

April 28, 2025

The General Manager
Pakistan Stock Exchange Limited
Stock Exchange Building
Stock Exchange Road
Karachi

Sub: Condensed Interim (Unconsolidated and Consolidated) 1st Quarterly Accounts 2025 (Un-audited) for the three month period ended March 31, 2025

We have to inform you that the Board of Directors of our Company in their meeting held at Karachi and thru Video Conference on Monday April 28, 2025 at 10:30 a.m. have reviewed and approved the Condensed Interim (Unconsolidated and Consolidated) 1st Quarterly Accounts – 2025 (Un-audited) for the three month period ended March 31, 2025 and declared the following:

CASH DIVIDEND

First Interim Cash Dividend for the three month period ended March 31, 2025 @ Rs. 1.5/- per share i.e. 15%.

A copy of the Unconsolidated and Consolidated Condensed Interim Statements of Financial Position, Profit and Loss Account, Other Comprehensive Income, Cash Flows and Changes in Equity for the three month period ended March 31, 2025 are enclosed.

The above entitlement will be paid to the shareholders whose names will appear in the Register of Members on May 5, 2025.

The Share Transfer Books of the Company will be closed on May 6, 2025. Transfers received by our Share Registrar CDC Share Registrar Services Limited, CDC House, 99-B, Block 'B', S.M.C.H.S., Main Shahrah-e-Faisal, Karachi-74400 at the close of business on May 5, 2025 will be treated in time for the purpose of above entitlement to the transferees.

EFU General Insurance Ltd

EFU House, M.A. Jinnah Road, P.O. Box 5005, Karachi-74000.
Phone: 92-21-32313471-90, Fax: 92-21-32310450, Email: info@efuinsurance.com

The 1st Quarterly Accounts of the Company for the period ended March 31, 2025 will be transmitted through PUCARS before April 30, 2025.

Yours truly



Amin Punjani
Company Secretary

- c.c. Commissioner, Insurance Division SECP, Islamabad Fax 051-9100471 & 9100428
c.c. Director/HOD, Surveillance, Supervision and Enforcement Department, SECP, NIC Building, 63
Jinnah Avenue, Blue Area, Islamabad. Fax 051-9100440.

EFU General Insurance Ltd

EFU House, M.A. Jinnah Road, P.O. Box 5005, Karachi-74000.
Phone: 92-21-32313471-90, Fax: 92-21-32310450, Email: info@efuinsurance.com



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Financial Position

As at 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 December 2024 (Audited) |
|--|---------------------------------|----------------------------------|
| | ------(Rupees in '000) ----- | |
| Assets | | |
| Property and equipment | 3 686 384 | 3 669 772 |
| Intangible assets | - | - |
| Investment properties | 3 462 112 | 3 462 112 |
| Investment in subsidiary | 7 278 017 | 8 120 149 |
| Investments | | |
| Equity securities | 9 905 025 | 8 603 348 |
| Debt securities | 13 220 730 | 14 483 919 |
| Term deposits | 687 804 | 665 734 |
| Loans and other receivables | 767 621 | 920 669 |
| Insurance / reinsurance receivables | 6 726 433 | 7 634 503 |
| Reinsurance recoveries against outstanding claims | 8 235 786 | 8 596 247 |
| Salvage recoveries accrued | 63 353 | 92 600 |
| Deferred commission expense | 1 313 341 | 1 510 828 |
| Retirement benefit - pension | 8 757 | 1 680 |
| Prepayments | 10 481 836 | 10 715 960 |
| Cash and bank | 2 314 692 | 1 717 797 |
| | 68 151 891 | 70 195 318 |
| Total assets of window takaful operations | 8 200 806 | 2 203 554 |
| Total assets | 76 352 697 | 72 398 872 |
| Equity and Liabilities | | |
| Capital and reserves attributable to Company's equity holders | | |
| Ordinary share capital | 2 000 000 | 2 000 000 |
| Reserves | 19 664 854 | 18 964 631 |
| Unappropriated profit | 2 052 329 | 3 205 197 |
| Total equity | 23 717 183 | 24 169 828 |
| Surplus on revaluation of property and equipment | 1 264 544 | 1 268 014 |
| Liabilities | | |
| Underwriting provisions | | |
| Outstanding claims including IBNR | 12 426 844 | 13 029 997 |
| Unearned premium reserve | 17 446 407 | 18 315 194 |
| Unearned reinsurance commission | 269 739 | 329 486 |
| Retirement benefit - gratuity | 91 061 | 80 936 |
| Deferred taxation | 906 631 | 1 426 822 |
| Premium received in advance | 97 412 | 182 957 |
| Insurance / reinsurance payables | 7 602 094 | 7 830 481 |
| Other creditors and accruals | 5 102 885 | 4 622 888 |
| Taxation - provision less payments | 737 961 | 362 981 |
| Total liabilities | 44 681 034 | 46 181 742 |
| | 69 662 761 | 71 619 584 |
| Total liabilities & fund of window takaful operations | 6 689 936 | 779 288 |
| Total equity and liabilities | 76 352 697 | 72 398 872 |
| Contingencies and commitments | | |



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Profit and Loss Account

For the three months period ended 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 March 2024 (Unaudited) |
|---|---------------------------------|---------------------------------|
| | ------(Rupees in '000) ----- | |
| Net insurance premium | 3 757 150 | 3 553 955 |
| Net insurance claims | (1 258 240) | (1 311 057) |
| Net commission and other acquisition costs | (658 300) | (625 455) |
| Insurance claims and acquisition expenses | (1 916 540) | (1 936 512) |
| Management expenses | (919 206) | (892 999) |
| Underwriting results | 921 404 | 724 444 |
| Investment income | 410 290 | 1 115 780 |
| Rental income | 31 028 | 33 093 |
| Other income | 97 080 | 151 313 |
| Other expenses | (60 762) | (61 335) |
| | 477 636 | 1 238 851 |
| Results of operating activities | 1 399 040 | 1 963 295 |
| Finance cost | (4 610) | (3 642) |
| Profit from window takaful operations - Operator's Fund | 159 165 | 175 542 |
| Profit before tax | 1 553 595 | 2 135 195 |
| Taxation | | |
| Current | (948 666) | (839 066) |
| Deferred | 338 733 | 5 314 |
| | (609 933) | (833 752) |
| Profit after tax | 943 662 | 1 301 443 |
| | | |
| Earnings (after tax) per share - Rupees | 4.72 | 6.51 |



EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Statement of Comprehensive Income

For the three months period ended 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 March 2024 (Unaudited) |
|--|---------------------------------|---------------------------------|
| | ----- (Rupees in '000) ----- | |
| Profit after tax | 943 662 | 1 301 443 |
| Other comprehensive (loss) / income | | |
| Total items that may be reclassified subsequently to profit and loss account | | |
| Unrealised (loss) / gain on available-for-sale investments during the period - net | (291 862) | 246 898 |
| Unrealised gain on available-for-sale investments during the period - subsidiary company - net | - | 46 474 |
| Unrealised loss on available for sale investment from window takaful operations - Operator's Fund - net | (10 440) | (1 678) |
| Total unrealised (loss) / gain on available-for-sale investments - net | (302 302) | 291 694 |
| Effect of translation of foreign branches | 2 525 | (4 722) |
| Other comprehensive (loss) / income | (299 777) | 286 972 |
| Total comprehensive income for the period | 643 885 | 1 588 415 |

A handwritten signature in blue ink is written over a circular blue stamp. The stamp contains the text "EFU GENERAL INSURANCE LTD." around the perimeter and a small star in the center.

EFU GENERAL INSURANCE LIMITED

Unconsolidated Condensed Interim Cash Flow Statement

For the three months period ended 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 March 2024 (Unaudited) |
|--|---------------------------------|------------------------------|
| | ------(Rupees in '000) ----- | |
| Operating cash flows | | |
| a) Underwriting activities | | |
| Insurance premium received | 9 497 418 | 9 311 129 |
| Reinsurance premium paid | (5 555 249) | (5 676 112) |
| Claims paid | (2 964 976) | (1 445 962) |
| Reinsurance and other recoveries received | 1 313 851 | 404 406 |
| Commission paid | (691 215) | (623 641) |
| Commission received | 92 992 | 130 958 |
| Management expenses paid | (1 011 973) | (919 596) |
| Net cash flow generated from underwriting activities | 680 848 | 1 181 182 |
| b) Other operating activities | | |
| Income tax paid | (511 483) | (707 147) |
| Other operating payments | (91 397) | (204 195) |
| Other operating receipts | (301 746) | 72 500 |
| Loans advanced | - | - |
| Loans repayments received | 285 | 186 |
| Net cash flow used in other operating activities | (904 341) | (838 656) |
| Total cash flow (used in) / generated from all operating activities | (223 493) | 342 526 |
| Investment activities | | |
| Profit / return received | 916 108 | 70 102 |
| Dividend received | 667 711 | 602 375 |
| Rentals received net of expenses paid | (22 292) | 41 098 |
| Payment for investments | (4 920 207) | (2 494 744) |
| Proceeds from investments | 4 278 782 | 1 310 174 |
| Fixed capital expenditures | (96 701) | (57 553) |
| Proceeds from sale of property and equipment | 42 741 | 35 601 |
| Total cash flow generated / (used in) from investing activities | 866 142 | (492 947) |
| Financing activities | | |
| Payments against lease liabilities | (24 028) | (22 205) |
| Dividends paid | (1 512) | (135) |
| Total cash flow used in financing activities | (25 540) | (22 340) |
| Net cash flow generated from / (used in) all activities | 617 109 | (172 761) |
| Cash and cash equivalents at the beginning of the period | 2 063 198 | 2 581 405 |
| Cash and cash equivalents at the end of the period | 2 680 307 | 2 408 644 |
| Reconciliation to profit and loss account | | |
| Operating cash flows | (223 493) | 342 526 |
| Depreciation / amortization expense | (86 897) | (78 082) |
| Finance cost | (4 610) | (3 642) |
| Profit on disposal of property and equipment | 41 010 | 31 509 |
| Profit on disposal of investments | 118 185 | 6 492 |
| Rental income | 31 028 | 33 093 |
| Dividend Income | 667 711 | 606 662 |
| Other investment (loss) / income | (362 334) | 502 626 |
| Loss on remeasurement of investments at held for trading | (13 272) | - |
| Profit on deposits | 56 118 | 120 413 |
| Other income / (loss) | (47) | (609) |
| Decrease in assets other than cash | (1 734 376) | (2 905 238) |
| Decrease in liabilities other than borrowings | 2 295 474 | 2 470 151 |
| Profit after tax from conventional insurance operations | 784 497 | 1 125 901 |
| Profit from window takaful operations - Operator's Fund | 159 165 | 175 542 |
| Profit after tax | 943 662 | 1 301 443 |



EFU GENERAL INSURANCE LIMITED
Unconsolidated Condensed Interim Statement of Changes in Equity
For the three months period ended 31 March 2025 (Unaudited)

| | Attributable to equity holders of the Company | | | | | | | Total |
|---|---|--------------------------------|---|------------------------------|--|-----------------|-----------------------|-------------|
| | Capital reserve | | | | Revenue reserves | | | |
| | Share capital | Reserve for exceptional losses | Unrealised gain / (loss) on revaluation of available-for-sale Investments - net | Exchange translation reserve | Unrealised gain on fair value of Investment property | General reserve | Unappropriated profit | |
| | (Rupees in '000) | | | | | | | |
| Balance as at 01 January 2024 | 2 000 000 | 12 902 | 662 892 | 195 722 | 1 802 531 | 13 000 000 | 2 733 704 | 20 407 751 |
| Total comprehensive income for the period ended 31 March 2024 | | | | | | | | |
| Profit after tax | - | - | - | - | - | - | 1 301 443 | 1 301 443 |
| Other comprehensive income | - | - | 291 694 | (4 722) | - | - | - | 286 972 |
| | - | - | 291 694 | (4 722) | - | - | 1 301 443 | 1 588 415 |
| Transferred from surplus on revaluation of property and equipment | - | - | - | - | - | - | 2 457 | 2 457 |
| Transactions with owners recorded directly in equity | | | | | | | | |
| Final dividend for the year 2023 at the rate of Rs. 5.50 (55.00%) per share | - | - | - | - | - | - | (1 100 000) | (1 100 000) |
| Other transfer within equity | | | | | | | | |
| Transfer to general reserve | - | - | - | - | - | 1 000 000 | (1 000 000) | - |
| Balance as at 31 March 2024 | 2 000 000 | 12 902 | 954 586 | 191 000 | 1 802 531 | 14 000 000 | 1 937 604 | 20 898 623 |
| Balance as at 01 January 2025 | 2 000 000 | 12 902 | 2 792 904 | 191 764 | 1 967 061 | 14 000 000 | 3 205 197 | 24 169 828 |
| Total comprehensive income for the period ended 31 March 2025 | | | | | | | | |
| Profit after tax | - | - | - | - | - | - | 943 662 | 943 662 |
| Other comprehensive loss | - | - | (302 302) | 2 525 | - | - | - | (299 777) |
| | - | - | (302 302) | 2 525 | - | - | 943 662 | 643 885 |
| Transferred from surplus on revaluation of property and equipment | - | - | - | - | - | - | 3 470 | 3 470 |
| Transactions with owners recorded directly in equity | | | | | | | | |
| Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share | - | - | - | - | - | - | (1 100 000) | (1 100 000) |
| Other transfer within equity | | | | | | | | |
| Transfer to general reserve | - | - | - | - | - | 1 000 000 | (1 000 000) | - |
| Balance as at 31 March 2025 | 2 000 000 | 12 902 | 2 490 602 | 194 289 | 1 967 061 | 15 000 000 | 2 052 329 | 23 717 183 |



EFU General Insurance Limited

Consolidated Condensed Interim Statement of Financial Position

As at 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 December 2024 (Audited) |
|---|---------------------------------|----------------------------------|
| | ----- (Rupees in '000) ----- | |
| Assets | | |
| Property and equipment | 9 977 686 | 9 882 972 |
| Intangible assets including Goodwill | 3 443 311 | 3 560 497 |
| Investment property | 3 462 112 | 3 462 112 |
| Investments | | |
| Equity securities | 57 179 535 | 52 546 031 |
| Debt securities | 205 770 609 | 206 603 076 |
| Term deposits | 1 035 233 | 1 013 163 |
| Open-ended mutual funds | 6 408 660 | 6 512 010 |
| Loans and other receivables | 6 768 695 | 5 291 518 |
| Insurance / reinsurance receivables | 9 078 494 | 9 025 969 |
| Reinsurance recoveries against outstanding claims | 8 235 786 | 8 596 247 |
| Salvage recoveries accrued | 63 353 | 92 600 |
| Deferred commission expense | 1 313 341 | 1 510 828 |
| Retirement benefit | 8 757 | 1 680 |
| Taxation - payments less provision | - | 794 827 |
| Prepayments | 10 715 042 | 10 864 107 |
| Cash and bank | 6 115 135 | 7 387 415 |
| | 329 575 749 | 327 145 052 |
| Total assets of window general takaful operations | 8 200 806 | 2 203 554 |
| Total assets | 337 776 555 | 329 348 606 |
| Equity and Liabilities | | |
| Ordinary share capital | 2 000 000 | 2 000 000 |
| Reserves | 19 660 586 | 18 975 730 |
| Unappropriated profit | 1 091 016 | 1 963 736 |
| Equity attributable to equity holders of parent | 22 751 602 | 22 939 466 |
| Non-controlling interest | 5 339 231 | 5 678 794 |
| Total equity | 28 090 833 | 28 618 260 |
| Surplus on revaluation of property and equipment | 2 321 041 | 2 333 439 |
| Liabilities | | |
| Insurance liabilities - life insurance business | 245 909 811 | 242 256 860 |
| Underwriting provisions - general insurance business | | |
| Outstanding claims including IBNR | 12 426 844 | 13 029 997 |
| Unearned premium reserves | 17 446 407 | 18 315 194 |
| Unearned reinsurance commission | 269 739 | 329 486 |
| Retirement benefit obligations | 91 061 | 80 936 |
| Deferred taxation | 4 526 629 | 4 937 714 |
| Premium received in advance | 2 256 739 | 2 355 594 |
| Insurance / reinsurance payables | 8 500 285 | 8 022 899 |
| Other creditors and accruals | 9 231 386 | 8 288 939 |
| Taxation - provision less payment | 15 844 | - |
| | 54 764 934 | 55 360 759 |
| Total liabilities | 300 674 745 | 297 617 619 |
| Total liabilities of window takaful operations | 331 086 619 | 328 569 318 |
| Total equity and liabilities | 6 689 936 | 779 288 |
| Contingencies and commitments | 337 776 555 | 329 348 606 |



EFU General Insurance Limited
Consolidated Condensed Interim Profit and Loss Account
For the three months period ended 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 March 2024 (Unaudited) |
|---|---------------------------------|---------------------------------|
| | ------(Rupees in '000)----- | |
| Net insurance premium | 16 163 646 | 12 420 081 |
| Net insurance claims | (13 409 877) | (11 171 318) |
| Net commission and other acquisition costs | (3 182 249) | (2 264 702) |
| Insurance claims and acquisition expenses | (16 592 126) | (13 436 020) |
| Management expenses | (2 030 883) | (1 944 520) |
| Underwriting result | (2 459 363) | (2 960 459) |
| Investment income | 8 765 606 | 10 612 342 |
| Net realised fair value gains on financial assets | 26 664 | 79 309 |
| Net fair value (losses) / gains on financial assets at fair value through profit and loss | (992 867) | 1 006 340 |
| Net change in insurance liabilities (other than outstanding claims) | (2 857 644) | (6 330 258) |
| Rental income | 31 028 | 33 093 |
| Other income | 135 877 | 250 046 |
| Other expenses | (91 805) | (74 132) |
| | 5 016 859 | 5 576 740 |
| Results of operating activities | 2 557 496 | 2 616 281 |
| Finance cost | (25 066) | (21 328) |
| Profit from window takaful operations | | |
| - Operator's Fund | 159 165 | 175 542 |
| Profit before tax | 2 691 595 | 2 770 495 |
| Taxation | (1 194 800) | (1 272 091) |
| Profit after tax | 1 496 795 | 1 498 404 |
| Profit attributable to: | | |
| Equity holders of the parent | 1 219 765 | 1 122 596 |
| Non-controlling interest | 277 030 | 375 808 |
| | 1 496 795 | 1 498 404 |
| Earnings (after tax) per share - Rupees | 6.10 | 5.61 |



EFU General Insurance Limited

Consolidated Condensed Interim Statement of Comprehensive Income

For the three months period ended 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 March 2024 (Unaudited) |
|---|---------------------------------|---------------------------------|
| | ------(Rupees in '000)----- | |
| Profit after tax | 1 496 795 | 1 498 404 |
| Other comprehensive (loss) / income | | |
| Total items that may be reclassified subsequently to profit and loss account | | |
| Unrealised (loss) / gain in available-for-sale investments during the period- net Reclassification adjustments relating to available-for-sale investments disposed of during the period | (325 452) (323) | 262 170 - |
| Unrealised loss from window takaful operations - Operator's Fund (net of tax) | (10 440) | (1 678) |
| Total unrealised (loss) / gain for the period | (336 215) | 260 492 |
| Effect of translation of foreign branches - net | 2 525 | (4 722) |
| Other comprehensive (loss) / income for the period | (333 690) | 255 770 |
| Total comprehensive income for the period | 1 163 105 | 1 754 174 |
| Total comprehensive income attributable to: | | |
| Equity holders of the parent | 904 621 | 1 370 319 |
| Non-controlling interest | 258 484 | 383 855 |
| | 1 163 105 | 1 754 174 |



Handwritten signature and circular stamp of EFU General Insurance Ltd.

EFU General Insurance Limited

Consolidated Condensed Interim Cash Flow Statement

For the three months period ended 31 March 2025 (Unaudited)

| | 31 March 2025 (Unaudited) | 31 March 2024 (Unaudited) |
|--|---------------------------------|---------------------------------|
| | (Rupees in '000) | |
| Operating cash flows | | |
| a) Underwriting activities | | |
| Insurance premium / contribution received | 22 736 762 | 18 645 389 |
| Reinsurance premium / retakaful contribution paid | (5 662 168) | (5 521 027) |
| Claims paid | (15 258 443) | (11 410 180) |
| Reinsurance and other recoveries received | 1 313 851 | 404 406 |
| Commission paid | (1 881 205) | (1 729 476) |
| Commission received | 92 992 | 130 958 |
| Management expenses paid | (3 249 248) | (2 904 453) |
| Net cash flow used in underwriting activities | (1 907 459) | (2 384 383) |
| b) Other operating activities | | |
| Income tax paid | (518 886) | (863 949) |
| Other operating payments | (298 124) | (204 812) |
| Other operating receipts | (301 746) | 72 500 |
| Loans advanced | (134 748) | (197 238) |
| Loans repayments received | 139 403 | 214 933 |
| Net cash flow used in other operating activities | (1 114 101) | (978 566) |
| Total cash flow used in all operating activities | (3 021 560) | (3 362 949) |
| Investment activities | | |
| Profit / return received | 6 203 265 | 8 720 889 |
| Dividend received | 1 441 053 | 1 516 874 |
| Rentals received net of expenses paid | (22 292) | 41 098 |
| Payment for investments | (12 174 102) | (23 377 627) |
| Proceeds from investments | 7 101 370 | 13 350 174 |
| Fixed capital expenditures | (197 651) | (464 158) |
| Proceeds from sale of property and equipment | 102 223 | 136 155 |
| Total cash flow generated from / (used in) investing activities | 2 453 866 | (76 595) |
| Financing activities | | |
| Payments against lease liabilities | (79 929) | (72 943) |
| Dividends paid | (604 442) | (135) |
| Total cash flow used in financing activities | (684 371) | (73 078) |
| Net cash flow used in all activities | (1 252 065) | (3 512 622) |
| Cash and cash equivalents at beginning of the period | 8 080 244 | 15 144 625 |
| Cash and cash equivalents at end of the period | 6 828 179 | 11 632 003 |
| Reconciliation to profit and loss account | | |
| Operating cash flows | (3 021 560) | (3 362 949) |
| Depreciation / amortisation expense | (458 399) | (428 499) |
| Finance cost | (29 971) | (21 328) |
| Profit on disposal of property and equipment | 65 431 | 114 150 |
| Gain on disposal of investments | 144 849 | 85 801 |
| Rental income | 31 028 | 33 093 |
| Dividend income | 1 441 053 | 1 022 698 |
| Other investment income | 7 304 850 | 9 808 512 |
| Profit on lease termination | 1 873 | 2 795 |
| Profit on deposits | 56 118 | 120 413 |
| Other income | 6 979 | 6 916 |
| (Depreciation) / appreciation in market value of investments | (746 486) | 1 143 013 |
| Reversal of impairment in the value of available-for-sale equity investments | 121 | 732 |
| Increase / (decrease) in assets other than cash | 130 272 | (3 826 103) |
| Increase in liabilities other than running finance | (3 588 528) | (3 376 382) |
| Profit after tax from conventional insurance operations | 1 337 630 | 1 322 862 |
| Profit from window takaful operations - Operator's Fund | 159 165 | 175 542 |
| Profit after tax | 1 496 795 | 1 498 404 |



EFU General Insurance Limited
Consolidated Condensed Interim Statement of Changes in Equity
For the three months period ended 31 March 2025 (Unaudited)

| | Attributable to equity holders of the Company | | | | | | | | | |
|---|---|--------------------------------|---|------------------------------|---|------------------|-----------------------|---|--------------------------|-------------|
| | Capital reserves | | | | | Revenue reserves | | Equity attributable to equity holders of parent | Non-controlling interest | Total |
| | Share capital | Reserve for exceptional losses | Unrealised gain / (loss) on revaluation of available-for-sale Investments-net | Exchange translation reserve | Unrealised (loss) / gain on fair value of investment property | General reserve | Unappropriated profit | | | |
| | (Rupees in '000) | | | | | | | | | |
| Balance as at 01 January 2024 | 2 000 000 | 12 902 | 614 826 | 195 722 | 1 802 531 | 13 000 000 | 1 424 395 | 19 050 376 | 4 327 868 | 23 378 244 |
| Total comprehensive Income for the period ended 31 March 2024 | | | | | | | | | | |
| Profit after tax | - | - | - | - | - | - | 1 122 596 | 1 122 596 | 375 808 | 1 498 404 |
| Other comprehensive income | - | - | 252 445 | (4 722) | - | - | - | 247 723 | 8 047 | 255 770 |
| | - | - | 252 445 | (4 722) | - | - | 1 122 596 | 1 370 319 | 383 855 | 1 754 174 |
| Transferred from surplus on revaluation of property and equipment | - | - | - | - | - | - | 7 293 | 7 293 | 5 386 | 12 679 |
| Acquisition of NCI without a change in control | - | - | - | - | - | - | (1 538) | (1 538) | (1 385) | (2 923) |
| Transactions with owners recorded directly in equity | | | | | | | | | | |
| Final dividend for the year 2023 at the rate of Rs. 5.50 (55.00%) per share | - | - | - | - | - | - | (1 100 000) | (1 100 000) | - | (1 100 000) |
| Final dividend for the year 2023 at the rate of Rs. 10.50 (105.00%) per share | - | - | - | - | - | - | - | - | (551 764) | (551 764) |
| Other transfer within equity | | | | | | | | | | |
| Transfer from general reserve | | | | | | 1 000 000 | (1 000 000) | - | - | - |
| Balance as at 31 March 2024 | 2 000 000 | 12 902 | 867 271 | 191 000 | 1 802 531 | 14 000 000 | 452 746 | 19 326 450 | 4 163 960 | 23 490 410 |
| Balance as at 01 January 2025 | 2 000 000 | 12 902 | 2 804 003 | 191 764 | 1 967 061 | 14 000 000 | 1 963 736 | 22 939 466 | 5 678 794 | 28 618 260 |
| Total comprehensive Income for the period ended 31 March 2025 | | | | | | | | | | |
| Profit after tax | - | - | - | - | - | - | 1 219 765 | 1 219 765 | 277 030 | 1 496 795 |
| Other comprehensive loss | - | - | (317 669) | 2 525 | - | - | - | (315 144) | (18 546) | (333 690) |
| | - | - | (317 669) | 2 525 | - | - | 1 219 765 | 904 621 | 258 484 | 1 163 105 |
| Transferred from surplus on revaluation of property and equipment | - | - | - | - | - | - | 7 515 | 7 515 | 4 883 | 12 398 |
| Transactions with owners recorded directly in equity | | | | | | | | | | |
| Final dividend for the year 2024 at the rate of Rs. 5.50 (55.00%) per share | - | - | - | - | - | - | (1 100 000) | (1 100 000) | - | (1 100 000) |
| Final dividend for the year 2024 at the rate of Rs. 10.50 (105.00%) per share | - | - | - | - | - | - | - | - | (602 930) | (602 930) |
| Other transfer within equity | | | | | | | | | | |
| Transfer to general reserve | - | - | - | - | - | 1 000 000 | (1 000 000) | - | - | - |
| Balance as at 31 March 2025 | 2 000 000 | 12 902 | 2 486 334 | 194 289 | 1 967 061 | 15 000 000 | 1 091 016 | 22 751 602 | 5 339 231 | 28 090 833 |

