සිංගර් ෆිනෑන්ස් (ලංකා) පී. එල්. සී

ආදායම් ප්‍රකාශය

	අවුරුද්දක් අවසානයේ 31.03.2020 රු. '000 (විගණනය කළ)	අවුරුද්දක් අවසානයේ 31.03.2019 රු. '000 (විගණනය කළ)	වෙනස %
පොලී ආදායම	4,310,449	3,818,504	13%
අඩු: පොලී වියදම	1,991,392	1,645,624	(21%)
ශුද්ධ පොලී ආදායම	**2,319,057**	**2,172,880**	**7%**
ගාස්තු හා පොලී ආදායම	215,531	237,077	(9%)
වෙනත් මෙහෙයුම් ආදායම්	72,431	74,177	(2%)
මුළු මෙහෙයුම් ආදායම	**2,607,019**	**2,484,135**	**5%**
අඩු: ණය අත්තිකාරම්වල සාමූහික අගය මත වෙනස්කිරීම්	358,386	281,988	(27%)
ශුද්ධ මෙහෙයුම් ආදායම	**2,248,633**	**2,202,147**	**2%**
අඩු: වියදම්			
කාර්ය මණ්ඩල පිරිවැය	546,204	480,023	(14%)
ක්ෂය හා ක්‍රමක්ෂය	128,598	40,240	(220%)
වෙනත් පරිපාලන හා විකුණුම් වියදම්	683,655	698,025	2%
එකතු කළ අගය මත බදු පෙර මෙහෙයුම් ලාභය	**890,176**	**983,860**	**(10%)**
අඩු: මූල්‍ය සේවාවන් මත වන එකතු කළ අගය මත බදු	259,867	260,956	0%
ආදායම් බදු පෙර ලාභය	**630,309**	**722,904**	**(13%)**
අඩු: ආදායම් බදු	241,269	181,170	(33%)
කාලපරිච්ඡේදය සඳහා ලාභය	**389,040**	**541,734**	**(28%)**
සාමාන්‍ය කොටසක් සඳහා වන මූලික ඉපැයුම්	1.93	2.68	
සාමාන්‍ය කොටසක් සඳහා වන ලාභාංශය	-	1.10	

විස්තීරණ ආදායම් ප්‍රකාශය

	අවුරුද්දක් අවසානයේ 31.03.2020 රු. '000 (විගණනය කළ)	අවුරුද්දක් අවසානයේ 31.03.2019 රු. '000 (විගණනය කළ)	වෙනස %
කාලපරිච්ඡේදය සඳහා ලාභය	389,040	541,734	(28%)
වෙනත් විස්තීරණ ආදායම්			
ලාභ සහ අලාභ යටතේ වර්ගීකරණය නොවූ අයිතම			
විශ්‍රාමික පාරිතෝෂික සඳහා තක්සේරු අලාභය	1,347	(1,792)	(175%)
විශ්‍රාමික පාරිතෝෂික තක්සේරු අලාභය මත විලම්බිත බදු	(377)	502	(175%)
කාලපරිච්ඡේදය සඳහා වන මුළු විස්තීරණ වියදම	970	(1,290)	(175%)
කාලපරිච්ඡේදය සඳහා වන මුළු විස්තීරණ ආදායම	390,010	540,444	(28%)

මූල්‍ය තත්ත්ව ප්‍රකාශය

	31.03.2020 දිනට රු. '000 (විගණනය කළ)	31.03.2019 දිනට රු. '000 (විගණනය කළ)
වත්කම්		
මුදල් හා මුදල් වලට සමාන දෑ	214,376	317,309
බැංකුවේ ශේෂයන්	101,394	83,324
කල්බදු ලැබිය යුතු ගිණුම්	3,910	14,585
කුලී පිට සින්නක්කර බදු කුලී ලැබිය යුතු ගිණුම්	14,958,657	13,950,248
ණය සහ අත්තිකාරම්	5,195,000	3,883,300
මූල්‍ය ආයෝජන - විකිණීම සඳහා පවතින	41	41
මූල්‍ය ආයෝජන - කල් පිරෙන තුරු පවතින	789,889	623,372
අනුබද්ධ සමාගම් වලින් ලැබිය යුතු ශේෂයන්	185,521	92,444
වෙනත් ණයගැතියෝ සහ ඉදිරියට කළ ගෙවීම්	260,166	290,636
විලම්බිත බදු වත්කම්	-	15,632
අස්පෘශ්‍ය වත්කම්	42,277	46,293
දේපළ පිරියත සහ උපකරණ	327,720	221,885
භාවිත අයිතිය සහිත වත්කම් වගකීම	468,490	-
මුළු වත්කම්	**22,547,442**	**19,539,068**
වගකීම් සහ ස්කන්ධය		
වගකීම්		
ගණුදෙනුකරුවන් සඳහා වෙනත් මූල්‍ය වගකීම්	7,175,552	6,095,816
පොළී සහිත ණය ගැනීම්	9,228,199	6,631,190
කල්බදු වගකීම්	476,002	-
අනුබද්ධ සමාගම් සඳහා ගෙවිය යුතු ශේෂයන්	404,512	1,001,570
වෙළඳ සහ වෙනත් ගෙවිය යුතු ශේෂයන්	467,552	848,021
බැංකු අයිරාව	618,330	1,134,836
වත්මන් බදු වගකීම්	117,351	220,581
විලම්බිත බදු වගකීම්	77,364	-
විශ්‍රාමික පාරිතෝෂික වගකීම්	73,397	63,118
මුළු වගකීම්	**18,638,259**	**15,995,134**
ස්කන්ධය		
ප්‍රකාශිත ප්‍රාග්ධනය	1,996,444	1,996,444
ප්‍රාග්ධන සංචිත	182,548	163,096
රඳවාගත් ඉපැයුම්	1,730,188	1,384,395
මුළු ස්කන්ධය	**3,909,182**	**3,543,935**
මුළු වගකීම් හා ස්කන්ධය	**22,547,442**	**19,539,068**

ස්කන්ධය වෙනස්වීම පිළිබඳ ප්‍රකාශය

හිමිකම් මත ආරෝපණය කළ (විගණනය කළ)

	ප්‍රකාශිත ප්‍රාග්ධනය රු. '000	ව්‍යවස්ථාපිත සංචිත අරමුදල රු. '000	රඳවාගත් ඉපැයුම් රු. '000	මුළු ස්කන්ධය රු. '000
2018 මාර්තු 31 දිනට ශේෂය	1,996,444	136,009	1,202,658	3,335,112
SLFRS 09 බලපෑම	-	-	(109,339)	(109,339)
2018 අප්‍රේල් 01 දිනට ශේෂය	1,996,444	136,009	1,093,319	3,225,773
කාලපරිච්ඡේදය සඳහා මුළු විස්තීරණ ආදායම				
අදාල කාලපරිච්ඡේදය සඳහා ලාභය	-	-	541,734	541,734
අනෙකුත් විස්තීරණ ආදායම				
විශ්‍රාමික පාරිතෝෂික සඳහා තක්සේරු අලාභය	-	-	(1,792)	(1,792)
විශ්‍රාමික පාරිතෝෂික තක්සේරු අලාභය මත විලම්බිත බදු	-	-	502	502
කාලපරිච්ඡේදය සඳහා මුළු විස්තීරණ ආදායම	-	-	(1,290)	(1,290)
කාලපරිච්ඡේදය සඳහා මුළු විස්තීරණ ආදායම	-	-	540,444	540,444
හිමිකම් මත සෘජුව වාර්තා කළ ගනුදෙනු				
සංචිත අරමුදල් සඳහා සංක්‍රාම	-	27,087	(27,087)	-
ලාභාංශ	-	-	(222,281)	(222,281)
හිමිකම් මත කළ බෙදාහැරීම්	-	27,087	(249,368)	(222,281)
2019 මාර්තු 31 දිනට ශේෂය	1,996,444	163,096	1,384,395	3,543,935
SLFRS 16 බලපෑම	-	-	(34,395)	(34,395)
SLFRS 16 මත විලම්බිත බදු	-	-	9,630	9,630
2019 අප්‍රේල් 01 දිනට ශේෂය	1,996,444	163,096	1,359,630	3,519,170
කාලපරිච්ඡේදය සඳහා මුළු විස්තීරණ ආදායම				
අදාල කාලපරිච්ඡේදය සඳහා ලාභය	-	-	389,041	389,041
අනෙකුත් විස්තීරණ ආදායම				
විශ්‍රාමික පාරිතෝෂික සඳහා තක්සේරු අලාභය	-	-	1,347	1,347
විශ්‍රාමික පාරිතෝෂික තක්සේරු අලාභය මත විලම්බිත බදු	-	-	(377)	(377)
කාලපරිච්ඡේදය සඳහා මුළු විස්තීරණ ආදායම	-	-	970	970
කාලපරිච්ඡේදය සඳහා මුළු විස්තීරණ ආදායම	-	-	390,011	390,011
හිමිකම් මත සෘජුව වාර්තා කළ ගනුදෙනු				
සංචිත අරමුදල් සඳහා සංක්‍රාම	-	19,452	(19,452)	-
හිමිකම් මත කළ බෙදාහැරීම්	-	19,452	(19,452)	-
2020 මාර්තු 31 දිනට ශේෂය	1,996,444	182,548	1,730,190	3,909,182

තෝරාගත් කාර්යය සාධන දර්ශක

දර්ශක	31.03.2020 දිනට (විගණනය කළ)	31.03.2019 දිනට (විගණනය කළ)
නියාමන ප්‍රාග්ධන ප්‍රමාණාත්මකභාවය		
මූලික ප්‍රාග්ධනය (පළමු පෙළ ප්‍රාග්ධනය) රු. '000	3,866,905	3,470,555
මුළු ප්‍රාග්ධන පදනම රු.'000	3,866,905	3,470,555
අවදානම් මත බර තබන ලද වත්කම් වල ප්‍රතිශතයක් ලෙස මූලික ප්‍රාග්ධන ප්‍රමාණාත්මකභාව අනුපාතය (අවම අවශ්‍යතාවය, 5%)	13.87%	14.08%
අවදානම් මත බර තබන ලද වත්කම් වල ප්‍රතිශතයක් ලෙස මුළු ප්‍රාග්ධන ප්‍රමාණාත්මකභාව අනුපාතය (අවම අවශ්‍යතාවය, 10%)	13.87%	14.08%
ඉතුරුම් වගකීම් මත වන ප්‍රාග්ධන අනුපාතය (අවම අවශ්‍යතාවය, 10%)	54.48%	58.14%
වත්කම්වල ගුණාත්මකභාවය (ණය ආයෝජන වල ගුණාත්මකභාවය)		
දළ අක්‍රීය අත්තිකාරම්, රු.'000	1,043,150	564,454
දළ අක්‍රීය අත්තිකාරම් අනුපාතය (%)	5.01%	3.10%
ශුද්ධ අක්‍රීය අත්තිකාරම් අනුපාතය (%)	1.40%	(0.09%)
ලාභදායීත්වය (%)		
පොලී සීමාන්තිකය	11.17%	12.65%
වත්කම් මත ප්‍රතිලාභය (බදු පෙර)	3.00%	3.04%
ස්කන්ධය සඳහා ප්‍රතිලාභය (බදු පසු)	10.44%	15.75%
නියාමන ද්‍රවශීලතාවය (රු. '000)		
ද්‍රවශීලතා වත්කම් අවම අවශ්‍යතාවය	834,234	723,867
පවත්නා ද්‍රවශීල වත්කම් ප්‍රමාණය	911,082	806,930
රාජ්‍ය සුරැකුම්පත් අවම අවශ්‍යතාවය	413,967	413,967
පවත්නා රාජ්‍ය සුරැකුම්පත් ප්‍රමාණය	701,282	630,167
ආයතනික තොරතුරු		
සේවක සංඛ්‍යාව	624	518
ශාඛා සංඛ්‍යාව	36	28
සේවා මධ්‍යස්ථාන සංඛ්‍යාව	11	16
උකස් මධ්‍යස්ථාන සංඛ්‍යාව	-	-

සහතික කිරීම

සිංගර් ෆිනෑන්ස් (ලංකා) පී.එල්.සී හි පහත අත්සන් කළ ප්‍රධාන විධායක නිලධාරී සහ මූල්‍ය පාලක නිලධාරී වන අප, පහත දෑ සඳහා සහතික වෙමු.

1. ඉහත වාර්තා ශ්‍රී ලංකා මහ බැංකුව විසින් නිර්දේශ කළ ආකෘති හා නිර්වචනයන්ට අනුව සකස් කර ඇත.
2. ඉහත වාර්තාවන්හි ඇතුලත් තොරතුරු විගණනය කරන ලද, සිංගර් ෆිනෑන්ස් (ලංකා) පී.එල්.සී හි මූල්‍ය වාර්තා වලින් උපුටාගෙන ඇත.

ටී. ඒ. අමරසූරිය
ප්‍රධාන විධායක නිලධාරී
30/06/2020

කී. එස්. ඊ. ටී. ප්‍රනාන්දු
මූල්‍ය පාලක නිලධාරී
30/06/2020

INDEPENDENT AUDITORS' REPORT

KPMG

KPMG
(Chartered Accountants)
32A, Sir Mohamed Macan Markar Mawatha,
P. O. Box 186,
Colombo 00300, Sri Lanka.

Tel : +94 - 11 542 6426
Fax : +94 - 11 244 5872
+94 - 11 244 6058
Internet : www.kpmg.com/lk

To the Shareholders of Singer Finance (Lanka) PLC
Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Singer Finance (Lanka) PLC ("the Company"), which comprise the statement of financial position as at March 31, 2020, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes comprising a summary of significant accounting policies and other explanatory information set out on the annual report. In our opinion, the financial statements give a true and fair view of the financial position of the Company as at March 31, 2020, and of its financial performance and its cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by CA Sri Lanka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the Company financial of the current period. These matters were addressed in the context of our audit of the Company financial statements and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Impairment allowance for loans and advances, finance lease receivables and hire purchases receivables

Risk Description

At 31 March 2020 89% of its total assets of the Company consisted of loans and advances, finance lease receivables and hire purchase receivables totaling to Rs. 20.2 Bn., net of impairment allowance of Rs. 763 Mn

The determination of impairment allowances using the expected credit loss model is subject to a number of key parameters and assumptions , including the identification of loss stages, estimates of probability of default, loss given default, macroeconomic forecasts, exposures at default and discount rate, adjustments for forward looking information and other adjustment factors. In particular, the determination of the loss allowances is heavily dependent on the external macro environment and the Companies internal credit risk management strategy. Management judgement is involved in the selection of those parameters and the application of assumptions. The COVID-19 outbreak increases the credit risk and significantly affects the macro economic forecasts referred to above.

Our responses

Our audit procedures included the following:

Understanding and assessing the design, implementation and operating effectiveness of key internal controls over the approval, recording and monitoring of loans and advances, finance lease receivables and hire purchase receivables and the measurement of provisions for impairment.

Assessing the reliability of the expected credit loss model used by management pursuant to the COVID 19 outbreak in determining loss allowances, including assessing the appropriateness of the key parameters and assumptions in the expected credit loss model, including the identification of loss stages, probability of default, loss given default, exposure at default, discount rate, adjustments for forward-looking information and other management adjustments and assessing the reasonableness of key management judgement;

Impairment allowance for loans and advances, finance lease receivables and hire purchases receivables

Risk Description

We identified the impairment of loans and advances, finance lease receivables and hire purchase receivables as a key audit matter because of the inherent uncertainty and management judgement involved and the materiality of the reported amounts for loans and advances, finance lease receivables and hire purchase receivables (and impairment allowance thereof).

Refer note 18 to the financial statements and the accounting policies in the note 3.25.

Our responses

Evaluating the model methodology and key assumptions by testing the completeness and accuracy of key inputs into models and assessed the appropriateness of other assumptions. We substantially tested the completeness and accuracy of key inputs into models and assessed the appropriateness of assumptions.

Recalculating the amount of credit loss allowance for samples of loans and advances, finance lease receivables and hire purchase receivables to verify the calculation accuracy of the credit loss allowance.

We involved our IT specialists to assess the logic and compilation of the overdue information of loans and advances, finance lease receivables and hire purchase receivables.

Evaluating whether the disclosures on impairment of loans and advances, finance lease receivables and hire purchase receivables meet the disclosure requirements of the prevailing accounting standards.

Management assessment of the Company's ability to continue as a going concern

Risk Description

The financial statements have been prepared on a going concern basis. In adopting the going concern basis of preparation of the financial statements, the directors have reviewed the company's cash flow projections for the next 12 months, prepared by the management. The cash flow projections were based on management's assumptions and estimation of future cash inflows and outflows, also taking into consideration the impact of COVID-19 related events.

Note 41 to the financial statements, describes the impact of COVID-19 outbreak to the current year financial statements and possible effects to the Company's, future prospects, performance and cash flows. Further, the management has described how they plan to deal with these events and circumstances as the outbreak is still prevailing as at the date of this report.

We identified the assessment of going concern as a key audit matter because the cash flow projections referred to above involves consideration of future events and circumstances which are inherently uncertain, and effect of those uncertainties may significantly impact the resulting accounting estimates. Therefore, the assessment requires the exercise of significant management judgement in assessing future cash inflows and outflows which could be subject to potential management bias.

Refer note 41 to the financial statements and the accounting policies in the note 1.2.8.

Our responses

Our audit procedures included the following:

Obtaining the Company's cash flow projections covering a period of not less than twelve months from the reporting period end date and challenging these key assumptions used in preparing the projections.

Evaluating the sensitivity of the projected available cash by considering downside scenarios together with reasonably plausible changes to the key assumptions and considering whether there were any indicators of management bias in the selection of the assumptions

Inspecting the facility agreements for the Company's long-term loans to identify any financial covenants or similar terms and assessing the implication of these on the Company's liquidity;

Assessing disclosures in the financial statements in relation to the going concern basis of accounting with reference to the requirements of the prevailing accounting standards.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Sri Lanka Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SLAuSs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SLAuSs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion of the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with ethical requirements in accordance with the Code of Ethics regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as appears from our examination, proper accounting records have been kept by the Company. CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 1224.

KPMG
CHARTERED ACCOUNTANTS
Colombo
14th May 2020

KPMG, a Sri Lankan partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity.

M.R. Mihular FCA, T.J.S. Rajakarier FCA, Ms. S.M.B. Jayasekara ACA, G.A.U. Karunaratne FCA, R.H. Rajan FCA, A.M.R.P. Alahakoon ACA, P.Y.S. Perera FCA, W.W.J.C. Perera FCA, W.K.D.C Abeyrathne FCA, R.M.D.B. Rajapakse FCA, M.N.M. Shameel ACA, C.P. Jayatilake FCA, Ms. S. Joseph FCA, S.T.D.L. Perera FCA, Ms. B.K.D.T.N. Rodrigo FCA, Ms. C.T.K.N. Perera ACA

Principals - S.R.I. Perera FCMA(UK), LLB, Attorney-at-Law, H.S. Goonewardene ACA
Ms. P.M.K. Sumanasekara FCA

සිංගර් ෆිනෑන්ස් (ලංකා) පී. එල්. සී

සිංගර් (ශ්‍රී ලංකා) සමාගමෙහි අනුබද්ධිත ආයතනයක් වශයෙන් 2004 අප්‍රේල් 19 වන දින නීතිගත කරන ලද 2011 අංක 42 දරණ මුදල් ව්‍යාපාර පනත යටතේ ශ්‍රී ලංකා මහ බැංකුවේ මුදල් මණ්ඩලය වෙතින් බලපත්‍රලාභී මුදල් සමාගමකි.
ෆිච් ශ්‍රේණිගත කිරීම Rated 'BBB(lka)'; Outlook Stable සමාගම් ලියාපදිංචි අංකය PB 813 PQ
අංක 498, ආර්. ඒ. ද මෙල් මාවත, කොළඹ 03. දු. ක.: 0112316416, 0112303717, 0112100110 ෆැක්ස්: 0112303715 ඊ-මේල්: financecompany@singersl.com වෙබ්: www.singerfinance.com