

THE FUTURE FORESEEN



Interim Financial Statements For the Three Months Ended 30th June 2025



SARVODAYA
DEVELOPMENT FINANCE

SARVODAYA DEVELOPMENT FINANCE PLC

CONTENTS

CEO's Message	1
Statement of Profit or Loss and Other Comprehensive Income	2
Statement of Financial Position	3
Statement of Changes in Equity	4
Statement of Cash Flows	5
Notes to the Interim Financial Statements	
1. Analysis of Financial Instruments by Measurement Basis	6
2. Fair Value Measurement Hierarchy	7
3. Financial Reporting by Segment	8
4. Share Information	9
5. Directors' and Chief Executive Officer's holding in Shares of the Company	9
6. Top 20 Shareholders	9
7. Public Shareholding and Float adjusted Market Capitalisation	10
8. Stated Capital	10
9. Explanatory Notes	10
Corporate Information	11

CEO'S MESSAGE

Dear Stakeholder,

Sarvodaya Development Finance PLC (SDF) is pleased to present a comprehensive summary of the first quarter performances of the financial year 2025/26, following an exceptional fiscal year ending 31st March 2025. SDF is not only demonstrated resilience but also outperformed the sectorial performances in broader perspective, marking a significant milestone in our strategic journey. This quarter's review will highlight key financial metrics, operational achievements, and strategic initiatives that we remained committed to delivering long-term value to our stakeholders with a sustainable growth.

For the quarter ended 30th June 2025, SDF reported a net profit of Rs. 128.1 million, reflecting a remarkable 35.3% increase compared to the same quarter in the year prior, giving a strong start for the financial year 2025/26. Reported robust profitability was driven by growth of 40.7% and 35.1% in gross income and net operating income respectively, reflecting operational efficiency, resilience, and strategic commitment to sustainable growth. The consistent enhancement of our financial performance serves as a testament to our unwavering dedication to delivering exceptional value and service excellence to our esteemed stakeholders, reaffirming our strategic focus on stakeholder centric growth.

During the period under review, SDF's financial position exhibited further fortification, marked by a 14.5% expansion in the assets reaching to Rs. 25.8 billion over the last financial year end. This included a 13.4% growth in the company's lending portfolio, which now stands at Rs. 21.7 billion (Net). To support this robust portfolio growth, SDF's deposit base also grew by 3.2%, which is Rs. 313.3 million, bringing total deposits to Rs. 10.1 billion. Concurrently, the company's enhanced Return on Equity (annualised) of 12.8% compared to the 10.5% in the corresponding period in the year prior. Total Capital Ratio which is well above regulatory thresholds, reflect a prudent balance between profitability and capital adequacy, affirming its enduring financial resilience and institutional stability.

SDF's approach to serve beyond conventional financial metrics, embodying a broader mandate of inclusive development, socio-economic empowerment, and sustainable growth. Rooted in the founding vision of the late Dr. A.T. Ariyaratne and the principles of the Sarvodaya Shramadana Movement, SDF leverages its legacy as Sri Lanka's oldest development finance institution to catalyse rural centric Agro-economic transformation. The institution's strong financial performance this quarter reflects a deliberate alignment between its core values and strategic execution, reinforcing its role as a purpose-driven financial intermediary. This progress is underpinned by the unwavering commitment of our team, the confidence of our stakeholders, and a clear strategic direction. Looking ahead, SDF remains focused on deepening its impact, advancing sustainable growth, and delivering enduring value to the communities it serves.

Sincerely



Nilantha Jayanetti
Chief Executive Officer

30th July 2025

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the Three months ended		
	30th June 2025 Unaudited LKR	30th June 2024 Unaudited LKR	Variance %
Income	1,326,567,064	942,895,769	40.7%
Interest Income	1,217,011,131	890,194,112	36.7%
Interest Expenses	(468,282,200)	(305,537,631)	53.3%
Net Interest Income	748,728,931	584,656,481	28.1%
Net Fee and Commission Income	89,217,604	40,747,836	119.0%
Other Operating Income	20,338,328	11,953,821	70.1%
Total Operating Income	858,284,863	637,358,138	34.7%
Impairment Charges for Loans and Other Losses	(119,316,392)	(90,494,405)	31.8%
Net Operating Income	738,968,471	546,863,734	35.1%
Operating Expenses			
Personnel Expenses	(249,646,432)	(161,992,006)	54.1%
Depreciation of Property, Plant and Equipment	(13,404,522)	(10,852,924)	23.5%
Amortisation of Right of Use Assets	(25,140,430)	(20,298,519)	23.9%
Amortisation of Intangible Assets	-	(79,772)	-100.0%
Other Operating Expenses	(141,740,401)	(101,716,189)	39.3%
Operating Profit Before Tax on Financial Services	309,036,686	251,924,324	22.7%
Tax on Financial Services	(90,559,488)	(68,229,446)	32.7%
Profit Before Taxation	218,477,198	183,694,878	18.9%
Income Tax Expenses	(90,382,494)	(88,990,974)	1.6%
Profit for the Period	128,094,704	94,703,904	35.3%
Total Comprehensive Income/(Expenses) for the Period	128,094,704	94,703,904	35.3%
Basic/Diluted Earnings Per Share (Annualized) *	3.43	2.53	35.3%

* Calculated based on profit/(loss) for the period

STATEMENT OF FINANCIAL POSITION

As at	30th June 2025 Unaudited LKR	31st March 2025 Audited LKR	Variance %
Assets			
Cash and Cash Equivalents	1,029,395,573	927,665,722	11.0%
Financial Investments	1,098,615,196	906,304,991	21.2%
Other Financial Assets	901,443,226	459,810,771	96.0%
Financial Assets at Amortised Cost - Loans and Receivables	14,395,188,992	12,322,099,025	16.8%
Financial Assets at Amortised Cost - Lease Rentals Receivables	7,350,275,766	6,860,059,251	7.1%
Other Non Financial Assets	254,258,274	276,583,187	-8.1%
Investment Property	246,710,000	246,710,000	0.0%
Property, Plant and Equipment	268,481,314	271,420,091	-1.1%
Right-of-use Assets	215,860,071	227,819,115	-5.2%
Intangible Assets	1,080,000	1,080,000	0.0%
Deferred Tax Assets	52,254,580	42,374,071	23.3%
Total Assets	25,813,562,993	22,541,926,224	14.5%
Liabilities			
Due to Banks and Other Institutions	9,965,895,153	7,565,769,379	31.7%
Financial Liabilities at Amortised Cost - Due to Customers	10,146,029,968	9,832,710,440	3.2%
Lease Liability	239,953,551	249,451,675	-3.8%
Other Non Financial Liabilities	1,119,426,597	724,704,208	54.5%
Current Tax Liabilities	193,467,495	154,998,448	24.8%
Post Employment Benefit Obligation	76,736,607	70,333,157	9.1%
Total Liabilities	21,741,509,371	18,597,967,307	16.9%
Shareholders' Funds			
Stated Capital	2,696,113,032	2,696,113,032	0.0%
Reserves	218,618,500	218,618,500	0.0%
Retained Earnings	1,157,322,089	1,029,227,385	12.4%
Total Shareholders' Funds	4,072,053,621	3,943,958,917	3.2%
Total Liabilities and Shareholders' Funds	25,813,562,993	22,541,926,224	14.5%
Commitments and Contingencies	20,317,100	20,317,100	0.0%
Net Assets Value per Share	27.22	26.36	3.2%

Certification

We certify that these Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.



Manori Wannigama
Head of Finance



Nilantha Jayanetti
Chief Executive Officer

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.
Signed for and on behalf of the Board of Directors by;



Channa de Silva
Chairman



Dhammika Ganegama
Senior Director

30th July 2025
Colombo

STATEMENT OF CHANGES IN EQUITY

For the Three Months Ended 30th June	Stated Capital LKR	Statutory Reserves LKR	Revaluation Reserves LKR	Retained Earnings LKR	Total Equity LKR
Balances as at 01st April 2024 (Audited)	2,696,113,032	138,413,092	56,514,761	679,677,472	3,570,718,357
Comprehensive Income for the Period					
Profit for the Period	-	-	-	94,703,904	94,703,904
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	-	-	-	94,703,904	94,703,904
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-
Balances as at 30th June 2024 (Unaudited)	2,696,113,032	138,413,092	56,514,761	774,381,377	3,665,422,261
Balances as at 01st April 2025 (Audited)	2,696,113,032	162,103,739	56,514,761	1,029,227,385	3,943,958,917
Comprehensive Income for the Period					
Profit for the Period	-	-	-	128,094,704	128,094,704
Other Comprehensive Income	-	-	-	-	-
Total Comprehensive Income for the period	-	-	-	128,094,704	128,094,704
Transactions with Equity Holders, Recognised Directly in Equity					
Transfer to Statutory Reserves Fund	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-
Balances as at 30th June 2025 (Unaudited)	2,696,113,032	162,103,739	56,514,761	1,157,322,089	4,072,053,621

STATEMENT OF CASH FLOWS

For the Three Months Ended 30th June	2025 Unaudited LKR	2024 Unaudited LKR
Cash Flows From / (Used in) Operating Activities		
Profit Before Income Tax Expense	218,477,198	183,694,878
Adjustments for		
Impairment Charges for Loans and Other Losses	119,316,392	90,494,405
Loss/(Profit) on Disposal of Property, Plant and Equipment	(188,560)	(41,318)
Provision for Defined Benefit Plans	7,956,476	5,217,000
Depreciation of Property, Plant and Equipment	13,404,522	10,852,924
Amortisation of Intangible Assets	-	79,772
Amortisation of Right of Use Assets	25,140,430	20,298,519
Interest Expenses on Lease Creditor	8,103,863	8,379,285
Operating Profit before Working Capital Changes	392,210,321	318,975,465
(Increase)/Decrease in Loans and Receivables	(2,119,351,566)	(1,182,046,484)
(Increase)/Decrease in Lease Rentals Receivables	(563,271,306)	(255,882,055)
(Increase)/Decrease in Other Financial Assets	(441,632,456)	(403,189,924)
(Increase)/Decrease in Other Non Financial Assets	22,324,913	64,975,690
Increase/(Decrease) in Amounts Due to Customers	313,319,528	740,743,117
Increase/(Decrease) in Other Non Financial Liabilities	394,700,490	138,309,829
Cash Generated from/(Used in) Operations	(2,001,700,078)	(578,114,360)
Retirement Benefit Liabilities Paid	(1,553,026)	(1,040,600)
Net Collection of LRAB Fund	21,900	(128,357)
Income Tax Paid	(61,793,957)	(25,249,319)
Net Cash Flow from/(Used in) Operating Activities	(2,065,025,161)	(604,532,636)
Cash Flows from / (Used in) Investing Activities		
Sales of Property, Plant and Equipment	243,600	48,738
Acquisition of Property, Plant and Equipment	(10,520,786)	(7,777,761)
Financial Investments	(192,310,205)	111,086,607
Net Cash Flows from/(Used in) Investing Activities	(202,587,391)	103,357,584
Cash Flows from / (Used in) Financing Activities		
Funds Received from Bank and Other Institutional Borrowings	3,737,668,518	832,196,500
Repayment of Bank and Other Institutional Borrowings	(1,031,749,398)	(452,813,547)
Repayment of Lease Liability	(30,783,373)	(30,510,863)
Net Cash Flows from/(Used in) Financing Activities	2,675,135,747	348,872,090
Net Increase in Cash and Cash Equivalents	407,523,195	(152,302,963)
Cash and Cash Equivalents at the beginning of the period	526,086,496	80,336,436
Cash and Cash Equivalents at the end of the period*	933,609,690	(71,966,527)
*Cash and Cash Equivalents at the end of the period		
Favorable Cash and Cash Equivalents	1,029,395,573	396,096,306
Unfavorable Cash and Cash Equivalents	(95,785,883)	(468,062,833)
Total Cash and Cash Equivalents at the end of the period	933,609,690	(71,966,527)

NOTES TO THE INTERIM FINANCIAL STATEMENTS

1. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Financial Instruments are measured on an ongoing basis either at fair value or at amortised cost. The summary of Significant Accounting Policies describes how each category of Financial Instruments are measured and how income and expenses, including fair value gains and losses, are recognised. The following table provides a reconciliation between line items in the Statement of Financial Position and categories of Financial Instruments.

Analysis of Financial Instruments by Measurement Basis

	30th June 2025	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	1,029,395,573	1,029,395,573
Financial Investments	1,098,615,196	1,098,615,196
Other Financial Assets	901,443,226	901,443,226
Financial Assets at Amortised Cost - Loans and Receivables	14,395,188,992	14,395,188,992
Financial Assets at Amortised Cost - Lease Rentals Receivables	7,350,275,766	7,350,275,766
Total Financial Assets	24,774,918,753	24,774,918,753
Financial Liabilities		
Due to Banks and Other Institutions	9,965,895,153	9,965,895,153
Financial Liabilities at Amortised Cost - Due to Customers	10,146,029,968	10,146,029,968
Lease Liability	239,953,551	239,953,551
Total Financial Liabilities	20,351,878,672	20,351,878,672

	31st March 2025	
	Amortised Cost LKR	Total LKR
Financial Assets		
Cash and Cash Equivalents	927,665,722	927,665,722
Financial Investments	906,304,991	906,304,991
Other Financial Assets	459,810,771	459,810,771
Financial Assets at Amortised Cost - Loans and Receivables	12,322,099,025	12,322,099,025
Financial Assets at Amortised Cost - Lease Rentals Receivables	6,860,059,251	6,860,059,251
Total Financial Assets	21,475,939,760	21,475,939,760
Financial Liabilities		
Due to Banks and Other Institutions	7,565,769,379	7,565,769,379
Financial Liabilities at Amortised Cost - Due to Customers	9,832,710,440	9,832,710,440
Lease Liability	249,451,675	249,451,675
Total Financial Liabilities	17,647,931,494	17,647,931,494

NOTES TO THE INTERIM FINANCIAL STATEMENTS

2. FAIR VALUE MEASUREMENT HIERARCHY

30th June 2025	Fair Value			
	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Non Financial Assets - Investment Property				
Land and building	-	-	246,710,000	246,710,000
	-	-	246,710,000	246,710,000
Non Financial Assets - Property, Plant and Equipment				
Land	-	-	36,100,000	36,100,000
	-	-	36,100,000	36,100,000

31st March 2025	Fair Value			
	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Non Financial Assets - Investment Property				
Land and building	-	-	246,710,000	246,710,000
	-	-	246,710,000	246,710,000
Non Financial Assets - Property, Plant and Equipment				
Land	-	-	36,100,000	36,100,000
	-	-	36,100,000	36,100,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS

3. FINANCIAL REPORTING BY SEGMENT

For management purposes, the Company is organised into business units based on its products and services and has three reportable segments, as follows:

Lease

This segment includes Leasing products offered to the customers.

Loan

This segment includes SME, Micro, Personal and Gold loans offered to the customers.

Other Business

This segment includes all other business activities that the Company engaged other than above segments.

The Management Committee monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on profit or loss and is measured consistently with profit or loss in the financial statements. Also, the Company's financing (including finance costs and finance income) and income taxes are managed on a Company basis and are not allocated to operating segments.

Transfer prices between operating segments are on an arm's length basis in a manner similar to transactions with third parties.

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the Company's total revenue during the period ended 30th June 2025 or 2024.

Period ended 30th June	Lease		Loan		Other		Total	
	2025	2024	2025	2024	2025	2024	2025	2024
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest Income	409,874,341	395,716,106	764,713,444	470,189,452	42,423,347	24,288,553	1,217,011,131	890,194,112
Net Fee and Commission Income	17,400,045	29,997,794	70,208,487	9,616,859	1,609,071	1,133,183	89,217,604	40,747,836
Other Operating Income	9,518,287	6,223,328	22,100	12,600	10,797,942	5,717,893	20,338,328	11,953,821
Gross Income	436,792,673	431,937,229	834,944,031	479,818,911	54,830,359	31,139,629	1,326,567,064	942,895,769
Interest Expenses	(154,189,139)	(108,495,503)	(294,737,778)	(152,236,225)	(19,355,283)	(44,805,903)	(468,282,200)	(305,537,631)
Total Operating Income	282,603,533	323,441,726	540,206,254	327,582,686	35,475,076	(13,666,273)	858,284,863	637,358,138
Credit Loss Expenses	(73,054,792)	(81,953,641)	(46,261,600)	(8,540,763)	-	-	(119,316,392)	(90,494,405)
Net Operating Income	209,548,741	241,488,085	493,944,654	319,041,922	35,475,076	(13,666,273)	738,968,471	546,863,734
Other Expenses	(128,870,153)	(93,641,995)	(246,339,676)	(131,394,421)	(16,177,004)	(38,671,779)	(391,386,833)	(263,708,195)
Depreciation and Amortisation	(12,691,520)	(11,090,111)	(24,260,272)	(15,561,167)	(1,593,160)	(4,579,936)	(38,544,952)	(31,231,215)
Segment Result	67,987,068	136,755,979	223,344,706	172,086,333	17,704,912	(56,917,988)	309,036,686	251,924,324
Tax on Financial Services							(90,559,488)	(68,229,446)
Income Tax Expenses							(90,382,494)	(88,990,974)
Profit Attributable to Shareholders							128,094,704	94,703,904

As at 30th June	2025		2024	
	LKR	LKR	LKR	LKR
Segment Assets	7,350,275,766	5,793,198,336	14,395,188,992	8,128,766,864
Total Assets	7,350,275,766	5,793,198,336	14,395,188,992	8,128,766,864
Segment Liabilities	6,190,779,997	4,491,617,807	12,124,367,971	6,302,445,018
Total Liabilities	6,190,779,997	4,491,617,807	12,124,367,971	6,302,445,018

NOTES TO THE INTERIM FINANCIAL STATEMENTS

4. SHARE INFORMATION

Market prices of ordinary shares recorded during the quarter ended 30th June are as follows:

	LKR (1st Quarter 2025-26)	LKR (1st Quarter 2024-25)
Last Traded Price	32.70	13.80
Highest Price	34.00	14.90
Lowest Price	17.00	12.60

5. DIRECTORS' AND CHIEF EXECUTIVE OFFICER'S HOLDING IN SHARES OF THE COMPANY

Shareholder Name	No of Shares	Ownership %
Mr. Channa de Silva - Chairman	323,200	0.216
Mr. Dhammika Ganegama - Senior Director		
<i>Shares held in the following manner</i>		
Mr. Dhammika Ganegama and Ms. N H Ariyaratne	365,000	0.244
Mr. Dhammika Ganegama	72,400	0.048
Mr. Ramesh Schaffter- Director	Nil	-
Mr. Senthil Nandhanan Senthilvel - Director	Nil	-
Mr. Amrit CanagaRetna - Director	Nil	-
Ms. Shehara De Silva - Director	Nil	-
Ms. Ramya Suranjani Wickremaratne	Nil	-
Mr. Nilantha Jayanetti- Chief Executive Officer	105,500	0.071

6. TOP 20 SHAREHOLDERS AS AT 30TH JUNE 2025

	Shareholder Name	No of Shares	Ownership %
1	Sarvodaya Economic Enterprises Development Services (GTE) Ltd	54,000,000	36.10
2	Janashakthi Capital Limited		
	Seylan Bank PLC/Janashakthi Capital Limited	11,365,000	7.60
	Commercial Bank of Ceylon PLC/Janashakthi Capital Limited	4,724,270	3.16
3	Gentosha Media Consulting Inc.	13,500,004	9.02
4	Sampath Bank PLC/Senthilvel Holdings (Pvt) Ltd	12,747,542	8.52
5	Lanka Jathika Sarvodaya Shramadana Sangamaya	4,645,000	3.11
6	Ideal Automobile (Pvt) Ltd	4,382,246	2.93
7	Sanasa Life Insurance Company PLC	3,065,765	2.05
8	Mr. G.B.D. Thilakaratne	2,500,000	1.67
9	Thalwila Pibidena Sarvodaya Shramadana Society	1,414,000	0.95
10	Mr M.A.H. Esufally & Mrs A.M. Esufally	1,072,200	0.72
11	Commercial Bank of Ceylon PLC/Ayenka Holdings (Pvt) Limited	912,259	0.61
12	Sanasa General Insurance Company Ltd	774,602	0.52
13	Dialog Finance PLC/R. Arifeen	600,000	0.40
14	Commercial Bank of Ceylon PLC/ H.G. Balasuriya	526,887	0.35
15	Dr. T.H. Rajudin	500,000	0.33
16	Mr. A.L. Fernandez	457,090	0.31
17	Mr J.D. Ariyaratne	454,600	0.30
18	Kekunawela Sarvodaya Shramadana Society	450,000	0.30
19	Porathota Sarvodaya Shramadana Society	450,000	0.30
20	Citizens Development Business Finance PLC/S.Vasudevan	449,912	0.30
	Total of top 20 shareholders	118,991,377	79.54
	Other Shareholders	30,604,675	20.46
	Total Shareholding	149,596,052	100.00

NOTES TO THE INTERIM FINANCIAL STATEMENTS

7. PUBLIC SHAREHOLDING AND FLOAT ADJUSTED MARKET CAPITALISATION

Public shareholding Information pertaining to public shareholding as at 30th June 2025 is as follows:

	Available	Requirement
Public Holding Percentage	40.94%	20%
Number of Public Shareholders	2,485	500
Float Adjusted Market Capitalisation (LKR)	1,959,908,480	Less than LKR 2.5 Bn (Option 5)

- The Float adjusted market capitalisation of the Company falls under Option 5 of Rule 7.13.1 (i) (a), of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

8. STATED CAPITAL

	Number of Shares	30th June 2025 LKR	Number of Shares	31st Mar 2025 LKR
Issued and Fully Paid-Ordinary shares				
At the beginning of the period	149,596,052	2,696,113,032	149,596,052	2,696,113,032
Issued during the period	-	-	-	-
At the end of the period	149,596,052	2,696,113,032	149,596,052	2,696,113,032

9. EXPLANATORY NOTES

- There are no changes to the accounting policies and methods of computation since the publication of the Annual Audited Financial Statements for the year ended 31st March 2025.
- The Interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34: Interim Financial Reporting and the provisions of the Companies Act No. 7 of 2007 and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.
- Transactions with related entities;
The nature of related party transactions in the current period is similar in nature to those reported in the Annual Audited Financial Statements for the year ended 31st March 2025.
- There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Interim Financial Statements.
- The Commitments and Contingencies as at 30th June 2025 was Rs. 20.3 Mn and as at 31st March 2025 was Rs. 20.3 Mn.
- The Company declared a final dividend of Rs. 1.25 per share on 27th June 2025, for the financial year 2024/2025.

CORPORATE INFORMATION

NAME OF THE COMPANY

Sarvodaya Development Finance PLC

LEGAL FORM

Public Quoted Company Incorporated in Sri Lanka under the Companies Act No. 7 of 2007.

A Licensed Finance Company under the Finance Business Act No. 42 of 2011.

A registered Finance Leasing Establishment in terms of Finance Leasing Act No. 56 of 2000.

The Company is listed on the main board of the Colombo Stock Exchange on 14th December 2021.

PRINCIPAL ACTIVITIES

The Company provides a comprehensive range of financial services encompassing Acceptance of Fixed Deposits, Savings, Providing Finance Lease, SME Loans, Gold Loans, Personal Loans, Other Credit Facilities, Digital Financial Services and Value-Added Services.

COMPANY REGISTRATION NUMBER

PB 3795 (Before Listing)

PQ 00251293

CENTRAL BANK REGISTRATION NO.

047

TAXPAYER IDENTITY NUMBER (TIN)

134037954

REGISTERED OFFICE & HEAD OFFICE

No. 155A,

Dr. Danister De Silva Mawatha,

Colombo 08,

Sri Lanka.

Telephone No.: 011 5 444 666

E-mail: info@sdf.lk

Website: www.sarvodayafinance.lk

ACCOUNTING YEAR-END

31st March

NO OF BRANCHES

56

CREDIT RATING

Lanka Ratings (SL) BB+ Stable

BOARD OF DIRECTORS

Mr. Channa de Silva - Chairman

Non-Independent/Non-Executive

Mr. Dhammika Ganegama - Senior Director

Independent/Non-Executive

Mr. Ramesh Schaffter- Director

Non-Independent/Non-Executive

Mr. Senthil Nandhanan Senthilvel - Director

Non-Independent/Non-Executive

Mr. Amrit CanagaRetna - Director

Independent/Non-Executive

Ms. Shehara De Silva - Director

Independent/Non-Executive

Ms. Ramya Suranjani Wickremaratne - Director

Independent/Non-Executive

BOARD SUB-COMMITTEES OPERATING

Board Audit Committee

Board Integrated Risk Management Committee

Board Nomination & Governance Committee

Board Human Resources & Remuneration Committee

Related Party Transaction Review Committee

Board Credit Committee

Board Information Technology Committee

COMPANY SECRETARY

Mrs. Shiromi Patabendige ACCS (SL)

EXTERNAL AUDITORS

M/s Deloitte Associates

Chartered Accountants,

11, Castle Lane

Colombo 04.

LEGAL ADVISERS

M/s Nithya Partners

M/s D. L. & F. De Saram

BANKERS

Sampath Bank PLC

National Development Bank PLC

Hatton National Bank PLC

Seylan Bank PLC

Cargills Bank PLC

People's Bank

Bank of Ceylon

Commercial Bank PLC

Sanasa Development Bank PLC

DFCC Bank PLC

Pan Asia Banking Corporation PLC



SARVODAYA DEVELOPMENT FINANCE PLC

No. 155A, Dr. Danister De Silva Mawatha, Colombo 08.

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