



SOFTLOGIC FINANCE PLC

INTERIM FINANCIAL STATEMENTS
For the Year ended 31st March 2019

(Company Registration No: PB641PQ)
No 13, De Fonseka Place, Colombo 04

SOFTLOGIC FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME
YEAR ENDED 31ST MARCH 2019

	Quarter ended 31st March		Year ended 31st March	
	2019	2018	2019	2018
	Unaudited	Unaudited	Unaudited	Audited
Income	1,065,519,282	1,111,560,910	4,020,749,373	4,146,393,416
Interest income	993,349,651	894,119,890	3,676,306,861	3,523,555,934
Interest expenses	(659,539,483)	(633,423,412)	(2,490,557,311)	(2,561,129,565)
Net interest income	333,810,169	260,696,478	1,185,749,550	962,426,369
Fee and commission income	69,260,304	214,173,918	330,611,146	607,257,166
Net trading income/(Loss)	2,621,889	2,745,850	2,828,289	4,791,000
Other operating income	287,438	521,252	11,003,077	10,789,316
Total operating income	405,979,800	478,137,498	1,530,192,062	1,585,263,851
Impairment (charge)/ reversal for loans and other losses	(95,836,029)	(139,813,406)	(116,174,546)	(108,425,149)
Net Operating Income	310,143,771	338,324,092	1,414,017,516	1,476,838,702
Operating expenses				
Personnel costs	(85,098,096)	(57,628,129)	(447,571,733)	(465,770,401)
Depreciation of property, plant and equipment	(9,139,716)	(17,725,826)	(56,770,109)	(71,778,785)
Amortization of intangible assets	(3,443,591)	(9,483,695)	(15,453,284)	(17,021,264)
Other operating expenses	(223,289,905)	(268,248,022)	(752,067,881)	(629,859,863)
Operating profit before Value Added Tax and NBT on financial services	(10,827,538)	(14,761,581)	142,154,509	292,408,389
VAT & NBT on financial services	(8,897,341)	(45,246,112)	(42,555,497)	(99,329,008)
Profit before income tax	(19,724,879)	(60,007,693)	99,599,012	193,079,381
Income tax Reversal/ (expense)	109,771,805	65,980,544	100,652,168	25,686,284
Profit for the period	90,046,926	5,972,852	200,251,180	218,765,665
Other comprehensive income/ (expenses)				
Other comprehensive income to be reclassified to profit or loss				
Gain/(Loss) arising on remeasuring available for sale financial investments	(11,306,558)	5,799,336	(43,293,441)	(1,042,072)
Gain on available for sale investment transferred to profit or loss	-	-	-	-
Other comprehensive income not to be reclassified to profit or loss				
Actuarial gain/(loss) on post employment benefit obligations	304,102	(5,987,459)	304,102	(5,987,459)
Differed tax on Capital gain arising on revaluation of land	(4,760,000)	(36,629,270)	(4,760,000)	(36,629,270)
Gain/(Loss) arising on revaluation of land and building	17,000,000	51,613,544	17,000,000	51,613,544
Other comprehensive income for the Period , net of tax	1,237,544	14,796,151	(30,749,339)	7,954,743
Total comprehensive income/(expenses) for the Period	91,284,470	20,769,003	169,501,841	226,720,408
Basic earnings per Share(Rs.) - Annualised	5.30	0.35	2.95	3.70
Dividend Per Share	-	-	-	1.65

SOFTLOGIC FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 31st March 2019

	Rs.	
	31/03/2019	31/03/2018
	Unaudited	Audited
ASSETS		
Cash and Cash Equivalents	708,379,804	945,103,676
Financial Investments - Available for Sale	224,854,875	268,148,316
Financial Investments - Loans and Receivables	1,746,576,996	1,842,595,168
Lease and Hire Purchase Receivables	1,974,604,587	1,566,536,595
Loans and Receivables	15,765,688,470	15,811,256,334
Intangible Assets	61,886,705	78,044,789
Property, Plant & Equipment	509,317,828	522,564,162
Other Assets	1,556,760,523	645,967,555
TOTAL ASSETS	22,548,069,788	21,680,216,595
LIABILITIES		
Due to Banks	2,193,340,977	1,342,694,516
Due to Customers	17,115,400,246	16,391,947,289
Other Borrowed Funds	1,147,849,946	1,574,210,717
Other Liabilities	188,978,696	90,914,209
TOTAL LIABILITIES	20,645,569,865	19,399,766,731
SHARE HOLDERS' FUNDS		
Stated Capital	2,002,269,999	2,002,269,999
Statutory Reserve Fund	259,705,130	219,654,894
Retained Earnings	(369,194,876)	17,751,860
Revaluation Reserve	115,489,682	103,249,682
Available For Sale Reserve	(105,770,012)	(62,476,571)
TOTAL SHAREHOLDERS' FUNDS	1,902,499,923	2,280,449,864
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	22,548,069,788	21,680,216,595
Net Assets Value Per Share	28.01	33.57

The information contained in these statements have been extracted from the unaudited Financial Statements of the Company unless indicated as "Audited"

CERTIFICATION:

These Financial Statements are in compliance with the requirements of the Companies Act No 07 of 2007.



V.S. Premawardana

Chief Financial Officer

The Board of Directors are responsible for the preparation and presentation of these Financial Statements.

Signed for and on behalf of Board of Directors by;



A.K. Pathirage

Chairman

Date : 29.05.2019



N.H.G. Wijekoon

CEO/Director

SOFTLOGIC FINANCE PLC
STATEMENT OF CASH FLOWS
YEAR ENDED 31ST MARCH 2019

	31/03/2019	31/03/2018
	Unaudited	Audited
Rs.		
Cash flows from operating activities		
Net profit/(Loss) before taxation	99,599,012	193,079,381
Adjustments for ,		
Depreciation	56,770,109	71,778,784
Amortization of intangible assets	15,453,284	17,021,264
Profit on disposal of property, plant and equipment	427,716	(5,460,830)
(Profit)/loss from sale of vehicles & real estate	-	(3,040,564)
Impairment charge bad and doubtful debts	116,174,546	108,425,149
Provision for defined benefit plans	9,145,053	6,962,283
Interest expenses	2,490,557,311	2,561,129,565
Exchange loss on FMO loan	-	24,819,309
Operating profit before working capital changes	2,788,127,031	2,974,714,341
(Increase)/Decrease in lease and hire purchase receivables	(408,067,992)	(755,457,367)
(Increase)/Decrease in loans & receivables	45,567,864	1,137,498,564
(Increase)/Decrease in financial investments - Loans and Receivables	96,018,172	(64,772,752)
(Increase)/Decrease in financial investments - Available for sale	43,293,441	(84,996,809)
(Increase)/Decrease in other non financial assets	(910,792,968)	(113,021,820)
(Decrease)/Increase in amounts due to customers	723,452,957	343,473,362
(Decrease)/Increase in other non financial liabilities	98,064,487	(32,022,255)
Cash generated from operations	2,475,662,992	3,405,415,264
Interest paid	(2,490,557,311)	(2,561,129,565)
Taxes paid	-	(70,793,129)
Defined benefit plan costs paid	(5,434,687)	(3,383,488)
Proceeds from sale of vehicles & real estate	24,983,500	32,000,000
Net cash generated from operating activities	4,654,494	802,109,082
Cash flows from investing activities		
Purchase of property, plant and equipment	(44,203,739)	(47,696,619)
Proceeds from disposal of property, plant and equipment	2,036,746	5,795,988
Net cash used in investing activities	(42,166,993)	(41,900,631)
Cash flows from financing activities		
Proceed from long term borrowings-Bank Loan	3,494,858,898	1,150,000,000
Repayment of long term borrowings- Bank Loan	(2,915,880,000)	(1,250,061,670)
Repayment/Repurchase of Debentures	(630,880,000)	(127,059,832)
Repayment of other borrowed funds	(521,875,408)	(325,091,142)
Dividend Paid	-	(97,467,130)
Net cash (used in) / generated from financing activities	(573,776,510)	(649,679,774)
Net Increase/ (decrease) in cash and cash equivalents	(611,289,009)	110,528,678
Cash and cash equivalents at the beginning of the year	502,493,877	391,965,199
Cash and cash equivalents at the end of the period	(108,795,132)	502,493,877
Reconciliation of cash and cash equivalents		
Cash, bank balance and short term investments	708,379,804	945,103,676
Bank overdrafts	(817,174,936)	(442,609,799)
Cash and cash equivalents at the end of the period	(108,795,132)	502,493,877

SOFTLOGIC FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
PERIOD ENDED 31ST MARCH 2019

Rs.

	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	Available for Sale Reserve	Retained Earnings	Total
Balance as at 01 April 2017	1,692,615,435	175,901,761	88,265,408.00	(61,434,499)	(53,806,083)	1,841,542,022
Profit for the year	-	-	-	-	218,765,665	218,765,665
Other comprehensive income, net of tax	-	-	14,984,274	(1,042,072)	(5,987,459)	7,954,743
Transfer to Statutory Reserve Fund	-	43,753,133	-	-	(43,753,133)	-
Dividend paid	-	-	-	-	(97,467,130)	(97,467,130)
Issue of shares for convertible debts	309,654,564	-	-	-	-	309,654,564
Balance as at 31 March 2018	2,002,269,999	219,654,894	103,249,682	(62,476,571)	17,751,860	2,280,449,864
Impact of adopting SLFRS 9 as at 1 April 2018	-	-	-	-	(547,451,782)	(547,451,782)
Restated balance under SLFRS 9 as at 1 April 2018	2,002,269,999	219,654,894	103,249,682	(62,476,571)	(529,699,922)	1,732,998,082
Profit for the year	-	-	-	-	200,251,180	200,251,180
Other comprehensive income, net of tax	-	-	12,240,000	(43,293,441)	304,102	(30,749,339)
Transfer to Statutory Reserve Fund	-	40,050,236	-	-	(40,050,236)	-
Balance as at 31 March 2019	2,002,269,999	259,705,130	115,489,682	(105,770,012)	(369,194,876)	1,902,499,923

1. The above figures are provisional and subject to audit.
2. Information on shares and debentures for the quarter ended March 31, 2019.

Market Price per Share (Rs.)		
Highest		27.00
Lowest		18.00
Closing		21.60

Market Price per Debenture (Rs.)	CRL-BC-29/08/19	CRL-BC-29/08/19
	A-10	B-7.69
Highest	100.00	100.00
Lowest	100.00	100.00
Closing	100.00	100.00

Interest yield as at date of last trade / Yield To Maturity of Trade Done	CRL-BC-29/08/19	CRL-BC-29/08/19
	A-10	B-7.69
Interest Rate	10.00	9.67
Interest Yield	10.00	9.67
Last Traded Date	27/02/2019	6/6/2018

Interest Rate of Comparable Government Securities - Gross rates	%
3 Year Treasury Bond	10.71%
5 Year Treasury Bond	10.96%

Ratios	
Debt to equity ratio (Times)	10.85
Liquid assets ratio (%) – Statutory Minimum 10%	13.88
Interest cover (Times)	1.04

3. There are no changes in the accounting policies and methods of computations since the publication of annual accounts for the year ended March 31, 2018.
4. The Interim Financial Statements are in compliance with Sri Lanka Accounting Standards LKAS 34 - Interim Financial Reporting and provide the information required by the Colombo Stock Exchange.
5. The presentation and classification of figures for the corresponding period of the previous year have been amended, where relevant, for better presentation and to be comparable with those of the current year.
6. There has been no significant change in the nature of the contingent liabilities, which were disclosed in the Annual Report for the year ended March 31, 2018.
7. No circumstances have arisen since the statement of financial position date, which would require adjustments to or disclosure in the financial statements.
8. The provisions made for reconciliation differences as mentioned in the note number 30 of the Annual report 2016-17 has been reversed until the reconciliation is completed with the new computer system migration. As a result a net impact of Rs. 90Mn has been considered in the income statement and the required adjustment will be posted upon the completion of reconciliation.

9. Twenty Major Shareholders as at 31st March 2019

Name	No. of Shares	(%)
SOFTLOGIC CAPITAL PLC	27,886,130	41.05
PAN ASIA BANKING CORPORATION PLC/SOFTLOGIC CAPITAL PLC	17,515,240	25.78
VANIK INCORPORATION LTD	5,376,068	7.91
SOFTLOGIC LIFE INSURANCE PLC-A/C NO. 04 (PARTICIPATING FUND)	3,965,107	5.84
MR. KULAPPUARACHCHIGE DON DAMMIKA PERERA	3,276,253	4.82
L.B. FINANCE LIMITED.	2,090,000	3.08
MR. MURUGESU MAHIBALAN	1,012,077	1.49
SOFTLOGIC HOLDINGS PLC	779,969	1.15
PEOPLE'S LEASING & FINANCE PLC/L.P.HAPANGAMA	587,912	0.87
PEOPLE'S LEASING & FINANCE PLC/HI LINE TRADING (PVT) LTD	529,783	0.78
SSBT-DEUSTCHE BANK AG SINGAPORE A/C 01	389,604	0.57
MR. PASQUAL HANDI DAYANANDA WAIDYATILAKA	248,093	0.37
MR. ASOKA KARIYAWASAM PATHIRAGE	228,000	0.34
MRS. PAMELA CHRISTINE COORAY	132,444	0.19
ASHA FINANCIAL SERVICES LTD/MS.H.C.KALANSOORIYA	111,025	0.16
MR. SITHAMPALAM ABISHEK	105,000	0.15
MR. ADDARA PATHIRANAGE SOMASIRI	100,000	0.15
ASSETLINE LEASING CO. LTD/R.K.R. PATHIRANAGE	100,000	0.15
MR. PERIYASAMI PILLAI ANANDARAJA	98,185	0.14
AHUGODA SANASA SOCIETY LTD	93,139	0.14
UNIMO ENTERPRISES LTD	89,709	0.13
	64,713,738	95.27
Others	3,214,646	4.73
Total	67,928,384	100.00

10. Directors' Shareholding as at 31st March 2019

Names of Directors	No. of Shares	(%)
1. Mr. A. K. Pathirage (Chairman)	228,000	0.34
2. Mr. A. Russell Davison (Deputy Chairman)	Nil	Nil
3. Mr. N. H. G. Wijekoon (CEO)	13,118	0.02
4. Mr. C. J. E. Corea	Nil	Nil
5. Mr. H. K. Kaimal	Nil	Nil
6. Mr. D. T. C. Soza	Nil	Nil
7. Mr. Nilantha Bastian	Nil	Nil

11. Public shareholding as at 31st March 2019

Public holding	17,540,820	25.82%
Number of public shareholders	1,353	

12. Float adjusted market Capitalization as at 31st March 2019

	Threshold	Compliance (Y/N)	Value
Float adjusted market Capitalization (Rs)	Less than 1 Bn	Yes	378,844,749
Minimum Public Holding (%)	Minimum 10%	Yes	25.82%

The Company is Compliant with Option 2 of the Listing rules 7.13.1(b), Where the Float Adjusted Market Capitalization is less than Rs 1 Bn and requires a minimum 10% public holding

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES (Contd.)

13 RELATED PARTY TRANSACTIONS

Details of significant related party disclosures are as follows:

13.1 Transactions with Key Managerial Personnel (KMPs)

Key Managerial Personnel includes Members of the Board of Directors of the Company and of its Holding Company.

Short-term employee benefits for the period Rs. 55,644,375

13.2 Transactions, arrangements and agreements involving KMPs and their close members of the family

The following provides the total amount of transactions which have been entered in to with Key Managerial Personnel and their close family members.

Time Deposits Rs. 47,285,169
 Savings Deposits Rs. 331,709

13.3 Transactions with Group Companies

The Company enters into transactions with group companies and the following tables shows the outstanding balances and corresponding transactions during the period ended March 31, 2019.

Rs.

Company	Relationship	(Receivables) / Payables	Loans, Advances & Investments	Borrowings / Deposits	Income Earned	Cost Incurred	Plant & Equip. Purchased / (sold)
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	354,720	-	-	-	2,075,223	-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	-	104,365,417	-	12,358,644	-
Softlogic Holdings PLC	Ultimate Parent Company	947	-	-	-	-	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	(1,582,858)	275,000,000	15,492,962	-	1,753,352	1,370,655
Softlogic Communications (Pvt) Ltd	Affiliated Company	(1,129,959)	-	-	-	-	-
Softlogic Brands (Pvt) Ltd	Affiliated Company	-	175,000,000	-	-	-	-
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	728,648	-	-	-	2,678,960	792,750
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	(508,870)	-	-	1,493,200	-	-
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	6,720,177	-	-	-	19,321,563	-
Softlogic City Hotels(Pvt.) Ltd	Affiliated Company	-	-	-	-	44,615	-
Central Hospital Ltd	Affiliated Company	-	-	-	-	307,518	-
Nextage (Pvt) Ltd	Affiliated Company	-	-	-	-	780,419	-
BPM One (Pvt) Ltd	Affiliated Company	-	-	-	-	918,000	-
Future Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	-	5,235,705	-
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company	-	-	1,251,056	-	145,849	-

14 Financial Reporting by Segments as per the Provision of SLFRS - 08

The company's segmental reporting is based on the following operating segments: Leasing, Hire purchase, Group Personal Loans, Pawning, Factoring SME & Other Loans and Receivables.

Management 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 operating profit or loss, and in certain respects, are measured differently from operating profits or losses in the financial statements. However, income taxes are managed on a group basis and are not allocated to operating segments.

For the period ended 30th September	Leasing & Hire Purchases		Group Personal Loans & Pawning		SME, Factoring & Other Loans		Unallocated		Total	
	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Interest Income	402,528,292	122,600,524	571,023,948	621,000,307	2,508,935,439	2,476,037,709	-	-	3,482,487,680	3,219,638,539
Investment Income	-	-	-	-	-	-	193,819,182	303,917,394	193,819,182	303,917,394
Fee and Commission Income	35,377,180	36,876,343	35,157,002	23,611,646	182,176,541	444,435,924	80,728,711	102,333,252	333,439,435	607,257,166
Other Operating Income	-	-	-	-	-	-	11,003,076	15,580,316	11,003,076	15,580,316
Total Revenue	437,905,472	159,476,867	606,180,951	644,611,953	2,691,111,981	2,920,473,633	288,296,819	421,830,962	4,023,495,222	4,146,393,415
Profit Before Income Tax	10,840,066	7,426,139	15,005,616	30,016,755	66,616,730	135,993,666	7,136,601	19,642,820	99,599,012	193,079,381
Income Tax (Expense)/Reversal									100,652,168	25,686,284
Profit After Tax									200,251,180	218,765,665
Segment Assets	1,974,604,587	1,568,422,495	3,031,248,323	2,608,455,983	12,734,440,097	12,947,528,068	4,807,776,780	4,555,810,050	22,548,069,788	21,680,216,595
Segment Liabilities	1,807,996,753	1,403,446,797	2,775,485,867	2,334,083,581	11,659,968,023	11,585,632,605	4,402,119,221	4,076,603,748	20,645,569,865	19,399,766,731

Rs.

CORPORATE INFORMATION

Name of the Company

Softlogic Finance PLC

Holding Company

Softlogic Capital PLC

Legal Form

- Incorporated under the Companies Act No 17 of 1982
 - Date of Incorporation 24th August 1999.
 - Re-registered under the Companies Act No. 7 of 2007 on 29th September 2008.
 - Registered under the Finance Companies Act No. 42 of 2011.
 - Registered under the Finance Leasing Act No. 56 Of 2000.
 - Approved Credit Agency under the Mortgage Act No 6 of 1949 and Inland Trust Receipts Act No 14 of 1990.
 - Quoted in the Colombo Stock Exchange on 22nd January 2009.
 - Registered under the Securities & Exchange Commission of Sri Lanka Act No. 36 of 1987 as Margin Provider
-

Company Registration Number

PB 641 PQ

Tax Payer Identification Number (TIN)

134008350

Accounting Year End

31st March

Secretaries

Softlogic Corporate Services (Pvt) Ltd

Registered Office & Principal Place of Business

No.13, De Fonseka Place, Colombo 4

Tel : 94-11- 2359600, 94-11-2359700

Fax: 94-11-2359799

E-mail : info@softlogicfinance.lk

Website : www.softlogicfinance.lk

Auditors

M/s. Ernst & Young

Chartered Accountants,

No.201, De Saram Place,

P.O. Box 101, Colombo 10.

Board of Directors

Mr. Ashok Pathirage (Chairman)

Mr. A. Russell - Davison (Deputy Chairman)

Mr. Nalin Wijekoon (CEO)

Mr. Chris Corea

Mr. H. K. Kaimal

Mr. Dushan Soza

Mr. Nilantha Bastian

Legal Advisors to the Company

Nithya Partners

Executive Committee

Mr. A. Russell - Davison (Deputy Chairman)

Mr. Nalin Wijekoon - Director / CEO

Mr. Lohika Fonseka - COO

Mr.Sanjeewa Premawardana - CFO

Mr.Asanka De Silva - Head of Recovery

Ms.Nadeeka Wimalathunga - CLO

Mr. Nalaka De Silva - DGM

Ms. Roshini Abegunawardene CCO

Bankers

Hatton National Bank PLC

Commercial Bank of Ceylon PLC

Seylan Bank PLC

People's Bank

Pan Asia Banking Corporation PLC

Sampath Bank PLC

Bank of Ceylon

Nations Trust Bank PLC

DFCC Bank PLC

Deutsche Bank

Union Bank of Colombo PLC

Branch Network

No	Branch	Address	Telephone Number	Fax Number	Email
1	Anuradhapura	No: 561/11, Maithreepala Senanayake Mw, New Town, Anuradhapura	025-2226279	025-2234743	anuradhapura@softlogicfinance.lk
2	Badulla	No: 38, Anagarika Dharmapala Mw, Badulla	055-2224205	055-2223905	badulla@softlogicfinance.lk
3	Borella	No: 1072, Maradana Road, Borella	011-2698016	011-2694261	borella@softlogicfinance.lk
4	Chilaw	No: 28B, Kurunegala Road, Chilaw	032-2221415	032-2223754	chilaw@softlogicfinance.lk
5	Chunnakam	No: 101 & 105, K.K.S Road, Chunnakam	021-2242770	021-2242772	chunnakam@softlogicfinance.lk
6	City Office	No: 14/9, Sri Jinarathana Road, Colombo 02	011-2303373	011-2303363	cityoffice@softlogicfinance.lk
7	Dambulla	No: 719, Anuradhapura Road, Dambulla	066-2284737	066-2284717	dambulla@softlogicfinance.lk
8	Dematagoda	No: 85, Kolonnawa Road, Dematagoda, Colombo 09	011-2679089	011-2646226	dematagoda@softlogicfinance.lk
9	Embilipitiya	No: 176, Ratnapura Road, Pallegama, Embilipitiya	047-2230590	047-2230592	embilipitiya@softlogicfinance.lk
10	Galle	No: 64, Colombo Road, Kaluwella, Galle	091-2248920	091-2248095	galle@softlogicfinance.lk
11	Gampaha	No: 57/A, Baudhaloka Mawatha, Gampaha	011-2281285	033-2227506	gampaha@softlogicfinance.lk
12	Hatton	No: 107, Main Street, Hatton	051-2222289	051-2225739	hatton@softlogicfinance.lk
13	Head Office	No: 13, De Fonseka Place, Colombo 04	011-2359700	011-2359799	headoffice@softlogicfinance.lk
14	Jaffna	No: 62/64, Stanly Road, Jaffna	021-2219444	021-2219666	jaffna@softlogicfinance.lk
15	Kadawatha	No: 139/7/D, Kandy Road, Kadawatha	011-2923011	011-2923013	kadawatha@softlogicfinance.lk
16	Kalutara	No: 264, Galle Road, Kalutara South, Kalutara	034-2224714	034-2223262	kalutara@softlogicfinance.lk
17	Kandy	No: 165, Katugodella Street, Kandy	081-2224912	081-2224916	kandy@softlogicfinance.lk
18	Kochchikade	No: 42, Chilaw Road, Kochchikade	031-2274233	031-2272672	kochchikade@softlogicfinance.lk
19	Kotahena	No.244, George R De Silva Mawatha, Colombo 13	011-2337040		kotahena@softlogicfinance.lk
20	Kottawa	No: 87/A, Highlevel Road, Kottawa	011-2178464	011-2842824	kottawa@softlogicfinance.lk
21	Kurunegala	No: 13, Rajapihilla Mawatha, Kurunegala	037-2232875	037-2232565	kurunegala@softlogicfinance.lk
22	Matale	No: 253, Main Street, Matale	066-2226461	066-2228863	matale@softlogicfinance.lk
23	Matara	No: 8A, 1 st Floor, F N Building, Station Road , Matara	041-2220195	041-2227257	matara@softlogicfinance.lk
24	Matara Metro	No: 382A, Galle Rd, Pamburana, Matara	041-2238690	041-2238691	matarametro@softlogicfinance.lk
25	Nawala	No: 305B, Nawala Road, Nawala	011-2807080	011-2807082	nawala@softlogicfinance.lk
26	Negombo	No: 406/1, Udayarthoppuwa Road, Negombo	031-2224714	031-2224716	negombo@softlogicfinance.lk
27	Nuwara Eliya	No: 72, Kandy Road, Nuwara Eliya	052-2223382	052-2223383	nuwaraeliya@softlogicfinance.lk
28	Bambalapitiya	No. 292/B, Galle Road, Colombo 04	011-2367901	011-2055517	pamankada@softlogicfinance.lk
29	Pettah	No: 12, Srimath Rathanajothi Sarwanamuththu Mawatha, Colombo 12	011-2334461	011-2334549	pettah@softlogicfinance.lk
30	Polonnaruwa	No: 125, Batticaloa Road, Polonnaruwa	027-2226727	027-2225909	polonnaruwa@softlogicfinance.lk
31	Ratnapura	No: 1/200, Ground Floor, Main Street, Ratnapura	045-2230677	045-2223574	rathnapura@softlogicfinance.lk
32	Senkadagala	No: 288, Katugastota Road, Kandy	081-2232601	081-2232603	senkadagala@softlogicfinance.lk
33	Thissamaharama	No: 28, Main Street, Thissamaharama	047-2239933	047-2239504	tissamaharama@softlogicfinance.lk
34	Wattala	No: 180, Negombo Road, Wattala	011-2051660	011-2051676	wattala@softlogicfinance.lk
35	Weligama	No: 2, Matara Road, Weligama	041-2252888	041-2260523	weligama@softlogicfinance.lk

Standalone Gold Loan Centre

No	Branch	Address	Telephone Number	Fax	Email
1	Mawanella	No: 131,132, Kandy Road, Mawanella	035-2247304		