.91
LIABILITIES AND EQUITY			
LIABILITIES			
(I) Financial Liabilities			
(a) Payables			
Trade Payables			
total outstanding dues of micro enterprises and small enterprises	-	-	-
total outstanding dues of creditors other than micro enterprises and small enterprises	-	0.02	-
(b) Debt securities	14,578.36	11,827.93	11,933.40
(c) Borrowings (Other than debt securities)	17,942.95	21,190.67	16,608.82
(d) Lease liabilities	318.00	261.26	267.61
(e) Other financial liabilities	1,061.14	1,168.55	763.59
	33,900.45	34,448.43	29,573.42
(II) Non-Financial Liabilities			
(a) Provisions	101.91	56.41	77.91
(b) Other non-financial liabilities	77.58	64.54	48.60
	179.49	120.95	126.51
EQUITY			
(a) Equity Share capital	34,672.88	34,406.22	34,406.22
(b) Other Equity	2,997.75	2,022.71	2,846.76
	37,670.63	36,428.93	37,252.98
Total Liabilities and Equity	71,750.57	70,998.31	66,952.91

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Statement of Unaudited Financial Results for the Quarter and Half year ended September 30, 2021

Statement of Cash Flow

(Currency : Indian Rupees in lakhs)

Particulars	For the half year ended September 30, 2021	For the year ended March 31, 2021
A Cash flow from operating activities		
Profit before tax	477.90	1,319.28
Adjustments for		
Depreciation and amortisation	134.38	266.83
Interest adjustments lease liabilities	14.07	27.55
Interest Expense	1,493.74	3,179.38
Interest Paid	(1,663.34)	(2,305.75)
Impairment on financial assets	242.73	78.87
Net gain on sale on current investments measured at fair value through profit and loss	(77.78)	(116.52)
Provision for Compensated absences	12.00	17.35
Provision for Gratuity	12.00	16.16
Interest expense on security deposit	1.99	5.04
Unwinding of discount on security deposits	(2.96)	(4.43)
Employees stock option provision	74.75	140.76
Operating cash flow before working capital changes	719.48	2,624.52
<i>Add / (Less): Adjustments for working capital changes</i>		
(Increase)/ Decrease in Trade Receivables	(51.30)	29.12
(Increase)/ Decrease in Loans	(10,235.23)	(4,407.60)
(Increase)/ Decrease in Other Financial Assets	(7.60)	(9.97)
(Increase)/ Decrease in Other non financial assets	18.03	(37.58)
(Increase)/ Decrease in Other Bank balances	(536.82)	(7.01)
(Increase)/ Decrease in Right-of-use assets	(132.12)	(83.56)
Increase/ (Decrease) in Lease Liabilities	128.48	71.93
Increase/ (Decrease) in Payables	-	(0.34)
Increase/ (Decrease) in ECL on Cash and cash equivalents	(0.31)	(0.11)
Increase/ (Decrease) in Other financial liabilities	297.55	(91.30)
Increase/ (Decrease) in Other non-financial liabilities	28.98	(42.35)
Cash used in operations	(9,770.86)	(1,954.25)
Income taxes paid (Net of Refunds Received)	(218.25)	(334.32)
Net cash used in operating activities -A	(9,989.11)	(2,288.57)
B Cash flow from investing activities		
Purchase of property, plant and equipment, intangible assets (including asset under development)	(123.70)	(55.56)
Sale of property, plant and equipment and intangible assets	0.31	-
Purchase of investments	(20,500.00)	(14,525.00)
Proceeds from sale of investments	14,937.80	14,641.52
Net cash generated from / (used in) investing activities - B	(5,685.59)	60.96
C Cash flow from financing activities		
Proceeds from call money on OCPS	-	264.27
Payment towards leases	(92.16)	(162.14)
Proceeds from issue of debt securities	3,300.00	11,628.06
Repayment of debt securities	(420.49)	(2,916.67)
Proceeds from borrowings (other than Debt securities)	3,300.00	1,969.94
Repayment of borrowings (other than Debt securities)	(2,530.79)	(7,947.75)
Net cash generated from financing activities - C	3,556.56	2,835.71
Net increase / (Decrease) in cash and cash equivalents (A+B+C)	(12,118.14)	608.10
Cash and cash equivalent as at the beginning of the year	12,894.66	12,286.56
Cash and cash equivalent as at the end of the year	776.52	12,894.66

Notes:

i) **Reconciliation of cash and cash equivalents as per the statement of cash flow**

Particulars	September 30, 2021	March 31, 2021
Cash and Cash Equivalents as per above comprise of the following		
- In Current accounts	1,276.49	585.69
- In Fixed deposits	-	12,308.97
- Bank Overdraft	(499.97)	-
Balances as per statement of cash flow	776.52	12,894.66

ii) The above Statement of Cash Flow has been prepared under the indirect method as set out in Indian Accounting Standard - 7 " Statement of Cash flow ".

iii) The cash and cash equivalent as shown in balance sheet is net of impairment allowance of Rs. 0.01 lakh (Previous year Rs. 0.32 lakh).

Auxilo Finserve Private Limited

Notes :

- The financial results of Auxilo Finserve Private Limited (the "Company") have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016. These financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles as laid down in Ind AS, prescribed under section 133 of the Companies Act 2013 ("The Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- The Company is a Systemically Important Non-Deposit taking Non-Banking Financial Company (NBFC-ND-SI) registered with the Reserve Bank of India (RBI) classified as an Investment and Credit Company (NBFC-ICC).
- The above financial results have been reviewed by the Audit Committee. The results have been approved by the Board of Directors of the Company at their meeting held on October 27, 2021.
- The spread of COVID-19 has severely impacted businesses in India and around the globe. The Indian Government, The Reserve Bank of India and other regulators have announced various measures and relaxations acknowledging the pandemic impact to ensure that there is enough liquidity in the hands of market participants and provided moratoriums to the borrowers in terms of their repayments to the financial institutions. The Company is in the business of originate, provide and service loans to students pursuing education, provide ancillary services in relation to the said business activity and provide infrastructure or working capital loans to educational institutions which has been impacted adversely by COVID 19. The extent to which the COVID 19 pandemic will continue to impact the economic activities and the Company's financial results is highly uncertain. The Company believes that the factors considered for preparation of financial results are reasonable under the current circumstances. The Company will continue to closely monitor the material changes in macroeconomic factors impacting the operations of the Company.
- In compliance with Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 a limited review of financial results for the quarter and half year ended September 2021 has been carried out by the Statutory Auditors of the Company. The figures for the quarter ended September 30, 2021 are the balancing figures between half year ended September 30, 2021 and quarter ended June 30, 2021. The financial information for the quarter ended June 30, 2021 and quarter ended September 30, 2020 were prepared by the Management and approved by the Company's Board of Directors and have not been subject to limited review or audit.
- In accordance with SEBI Circular dated October 5, 2021, since the Company does not have the corresponding cash flow statement for the half year ended September 2020, the same is not applicable.
- The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and postemployment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/ interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- One time restructuring under Resolution Framework for COVID-19 related Stress**
Details of resolution plan implemented under the Resolution Framework for COVID-19 related Stress as per RBI circular (RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21) dated August 6, 2020 are given below.

As on September 30, 2021

Format A

Type of borrower	(A) Number of borrowers where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan#
Personal Loans	6	422.20	-	-	43.14
Corporate persons*	-	-	-	-	-
<i>Of which, MSMEs</i>	-	-	-	-	-
Others	-	-	-	-	-
Total	6	422.20	-	-	43.14

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

#The Company, being NBFC, has complied with Ind-AS and its Expected Credit Loss policy duly approved by the Board for the purpose of provision on such restructured accounts. Column E denotes total provision held on such accounts as at September 30, 2021.

Format B

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year#	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	424.29	-	-	1.23	432.96
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	424.29	-	-	1.23	432.96

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 201

- Represents principal repayments during the half-year

9. One time restructuring under the Resolution Framework 2 for COVID-19 related Stress

Details of resolution plan implemented under the Resolution Framework 2 for COVID-19 related Stress as per RBI circular (RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22) dated May 5, 2021 are given below.

Sr No	Description	Individual Borrowers		Small businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	6	-	19
(B)	Number of accounts where resolution plan has been implemented under this window	3	-	19
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	94.05	-	1,228.80
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan#	11.11	-	128.31

#The Company, being NBFC, has complied with Ind-AS and its Expected Credit Loss policy duly approved by the Board for the purpose of provision on such restructured accounts. The amount mentioned is the total provision held on such accounts as at September 30, 2021.

10. Previous period figures have been re-grouped / reclassified wherever necessary.

For Price Waterhouse Chartered Accountants LLP
Firm Registration No.: 012754N/N500016

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Russell I Parera
Partner
Membership No. - 042190

Mumbai
October 27, 2021

We have signed these statement for identification purposes only. These results should be read in conjunction with our report dated October 27, 2021.

For and on behalf of the Board of Directors
Auxilo Finserve Private Limited

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Neeraj Saxena
MD & CEO
DIN - 07951705

Mumbai
October 27, 2021

Auxilo Finserve Private Limited

Annexure :A

- 1 Pursuant to Regulation 54 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, we would like to state that all secured Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on September 30, 2021 are fully secured by first exclusive charge created over the loan receivables of the Company. Non Convertible Debentures issued under Debenture Trust Deed dated August 27, 2020 are also secured by pari passu charge over the immovable property of the Company. Accordingly, the Company is maintaining 100% asset cover or such higher asset cover required as per the terms of offer document / Placement Memorandum.
- 2 Pursuant to Regulation 52(7) of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on September 30, 2021 are being utilized as per the objects stated in the offer document. Further, we also confirm that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.
- 3 **Disclosures in terms of Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period September 30, 2021**

Sr. No.	Particulars	Ratios (As at September 30, 2021)
1.	Debt equity ratio	0.86
2.	Debt service coverage ratio:	Not applicable to NBFC
3.	Interest service coverage ratio:	Not applicable to NBFC
4.	Outstanding redeemable preference shares (quantity and value) :	Not applicable as there is no redeemable preference shares
5.	Capital / Debentures Redemption Reserve	Not applicable
6.	Net worth (Rs in lakhs) [Computed as per Regulation 2(1)(s) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]	37,439.62
7.	Net profit after tax for the half year ended September 30, 2021 (Rs in lakhs)	342.91
8.	Earnings per equity share for the half year ended September 30, 2021 (not annualised) - Basic EPS (in Rupees) - Diluted EPS (in Rupees)	0.10 0.10
9.	Current ratio	1.83
10.	Long Term Debt to Working Capital	3.99
11.	Bad Debt To Accounts Receivable	Nil
12.	Current Liability Ratio	0.28
13.	Total debts to total assets	0.45
14.	Debtors Turnover [#]	Not applicable to Auxilo
15.	Inventory Turnover [#]	Not applicable to Auxilo
16.	Operating Margin % (for six month ended September 30, 2021) (not annualised)	12.00%
17.	Net Profit Margin % (for six month ended September 30, 2021) (not annualised)	8.61%
18.	<u>Sector specific ratios</u> Gross Stage 3 asset Net Stage 3 asset CRAR	1.17% 0.85% 51.86%
	# Considering the nature of company's business this ratio is not applicable	