



INTERIM FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 2016
(Company Registration No. PB641PQ)

SOFTLOGIC FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2016

	31/03/2016 (Unaudited)	31/03/2015 (Audited)
	Rs.	Rs.
ASSETS		
Cash and cash equivalents	2,501,105,944	1,078,468,881
Financial investments - Available for sale	179,848,200	179,026,332
Lease and Hire purchase receivables	1,585,616,058	3,078,828,375
Other loans and receivables	15,255,878,796	12,619,985,917
Other investments	-	1,480,769,217
Other non financial assets	906,961,875	1,209,289,868
Intangible assets	37,287,634	33,661,755
Property, plant & equipment	373,225,014	333,803,481
TOTAL ASSETS	20,839,923,521	20,013,833,825
LIABILITIES		
Due to banks	885,444,924	487,294,773
Due to customers	13,689,850,943	12,077,053,786
Other borrowed funds	3,063,500,427	4,908,854,797
Other non financial liabilities	565,635,976	556,621,995
Retirement benefit obligations	14,855,344	14,263,852
Deferred tax liabilities	79,181,611	20,109,228
TOTAL LIABILITIES	18,298,469,226	18,064,198,431
SHARE HOLDERS' FUNDS		
Stated capital	1,692,615,435	1,404,523,150
Statutory reserve fund	192,863,046	119,267,968
Revaluation reserve	58,265,408	Nil
Retained earnings	648,367,807	425,844,276
Available for sale reserve	(50,657,400)	Nil
SHARE HOLDERS' FUNDS	2,541,454,295	1,949,635,394
TOTAL LIABILITIES AND SHARE HOLDERS' FUNDS	20,839,923,521	20,013,833,825
Net Assets Per Share	43.02	38.36

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

(Sgd.) N M K Ranasinghe
Deputy General Manager - Finance

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

Signed for and on behalf of Board by;

(Sgd.) A K Pathirage
Chairman

(Sgd.) N H G Wijekoon
CEO/Director

Date : May 20, 2016

SOFTLOGIC FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

	3 Months ended 31-Mar-16 (Unaudited)	Year ended 31-Mar-16 (Unaudited)	3 Months ended 31-Mar-15 (Audited)	Year ended 31-Mar-15 (Audited)
	Rs.	Rs.	Rs.	Rs.
INCOME	1,075,983,122	4,139,133,903	1,002,187,645	3,972,902,400
Interest income	940,321,838	3,616,264,727	964,474,174	3,673,994,558
Interest expenses	(500,658,838)	(2,020,846,266)	(489,432,566)	(2,081,375,319)
NET INTEREST INCOME	439,663,000	1,595,418,461	475,041,608	1,592,619,239
Fee and commission income	128,232,047	487,124,764	34,847,294	139,139,685
Other income	7,429,236	35,744,411	2,866,176	159,768,157
Total operating income	575,324,283	2,118,287,637	512,755,079	1,891,527,081
Net impairment for loans and receivables	(49,180,529)	(424,831,467)	(157,149,263)	(522,295,525)
NET OPERATING INCOME	526,143,755	1,693,456,170	355,605,816	1,369,231,556
OPERATING EXPENSES				
Personnel costs	(148,591,671)	(471,767,998)	(120,355,733)	(403,299,879)
Depreciation of property plant and equipment	(11,266,482)	(74,469,282)	(18,707,274)	(68,254,322)
Amortization of intangible assets	(2,901,171)	(10,465,679)	(2,216,454)	(5,959,780)
Other operating expenses	(135,059,367)	(605,764,329)	(168,224,418)	(620,783,830)
	(297,818,691)	(1,162,467,288)	(309,503,878)	(1,098,297,811)
PROFIT BEFORE TAX & VAT ON FINANCIAL SERVICES	228,325,064	530,988,882	46,101,938	270,933,745
VAT on financial services	(31,571,073)	(72,044,554)	1,248,220	(41,621,711)
NBT on financial services	(3,578,600)	(13,281,498)	(12,317)	(8,650,789)
PROFIT BEFORE INCOME TAX	193,175,391	445,662,830	47,337,841	220,661,245
Income tax (expense) / reversal	(44,813,883)	(77,687,442)	16,143,410	(4,171,605)
Net profit for the quarter / year	148,361,508	367,975,388	63,481,250	216,489,640
Basic Earnings Per Share (Rs.)	2.92	7.02	1.51	5.44
STATEMENT OF COMPREHENSIVE INCOME				
Profit for the quarter / year	148,361,508	367,975,388	63,481,250	216,489,640
Other comprehensive income / (expense) :				
Gain/(Loss) on remeasuring available for sale financial investments	(12,068,100)	(50,657,400)	(1,115,639)	47,223,634
Actuarial gain / (loss) on post employment benefit obligations	4,388,764	4,388,764	3,973,654	3,973,654
Impact on derivative financial instruments	Nil	Nil	Nil	30,540,342
Total comprehensive income for the quarter	140,682,172	321,706,752	66,339,265	298,227,270

SOFTLOGIC FINANCE PLC
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED MARCH 31, 2016

	Year ended 31-Mar-16 (Unaudited) Rs.	Year ended 31-Mar-15 (Audited) Rs.
Cash flows from/(used in) operating activities		
Net profit/(loss) before taxation	445,662,830	220,661,245
Adjustments for		
Depreciation	74,469,282	68,254,322
Amortisation of intangible assets	10,465,679	5,959,780
Profit on disposal of property, plant and equipment	(12,497,650)	(1,248,348)
Loss from sale of vehicles & real estate	1,878,014	429,582
Gain from disposal of available for sale investments	(1,146,060)	(59,432,747)
Impact on Derivative financial instruments	Nil	19,056,000
Impairment charge bad and doubtful debts	424,831,467	522,295,525
Provision for defined benefit plans	6,643,902	6,678,382
Interest expenses	2,020,846,266	2,081,375,319
Operating Profit before Working Capital Changes	2,971,153,730	2,864,029,059
(Increase)/Decrease in lease and hire purchase receivable	1,659,782,170	1,382,973,156
(Increase)/Decrease in other loans & receivables	(3,227,294,199)	(6,427,081,720)
(Increase)/Decrease in financial investments - Available for sale	(12,879,000)	(33,103,800)
(Increase)/Decrease in other investments	1,480,769,217	-
(Increase)/Decrease in other non financial assets	204,127,038	32,148,985
(Decrease)/Increase in amounts due to customers	1,612,797,157	2,764,310,834
(Decrease)/Increase in other borrowed funds	253,980,000	-
(Decrease)/Increase in other non financial liabilities	102,198,649	(491,776,929)
Cash generated from/(used in) operations	5,044,634,762	91,499,585
Interest paid	(2,020,846,266)	(2,081,375,319)
Taxes paid	Nil	(55,391,744)
Defined benefit plan costs paid	(1,663,645)	(10,408,700)
Proceeds from sale of vehicles & real estate	18,635,499	5,800,000
Net Cash from/(used in) Operating Activities	3,040,760,350	(2,049,876,178)
Cash Flows from/(used in) Investing Activities		
Purchase of property, plant and equipment / intangible assets	(82,842,682)	(119,732,871)
Proceeds from disposal of property, plant and equipment	25,623,364	1,473,157
(Purchase)/Proceeds from available for sale investments (net)	(37,454,208)	1,501,961,493
Net Cash from/(used in) Investing Activities	(94,673,526)	1,383,701,779
Cash Flows from/(used in) Financing Activities		
Proceeds from right issue of Shares	Nil	401,292,330
Proceeds from long term borrowings	1,733,888,820	200,000,000
Repayment of long term borrowings	(1,309,159,084)	(1,401,523,555)
Proceeds from issue of debentures	Nil	1,400,000,000
Repayment of other borrowed funds	(1,845,354,370)	(1,378,705,597)
Dividend paid	(76,245,543)	Nil
Lease Rentals Paid		
Net Cash from/(used in) Financing Activities	(1,496,870,177)	(778,936,822)
Net (decrease) / increase in cash & cash equivalents	1,449,216,647	(1,445,111,222)
Cash & Cash Equivalents at the beginning of the year	837,833,808	2,282,945,030
Cash & Cash Equivalents at the end of the Period	2,287,050,455	837,833,808
Reconciliation of Cash & Cash Equivalents		
Cash, bank balance & short term investments	2,501,105,944	1,078,468,881
Bank Overdrafts	(214,055,489)	(240,635,073)
	2,287,050,455	837,833,808

SOFTLOGIC FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED MARCH 31, 2016

	Stated Capital	Retained Profit	Available for Sale Reserve	Investment Fund Reserve	Statutory Reserve Fund	Revaluation Reserve
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Balance as at April 1, 2014	1,003,230,820	142,204,832	12,209,113	75,933,826	75,970,040	Nil
Net Profit for the year	Nil	216,489,640	Nil	Nil	Nil	Nil
Other comprehensive income for the year	Nil	34,513,906	47,223,634	Nil	Nil	Nil
Dividend paid	Nil	Nil	Nil	Nil	Nil	Nil
Rights Issue of Shares	401,292,330	Nil	Nil	Nil	Nil	Nil
Transferred to income statement on disposal of available for sale financial investments	Nil	Nil	(59,432,747)	Nil	Nil	Nil
Transferred to/(from) during the year	Nil	32,635,898	Nil	(75,933,826)	43,297,928	Nil
Balance as at March 31, 2015	1,404,523,150	425,844,276	Nil	Nil	119,267,968	Nil
Audited balance as at April 1, 2015	1,404,523,150	425,844,276	Nil	Nil	119,267,968	Nil
Other comprehensive income for the year	Nil	4,388,764	Nil	Nil	Nil	Nil
Share issue for convertible debt	288,092,285	Nil	Nil	Nil	Nil	Nil
Net Profit for the year - Unaudited	Nil	367,975,388	Nil	Nil	Nil	Nil
Increase / (decrease) in market value of dealing securities	Nil	Nil	(50,657,400)	Nil	Nil	Nil
Increase / (decrease) in market value of investment property	Nil	Nil	Nil	Nil	Nil	58,265,408
Other comprehensive income for the year	Nil	Nil	Nil	Nil	Nil	Nil
Dividend paid	Nil	(76,245,543)	Nil	Nil	Nil	Nil
Transferred to/(from) during the year	Nil	(73,595,078)	Nil	Nil	73,595,078	Nil
Unaudited balance as at March 31, 2016	1,692,615,435	648,367,807	(50,657,400)	Nil	192,863,046	58,265,408

EXPLANATORY NOTES
FOR THE PERIOD ENDED MARCH 31, 2016

1. The Above figures are provisional and subject to audit.

2. Information on shares and debentures

Market Price per Share (Rs.)

Market Price - Highest (for the quarter ended March 31, 2016)	51.90
Market Price - Lowest (for the quarter ended March 31, 2016)	34.10
Market Price as at March 31, 2016	38.30

Market Price per Debenture (Rs.)

	CRL-BC-27/08/16 A-17	CRL-BC-27/08/16 B-16.5	CRL-BC-27/08/16 C-16	CRL-BC-29/08/19 A-10	CRL-BC-29/08/19 B-7.69
Market Price - Highest (for the quarter ended March 31, 2016)	103.35	103.23	103.03	Did not trade during January 1, 2016 to March 31, 2016	Did not trade during January 1, 2016 to March 31, 2016
Market Price - Lowest (for the quarter ended March 31, 2016)	100.01	103.23	103.03		
Market Price as at March 31, 2016	103.35	103.23	103.03		

31-Mar-16

Debt to equity ratio (Times)	7.20
Liquid assets ratio (%) - Statutory Minimum 10%	13.50%
Interest cover (Times)	1.39
Interest yield as at date of last trade/Yield To Maturity of Trade Done	
CRL-BC-27/08/16 A-17	9.96
CRL-BC-27/08/16 B-16.5	9.97
CRL-BC-27/08/16 C-16	9.97
CRL-BC-29/08/19 A-10	Did not trade during January 1, 2016 to March 31, 2016
CRL-BC-29/08/19 B-7.69	Did not trade during January 1, 2016 to March 31, 2016
Interest Rate of Comparable Government Securities	
3 Year Treasury Bond	11.94%
5 Year Treasury Bond	12.65%
(Above rates are excluding 10% withholding tax)	

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, 2015.

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. Stated capital consists of 59,070,988 Ordinary Shares as at March 31, 2016. Company has converted 2mn USD out of it's 4mn USD unsecured convertible subordinated loan obtained from Nederlandse Financierings-Maatschappij-voor Ontwikkelingslanden N. V. (FMO) into 8,240,626 number of ordinary shares, in January 2016 at a conversion price equal to the book value per share based on the audited financial statements of the company as at 31st March 2014 (LKR 34.96).

7. 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, 2015.

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES (Contd.)
FOR THE PERIOD ENDED MARCH 31, 2016

8. There were no circumstances have been arisen as at the date of the statement of financial position other than those disclosed below, which require adjustments to or disclosures in the financial statements.

9. List of Twenty Major Shareholders of the Company as at March 31, 2016

<u>Name</u>		<u>No. of Shares</u>	<u>(%)</u>
Softlogic Capital PLC	28,414,395	40,429,635	68.44
Pan Asia Banking Corporation/Softlogic Capital PLC	12,015,240		
Vanik Incorporation PLC		5,376,068	9.10
LB Finance PLC		2,090,000	3.54
Deutsche Bank AG as trustee of Astrue Alpha Fund		1,252,879	2.12
Softlogic Holdings PLC		779,969	1.32
People's Leasing & Finance PLC/Mr. L. P. Hapangama		587,912	1.00
Waldock Mackenzie Ltd/HI-Line Trading (Pvt) Ltd		512,495	0.87
First Capital LTD		378,179	0.64
Mr. Pasqual Handi Dayananda Waidyathilaka		248,294	0.42
Mr. A.K. Pathirage		228,000	0.39
Pan Asia Banking Corporation/S.R. Fernando		224,786	0.38
Mr. Wetthinge Jinadasa		204,200	0.35
Seylan Bank Ltd/ Govindasami Ramanan		200,000	0.34
Pan Asia Banking Corporation / L. S. A. Serasinghe		174,449	0.30
Mrs. Pamela Christine Cooray		132,444	0.22
Commercial Credit and Finance PLC		130,000	0.22
D.S.L. Investments (Pvt) Ltd		102,300	0.17
First Capital Markets LTD/ Mr. R. Krishnamoorthy		100,000	0.17
Mr. Addara Pathirana Somasiri		100,000	0.17
		53,251,610	90.16
Others		5,819,378	9.84
		59,070,988	100.00

10. Directors' Shareholding as at March 31, 2016

<u>Names of Directors</u>	<u>No. of Shares</u>	<u>(%)</u>
Asoka Kariyawasam Pathirage (Chairman)	228,000	0.45
Harris Premarathne (Deputy Chairman)	Nil	Nil
Nalin Hemantha Gamini Wijekoon (CEO)	13,118	0.03
Tuan Mihilar Ifthikar Ahamed	Nil	Nil
Baddegama Hevege Sirinimal Jayawardene	Nil	Nil
Chrysanthus John Emmanuel Corea	Nil	Nil
Dushan Travice Columban Soza	Nil	Nil
S N P Palihena	Nil	Nil
H K M Perera	Nil	Nil

11. The percentage of shares held by the public as at March 31, 2016 is 29.76%. The number of public shareholders as at March 31, 2016 are 1,508.

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES (Contd.)
FOR THE PERIOD ENDED MARCH 31, 2016

12 RELATED PARTY TRANSACTIONS

Details of significant related party disclosures are as follows:

12.1 Transactions with Key Managerial Personnel (KMPs)

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

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

	Rs.
Deposits	77,117,364

12.1.3 Remuneration to Key Managerial Personnel amounted to Rs. 27,682,329/- for the period ended March 31, 2016

12.2 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, 2016.

	Relationship	Advances & Investments Rs.	Borrowings/ Deposits Rs.	Income Earned Rs.	Cost Incurred Rs.	Plant & Equip. Purchased Rs.	Guarantees Obtained Rs.
Softlogic Capital PLC	Parent Company	Nil	Nil	Nil	39,418,403	Nil	Nil
Softlogic Corporate Services (Pvt) Ltd	Group Company	Nil	Nil	Nil	1,701,666	Nil	Nil
Asian Alliance Insurance PLC	Group Company	Nil	80,000,000	22,534,751	24,448,962	Nil	Nil
Softlogic Stock Brokers (Pvt) Ltd	Group Company	10,379	51,068,750	10,649	3,550,325	Nil	Nil
Softlogic Retail (Pvt) Ltd	Affiliated Company	Nil	5,649,085	Nil	2,650,795	5,756,552	Nil
Softlogic Communications (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	15,371	Nil	Nil
Softlogic Computers (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	982,630	1,963,494	Nil
Softlogic Information Technologies (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	11,240,279	16,403,455	Nil
Softlogic Automobiles (Pvt) Ltd	Affiliated Company	7,088,937	Nil	14,607,655	7,602,941	Nil	Nil
Softlogic Trading (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	1,751,079	Nil	Nil
Softlogic BPO Services (Pvt) Ltd	Affiliated Company	Nil	Nil	Nil	22,046,075	Nil	Nil
Softlogic Brands (Pvt.) Ltd	Affiliated Company	Nil	Nil	Nil	254,341	4,237,137	Nil

SOFTLOGIC FINANCE PLC
EXPLANATORY NOTES (Contd.)
FOR THE PERIOD ENDED MARCH 31, 2016

13. BUSINESS SEGMENT INFORMATION

The Company's segmental reporting is based on the following operating segments: Leasing, Hire purchase, 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.

	Leasing		Hire Purchases		Other Loans and Receivables		Unallocated		Total	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Revenue										
Interest	268,206,917	421,879,681	369,023,416	1,309,290,865	2,780,825,892	1,740,737,472	-	-	3,418,056,225	3,471,908,017
Investment Income	-	-	-	-	-	-	198,208,502	202,086,541	198,208,502	202,086,541
Fee based income and others	3,451,186	2,865,935	2,793,828	23,764,041	469,386,297	81,471,999	34,358,865	98,269,320	509,990,176	206,371,295
Profit/(Loss) from Dealing Securities	-	-	-	-	-	-	12,879,000	92,536,547	12,879,000	92,536,547
Total Revenue	271,658,103	424,745,616	371,817,244	1,333,054,906	3,250,212,189	1,822,209,471	245,446,367	392,892,408	4,139,133,903	3,972,902,400
Depreciation of property, plant and equipment	(4,887,540)	(7,297,115)	(6,689,555)	(22,901,836)	(58,476,236)	(31,305,494)	(4,415,952)	(6,749,878)	(74,469,282)	(68,254,322)
Amortisation of intangible assets	(686,880)	(637,164)	(940,129)	(1,999,725)	(8,218,066)	(2,733,510)	(620,604)	(589,381)	(10,465,679)	(5,959,780)
Profit/(Loss) before tax	29,249,578	23,591,039	40,033,768	74,039,965	349,952,139	101,208,379	26,427,346	21,821,862	445,662,830	220,661,245
Taxation									(77,687,442)	(4,171,605)
Profit after tax									367,975,388	216,489,640
Segment Assets	890,163,335	1,465,809,117	695,452,723	4,953,710,435	15,255,878,796	9,258,484,003	3,998,428,667	3,279,836,086	20,839,923,521	20,013,833,825
Segment Liabilities	781,606,822	1,323,018,217	610,641,408	4,471,147,760	13,395,405,620	8,551,512,444	3,510,815,375	2,960,332,857	18,298,469,226	18,064,198,431

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

PB641 PQ

Tax Payer Identification Number (TIN)

134008350

Accounting Year End

31st March

Registered Office

No.13, De Fonseka Place

Colombo 4

Principal Place of Business

No.13, De Fonseka Place, Colombo 4

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

Facsimile : 94-11-2359799

E-mail : info@softlogicfinance.lk

Website : www.softlogicfinance.lk

Board of Directors*Mr. Ashok Pathirage (Chairman)**Mr. Harris Premaratne (Deputy Chairman)**Mr. Nalin Wijekoon (CEO)**Mr. Tuan Iftikhar Ahamed**Mr. Dushan Soza**Mr. Chris Corea**Mr. Baddegama Hevege Sirinimal Jayawardene**Mr. Shanthikumar Nimal Placidus Palihena**Mr. Hiran Kenneth Marcel Perera***Management Committee***Mr. Harris Premaratne - Deputy Chairman**Mr. Nalin Wijekoon - Director/CEO**Mr. Tuan Iftikhar Ahamed - Director**Mrs. Indresh Fernando - COO**Mr. Sanjaya Vithanage - DGM**Mr. Nalinda Ranaraja - DGM**Mrs. Nimali Monika Ranasinghe -DGM**Mr. Falroze Burah - DGM**Mr. Nalaka De Silva - AGM**Mr. Kumara Kongahawatta - AGM**Mr. Priyan Jayakody - CM**Mr. Ashok Perera - CM**Mr. Channa De Silva - CM**Mr. Shehan Uduwara - SM**Mr. Mark Thirimavithana - SM**Mr. Bharatha Manjula - SM**Mr. Gangadharan Muralidhar - SM**Mr. Hemantha Silva - SM***Secretaries**

Softlogic Corporate Services (Pvt) Ltd

Auditors

Messrs. PricewaterhouseCoopers

Chartered Accountants

Legal Advisors to the Company

Nithya Partners

Bankers

Commercial Bank

Seylan Bank

Hatton National Bank

People's Bank

Pan Asia Banking Corporation

Sampath Bank

Bank of Ceylon

Nations Trust Bank

DFCC Vardhana Bank

Deutsche Bank

Branch Network**Badulla**

No. 38, Anagarika Dharmapala Mawatha

Tel: 055 5635072-3

Kandy

No. 165, Kotugodella Veediya

Tel: 081 2224912-3

Polonnaruwa

No. 125, Batticaloa Road

Tel: 027 2226727 / 0275678501-2

Chilaw

No 28/B, Kurunegala Road

Tel: 032 2221415

Matara

No. 8A, 1st Floor, K K K Building, Station Road

Tel: 041 2220195

Ratnapura

No.1/200, Ground Floor, Main Street

Tel: 045 2230677

Galle

No. 64, Colombo Road, Kaluwella

Tel: 091 2226501

Nuwara Eliya

No. 72, Kandy Road, Nuwara Eliya

Tel: 052 2223382

Negombo

No. 406/1, Udayarthoppuwa Road

Tel: 031 2224714

Embilipitiya

No.176, Rathnapura Road, Pallegama

Tel: 047 2230590

City Branch

No 14/9, Sri Jinarathana Road, Colombo 02

Tel: 011 2303373

Dambulla

No.719, Anuradhapura Road

Tel: 066-2284737

Kadawatha

No. 139/77/D, Kandy Road

Tel: 011 2923011

Kurunegala

No. 13, Rajapithilla Mawatha

Tel: 037 2232875

Nawala

No.305B, Nawala Road

Tel: 011 2807080

Jaffna

No 62/64, Stanley Road

Tel: 021 2219444

Anuradhapura

No. 561/11, Maithreepala Senanayaka Mawatha, New Town

Tel: 025 2226279

Pamankada

No. 201, W A De Silva Mawatha, Colombo 6

Tel : 011 2055518

Senkadagala

No. 235/B, Katugasthota Road, Kandy

Tel: 081 2232601

Hatton

No. 107, Main Street

Tel : 051 2222289

Chunnamakam

No. 101/105, KKS Road

Tel : 021 2242770

Tissamaharama

No: 28, Main Street, Tissamaharama

Tel : 047 2239933

Weligama

No : 325/A, Old Matara Road, Weligama.

Tel : 041 2252888

Matara - Metro

No-382/A, Galle Road, Pamburana, Matara

Tel : 041 2238690

Borella

No.1072, Maradhana road, colombo -08

112 694262

Matala

No. 253, Main Street

0662 226461

Wattala

180, Neqambo Road

0112 051660

Pettah

12, Sir Rathanaiothi Sarawanamuththi Mawatha, Colombo 12

112 334461

Kochchikade

No. 42, Chilaw Road

032 1 272670