

SOFTLOGIC FINANCE PLC



INTERIM FINANCIAL STATEMENTS

**For the Quarter ended
31st March 2021**

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

STATEMENT OF COMPREHENSIVE INCOME

	Quarter ended 31st March		Year ended 31st March	
	2021 Unaudited	2020 Unaudited	2021 Unaudited	2020 Audited
Income	704,881,799	794,480,188	2,587,277,924	3,816,976,161
Interest income	661,138,010	750,991,144	2,453,650,804	3,607,233,872
Interest expenses	(385,744,045)	(591,927,806)	(1,894,556,639)	(2,516,526,516)
Net interest income	275,393,965	159,063,338	559,094,165	1,090,707,356
Fee and commission income	25,722,067	25,589,386	93,978,407	187,167,602
Other operating income	18,021,722	17,899,658	39,648,713	22,574,687
Total operating income	319,137,754	202,552,382	692,721,285	1,300,449,645
Impairment (charge)/ reversal for loans and other losses	(77,186,141)	(329,297,691)	(491,731,598)	(390,137,066)
Net Operating Income	241,951,613	(126,745,309)	200,989,687	910,312,579
Operating expenses				
Personnel costs	(109,115,292)	(112,987,087)	(411,168,902)	(445,327,510)
Depreciation of property, plant and equipment	(11,998,800)	(13,463,779)	(49,284,402)	(55,223,848)
Amortization of intangible assets	(11,672,360)	(10,750,978)	(31,058,252)	(19,535,229)
Other operating expenses	(175,487,311)	(242,013,798)	(730,881,489)	(875,758,314)
Operating profit / (Loss) before Value Added Tax on financial services	(66,322,150)	(505,960,951)	(1,021,403,358)	(485,532,323)
VAT on financial services	-	7,082,657	-	(53,080,605)
Profit / (Loss) before income tax	(66,322,150)	(498,878,294)	(1,021,403,358)	(538,612,928)
Income tax Reversal/ (expense)	-	109,576,836	109,257,073	204,653,631
Profit / (Loss) for the period	(66,322,150)	(389,301,458)	(912,146,284)	(333,959,297)
Other comprehensive income/ (expenses)				
Other comprehensive income to be reclassified to profit or loss				
Gain/(Loss) arising on remeasuring available for sale financial investments	13,210,506	4,972,900	(92,599,084)	10,582,405
Other comprehensive income not to be reclassified to profit or loss				
Actuarial gain/(loss) on post employment benefit obligations	3,532,168	(5,986,698)	3,532,168	(5,986,698)
Deffered tax on Capital gain arising on revaluation of land	(3,744,000)	(4,340,000)	(3,744,000)	(4,340,000)
Gain/(Loss) arising on revaluation of land and building	15,600,000	15,500,000	15,600,000	15,500,000
Other comprehensive income for the Period , net of tax	28,598,674	10,146,203	(77,210,916)	15,755,707
Total comprehensive income/(expenses) for the Period	(37,723,476)	(379,155,255)	(989,357,200)	(318,203,590)
Basic earnings per Share(Rs.) - Annualised	(0.99)	(15.06)	(6.01)	(4.29)

SOFTLOGIC FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 31ST MARCH 2021

	31/03/2021	31/03/2020
	Unaudited	Audited
ASSETS		
Cash and Cash Equivalents	629,655,732	389,597,258
Financial assets measured at fair value through other comprehensive income (FVTOCI)	37,460,367	136,137,280
Placements with Banks and Other Finance Companies	1,507,120,156	2,415,595,581
Financial Assets at Amortised Cost - Lease Rental and Hire Purchase Receivables	5,261,715,370	2,160,284,390
Financial Assets at Amortised Cost - Loans and Receivables	11,270,777,460	14,552,098,937
Right of Use Assets	111,012,736	176,873,492
Deferred tax asset	443,112,331	338,714,679
Intangible Assets	156,667,483	182,035,815
Property, Plant & Equipment	472,580,365	493,551,515
Other Assets	979,241,105	901,703,139
TOTAL ASSETS	20,869,343,104	21,746,592,087
LIABILITIES		
Bank Overdraft	45,987,503	65,076,586
Financial Liabilities at Amortised Cost - Interest bearing Borrowings to Banks	653,504,470	946,175,712
Financial Liabilities at Amortised Cost - Deposits due to Customers	14,599,709,477	17,063,396,151
Financial Liabilities at Amortised Cost - Other Borrowed Funds	1,939,529,631	1,167,774,067
Other Liabilities	425,981,011	241,919,647
Lease Liability	121,564,039	174,215,505
Retirement Benefit Obligations	57,407,951	47,045,376
TOTAL LIABILITIES	17,843,684,082	19,705,603,044
SHARE HOLDERS' FUNDS		
Stated Capital	4,506,759,983	2,604,765,231
Statutory Reserve Fund	260,448,732	260,448,732
Retained Earnings	(1,881,210,853)	(855,686,995)
Revaluation Reserve	142,249,681	126,649,682
Available For Sale Reserve	(2,588,523)	(95,187,607)
TOTAL SHAREHOLDERS' FUNDS	3,025,659,021	2,040,989,043
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	20,869,343,104	21,746,592,087
Net Assets Value Per Share	11.26	19.74

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.

.....Sgd.....

Ms. Ivon Brohier

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;

.....Sgd.....

A. Russell - Davison

Chairman

Date : 17/05/2021

.....Sgd.....

Priyantha Wijesekera

CEO/Director

SOFTLOGIC FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
YEAR ENDED 31ST MARCH 2021

Page 4

	Stated Capital	Statutory Reserve Fund	Revaluation Reserve	Available for Sale Reserve	Retained Earnings	Total
Balance as at 01 April 2019	2,002,269,999	260,448,732	115,489,682	(105,770,012)	(515,741,000)	1,756,697,401
Profit for the period	-	-	-	-	(333,959,297)	(333,959,297)
Other comprehensive income, net of tax	-	-	11,160,000	10,582,405	(5,986,699)	15,755,707
Rights Issue shares	602,495,232					602,495,232
Transfer to Statutory Reserve Fund	-	-	-	-	-	-
Balance as at 31 March 2020	2,604,765,231	260,448,732	126,649,682	(95,187,607)	(855,686,995)	2,040,989,043
Balance as at 1 April 2020	2,604,765,231	260,448,732	126,649,682	(95,187,607)	(855,686,995)	2,040,989,043
Profit for the year	-	-	-	-	(912,146,284)	(912,146,284)
Rights Issue shares	1,901,994,752	-	-	-	-	1,901,994,752
Gain / (Loss) on share valuation	-	-	-	-	(113,165,741)	(113,165,741)
Other comprehensive income, net of tax	-	-	15,600,000	92,599,084	(211,832)	107,987,252
Transfer to Statutory Reserve Fund	-	-	-	-	-	-
Balance as at 31 March 2021	4,506,759,983	260,448,732	142,249,682	(2,588,523)	(1,881,210,853)	3,025,659,021

SOFTLOGIC FINANCE PLC
STATEMENT OF CASH FLOWS

Rs.

	31/03/2021	31/03/2020
	Unaudited	Audited
Cash flows from operating activities		
Net profit/(Loss) before taxation	(1,021,403,358)	(538,612,928)
Adjustments for ,		
Depreciation	49,284,402	55,223,848
Amortization of intangible assets	31,058,252	19,535,229
Profit on disposal of property, plant and equipment	(244,334)	(4,434,229)
(Profit)/loss from sale of vehicles & real estate	-	(1,597,736)
Impairment charge on bad and doubtful debts	491,731,598	390,137,066
Provision for defined benefit plans	21,176,245	12,510,739
Interest expenses	1,894,556,639	2,516,526,516
Operating profit before working capital changes	1,466,159,444	2,449,288,506
(Increase)/Decrease in Financial Assets at Amortised Cost - Lease & HP rental Receivables	(3,194,961,247)	(235,052,899)
(Increase)/Decrease in Financial Assets at Amortised Cost - Loans and Receivables	2,883,120,147	988,723,199
(Increase)/Decrease in Placements with Banks and Other Finance Companies	908,475,426	(669,018,585)
(Increase)/Decrease in financial investments - Financial assets measured at FVTOCI	191,275,997	88,717,595
(Increase)/Decrease in other non financial assets	(116,074,862)	96,068,623
(Decrease)/Increase in amounts due to customers	(2,463,686,674)	(52,004,095)
(Decrease)/Increase in other non financial liabilities	142,889,399	316,988,705
Cash generated from operations	(182,802,371)	2,983,711,048
Interest paid	(1,894,556,639)	(2,516,526,516)
Defined benefit plan costs paid	(10,813,670)	(7,837,605)
Net cash generated from operating activities	(2,088,172,680)	459,346,927
Cash flows from investing activities		
Purchase of property, plant and equipment & Intangible Assets	(29,942,002)	(166,257,636)
Proceeds from disposal of property, plant and equipment	(3,816,835)	7,050,000
Net cash used in investing activities	(33,758,837)	(159,207,636)
Cash flows from financing activities		
Proceed from long term borrowings-Bank Loan	3,406,077,301	3,218,200,000
Repayment of long term borrowings- Bank Loan	(2,926,992,979)	(2,628,498,007)
Rights issue of shares	1,901,994,752	602,495,232
Funds received for convertible shares	-	-
Repayment/Repurchase of Debentures	-	(759,090,000)
Repayment of other borrowed funds	-	(299,930,712)
Net cash (used in) / generated from financing activities	2,381,079,074	133,176,513
Net Increase/ (decrease) in cash and cash equivalents	259,147,557	433,315,804
Cash and cash equivalents at the beginning of the year	324,520,672	(108,795,132)
Cash and cash equivalents at the end of the period	583,668,229	324,520,672
Reconciliation of cash and cash equivalents		
Cash, bank balance and short term investments	629,655,732	389,597,258
Bank overdrafts	(45,987,503)	(65,076,586)
Cash and cash equivalents at the end of the period	583,668,229	324,520,672

1. The above figures are provisional and subject to audit.
2. Information on shares for the quarter ended March 31, 2021 as given below.

Market Price per Share (Rs.)	
Highest	14.00
Lowest	9.40
Closing	10.00
Ratios	
Debt to equity ratio (Times)	5.90
Liquid assets ratio (%) – Statutory Minimum 10%	14.25

3. There are no changes in the accounting policies and methods of computations since the publication of Annual report for the year ended March 31, 2020.
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, 2020.
7. No circumstances have arisen since the statement of financial position date, which would require adjustments to or disclosure in the financial statements other than the followings.

7.1 Please refer note 15 for more detail of Issue of shares by way of Rights issue during the year

8. Impact due to the COVID -19

Subsequent to the outbreak of COVID-19 in Sri Lanka, relief measures announced by the CBSL to provide relief to individuals and businesses affected by the COVID-19 lockdown which include deferment of repayment terms of credit facilities, offering concessionary rates of interest to eligible loan products and waiving off certain fees and charges caused a negative impact on the earnings, cash flows/liquidity position of the Company. However, the management is of the view that the aforementioned negative impact would not pose any additional stress on the Company's ability to maintain its regulatory capital margins.

When assessing ECL, the Company considered the potential impact of the COVID-19 outbreak on customers as well as the relief packages introduced in the form of tax reliefs and moratoriums by the government to protect the economy. Further, the Company made additional provisions against individually significant customers who have shown signs of stress and continue to carry an increased credit risk. In addition, customers who obtained moratorium benefit were evaluated and identified risky customers were moved to the next stage. Furthermore, customers who operate in tourism industry also moved to the next stage.

SOFTLOGIC FINANCE PLC

EXPLANATORY NOTES (Cont:)

9. Twenty Major Shareholders as at 31 March 2021

Name	No. of Shares	(%)
SOFTLOGIC CAPITAL PLC	143,521,838	53.40
PAN ASIA BANKING CORPORATION PLC/SOFTLOGIC CAPITAL PLC	85,125,513	31.67
SOFTLOGIC LIFE INSURANCE PLC-A/C NO. 04 (PARTICIPATING FUND)	15,688,030	5.84
VANIK INCORPORATION LTD	5,376,068	2.00
MR. KULAPPUARACHCHIGE DON DAMMIKA PERERA	3,276,253	1.22
SOFTLOGIC HOLDINGS PLC	3,085,963	1.15
L.B. FINANCE LIMITED.	2,090,000	0.78
HATTON NATIONAL BANK PLC/SUBRAMANIAM VASUDEVAN	1,963,192	0.73
PEOPLES BANK/ASOKA KARIYAWASAM PATHIRAGE	902,085	0.34
PEOPLE'S LEASING & FINANCE PLC/L.P.HAPANGAMA	767,992	0.29
MR. SHANKER VARADANANDA SOMASUNDERAM	405,000	0.15
HATTON NATIONAL BANK PLC/ARUNASALAM SITHAMPALAM	300,000	0.11
MR. WEERATHUNGA ARACHCHIGE SAMPATH PALITHA DE SARAM	201,105	0.07
MR. THARMALINGAM LOGANATHAN	187,073	0.07
SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	159,782	0.06
ASSETLINE LEASING CO. LTD/MS.R.K.R. PATHIRANAGE	152,166	0.06
MR. BALENDIRAN JANEGAN	144,111	0.05
MRS. PAMELA CHRISTINE COORAY	132,444	0.05
HATTON NATIONAL BANK PLC/RATNASABAPATHY IYER SHANMUGASARMA	125,130	0.05
MR. THEVARATHANTHRIGE MANOJ PRIYANGA FERNANOD	111,497	0.04
	263,715,242	98.12
Others	5,044,886	1.88
Total	268,760,128	100.00

10. Directors' Shareholding as at 31 March 2021

Names of Directors	No. of Shares	(%)
1. Mr. A. Russell Davison (Chairman)	Nil	Nil
2. Mr. M.H Priyantha Wijesekera (CEO)	Nil	Nil
3. Mr. H. K. Kaimal	Nil	Nil
4. Mr. Manilka Fernando	Nil	Nil
5. Mr. Dinesh P. Renganathan	Nil	Nil
6. Ms. Aruni Goonetilleke	Nil	Nil
7. Mr. A.C. Mohamed Lafir (Since 14 Dec 2020)	Nil	Nil

11. Public shareholding as at 31 March 2021

Public holding	20,436,699	7.60%
Number of public shareholders	1,632	

12. Float adjusted market Capitalization as at 31 March 2021

	Threshold	Compliance (Y/N)	Value
Float adjusted market Capitalization (Rs)	Less than 1 Bn	Yes	204,257,697.28
Minimum Public Holding (%)	Minimum 10%	No	7.60%

In terms of Rule 7.13.2 of the Listing Rules of Colombo Stock Exchange, Softlogic Finance PLC is hereby announced that the Company is non compliant with the public Holding percentage as specified in Rule 7.13.(b) of the Listing Rules.

14 RELATED PARTY TRANSACTIONS

Details of significant related party disclosures are as follows:

14.1 Transactions with Key Managerial Personnel (KMPs)

Key Managerial Personnel includes Members of the Board of Directors of the Company and of it's Holding Company.

Short-term employee benefits for the period Rs. 41,130,681

14.2 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. 5,530,391
Savings Deposits Rs. 351,904

14.3 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, 2021

Rs.

Company	Relationship	(Receivables) / Payables	Loans, Advances & Investments	Borrowings / Deposits	Income Earned	Cost Incurred	Plant & Equip. Purchased / (sold)
Softlogic Capital PLC	Parent Company	4,322,927	-	-	-	3,531,207	825,000
Softlogic Corporate Services (Pvt) Ltd	Affiliated Company	-	-	-	-	3,172,769	-
Softlogic Brands (Pvt) Ltd	Group Company	-	152,565,312	752,186	30,110,796	7,656	-
Softlogic Stock Brokers (Pvt) Ltd	Group Company	-	81,786	-	4,362	12,500	-
Softlogic Holdings PLC	Ultimate Parent Company	-	-	-	-	2,988,834	-
Softlogic Retail (Pvt) Ltd	Affiliated Company	(1,142,484)	-	271	8,687,218	115,769	1,019,439
Softlogic Communications (Pvt) Ltd	Affiliated Company	-	-	-	-	373,866	-
Softlogic Computers (Pvt) Ltd	Affiliated Company	-	-	-	-	-	795,085
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	-	-	-	-	12,500	4,923,332
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	-	-	-
Softlogic Mobile Distributors (Pvt) Ltd	Affiliated Company	-	-	-	-	-	254,202
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	-	2,532,612	-	205,515	21,684,605	-
Softlogic Asset Management (Pvt) Ltd	Affiliated Company	-	-	15,000,000	-	1,796,715	-
Nextage (Pvt) Ltd	Affiliated Company	-	-	-	-	33,786	-
Future Automobiles (Pvt) Ltd	Affiliated Company	-	-	-	-	3,833,200	-
Softlogic Life PLC	Affiliated Company	17,546,070	-	-	-	21,948,839	-
Suzuki Motors Lanka (Pvt)Ltd	Affiliated Company	-	-	1,573,891	-	164,960	-

15 Utilisation of funds raised via capital market.

The company has raised funds via the capital market through a rights issue on 20th December 2019. The progress of utilisation of the capital raised as per the objectives stated in the right issue circular is given below.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To Settle the utilized overdraft facilities of the company	474,880,432	Within 2 monhs from the completion of the Rights Issue	474,880,432	79%	474,880,432	100%	N/A
(b)	To expand the lending activities of the company	127,614,800	Within 2 monhs from the completion of the Rights Issue	127,614,800	21%	127,614,800	100%	N/A
		602,495,232		602,495,232	100%	602,495,232		

The company has raised funds further via the capital market through a rights issue on 15th December 2020. The progress of utilisation of the capital raised as per the objectives stated in the right issue circular is given below.

Objective number	Objective as per Circular	Amount allocated as per Circular in Rs.	Proposed date of utilisation as per Circular	Amount allocated from proceeds in Rs. (A)	% of total proceeds	Amount utilised in Rs. (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including if not utilized where are the funds invested
(a)	To repay maturity liabilities	1,901,994,752	Within 6 months from the completion of the Rights issue	1,901,994,752	100%	1,901,994,752	100%	N/A
(b)	To increase the secured lending portfolio to the required regulatory levels (i) Leasing (ii) Other lending							
		1,901,994,752		1,901,994,752	100%	1,901,994,752		

16 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.

Rs.

For the period ended 31st March	Leasing & Hire Purchases		Group Personal Loans & Pawning		SME, Factoring & Other Loans		Unallocated		Total	
	2021 Unaudited	2020 Audited	2021 Unaudited	2020 Audited	2021 Unaudited	2020 Audited	2021 Unaudited	2020 Audited	2021 Unaudited	2020 Audited
Interest Income	676,566,645	493,350,206	612,114,777	764,329,434	1,014,322,914	2,127,723,899	-	-	2,303,004,337	3,385,403,539
Investment Income	-	-	-	-	-	-	150,646,467	221,830,332	150,646,467	221,830,332
Fee and Commission Income	-	32,248,778	11,007,632	50,276,159	49,927,876	63,857,485	33,042,900	40,785,181	93,978,408	187,167,603
Other Operating Income	-	-	-	-	-	-	39,648,713	22,574,687	39,648,713	22,574,687
Total Revenue	676,566,645	525,598,984	623,122,409	814,605,593	1,064,250,790	2,191,581,384	223,338,080	285,190,200	2,587,277,924	3,816,976,161
Profit Before Income Tax	(267,094,399)	(74,167,192.98)	(245,995,730)	(114,948,872)	(420,144,013)	(309,253,717)	(88,169,216)	(40,243,146)	(1,021,403,358)	(538,612,928)
Income Tax (Expense)/Reversal									109,257,073	204,653,631
Profit After Tax									(912,146,284)	(333,959,297)
Segment Assets	5,261,715,370	2,160,284,390	2,444,206,317	3,966,669,850	8,826,571,143	10,585,429,088	4,336,850,274	5,034,208,760	20,869,343,104	21,746,592,087
Segment Liabilities	4,498,866,415	1,957,534,610	2,089,842,749	3,594,384,865	7,546,885,698	9,591,951,824	3,708,089,221	4,561,731,745	17,843,684,082	19,705,603,044

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.

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
 Union Bank of Colombo PLC
 National Savings Bank
 Cargills Bank Limited

Legal Advisors to the Company

Nithya Partners

Board of Directors

Mr. A. Russell Davison (Chairman)
 Mr. M.H Priyantha Wijesekera (CEO)
 Mr. H. K. Kaimal
 Mr. Manilka Fernando
 Mr. Dinesh P. Renganathan
 Ms. Aruni Goonetilleke
 Mr. A.C. Mohamed Lafir (Since 14 Dec 2020)

Branch Network

No	Branch	Address	Telephone Number	Fax Number	Email
1	Anuradhapura	No. 561/11, Maitthreepala Senanayaka Mw, New Town, Anuradhapura	025-2226279	025-2234743	anuradhapura@softlogicfinance.lk
2	Badulla	NO. 38, Anagarika Dharmapala Mawatha, 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	Chunnamakam	No: 101 & 105, K.K.S Road, Chunnamakam	021-2242770	021-2242772	chunnamakam@softlogicfinance.lk
6	City Office	29/2, Visaka Road, Colombo 04	011-2303373	011-2058981	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, Rathnapura 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, Bauddhaloka Mawatha, Gampaha	011-2281285	033-2227506	gampaha@softlogicfinance.lk
12	Hatton	No: 115, Main Street, Hatton	051-2222108	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, Stanley Road, Jaffna	021-2219444	021-2219666	jaffna@softlogicfinance.lk
15	Kadawatha	Assst.No.139/7D, 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, Kotugodella 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	011-2462819	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 08A KKK Building, Station Road Matara	041-2220195	041-2227257	matara@softlogicfinance.lk
24	Nawala	No: 305B, Nawala Road, Nawala	011-2807080	011-2807082	nawala@softlogicfinance.lk
25	Negombo	No: 406/1, Udayarthoppuwa Road, Negombo	031-2224714	031-2224716	negombo@softlogicfinance.lk
26	Nuwara Eliya	No: 72, Kandy Road, Nuwara Eliya	052-2223382	052-2223383	nuwaraeliya@softlogicfinance.lk
27	Grandpass	No. 408 Grandpass road Colombo 14	011-2334461	011-2334549	pettah@softlogicfinance.lk
28	Polonnaruwa	No: 125, Batticaloa Road, Polonnaruwa	027-2226727	027-2225909	polonnaruwa@softlogicfinance.lk
29	Ratnapura	No: 1/200, Main Street, Ratnapura	045-2230677	045-2223574	rathnapura@softlogicfinance.lk
30	Senkadagala	Asst.No.288, Katugasthota Road, Mahiyawa	081-2232601	081-2232603	senkadagala@softlogicfinance.lk
31	Thissamaharama	No: 28, Main Street, Thissamaharama	047-2239933	047-2239504	tissamaharama@softlogicfinance.lk
32	Wattala	No: 182, Negombo Road, Wattala	011-2051660	011-2051676	wattala@softlogicfinance.lk
33	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		