WARRIER & ASSOCIATES
CHARTERED ACCOUNTANTS

40/2965, First Floor, Teejay Estate
Civil Line Road, Palarivattom Junction
Ernakulam, Kerala - 682025
Phone : 09744635576, 0484-3515685
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ADDITIONAL REPORT TO THE BOARD OF DIRECTORS

(Pursuant to Master Direction - Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2016)

To,

The Board of Directors

PURVAJA FINCAP PRIVATE LIMITED
No 35/9, Deshbandhu Street
Ramnagar Coimbatore, Coimbatore
Tamil Nadu- 641009, India.

We have audited the balance Sheet of **PURVAJA FINCAP PRIVATE LIMITED** as on **March 31, 2026**, and the Statement of Profit and Loss and Cash flow Statement for the year ended on that date.

As required by the Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions 2016, and according to the information and explanations given to us, we give below, a statement on matters specified in Paragraph 3 and 4 of the said directions:

3(A)

- (i) The Company is engaged in the business of Non-Banking Financial Institution, and it has obtained the Certificate of Registration as provided in Section 45IA of the RBI Act ,1934.
- (ii) The Company is entitled to hold Certificate of Registration in terms of Assets/Income Pattern as on 31st March 2026.
- (iii) The Company has complied with the Net Owned Fund requirement as laid down in "Master Direction -Non-Banking Financial Company -Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016."

3 (B) Not Applicable.

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3(C)

(i) The Board of Directors of the Company has passed a resolution for non-acceptance of Public Deposits.

(ii) The Company has not accepted any Public Deposits during the year under review.

(iii) According to the Information and explanation given to us, the company has complied with the prudential norms on Income Recognition, Accounting Standard, Asset's classification, Provisioning for bad and doubtful debts as specified in the directions issued by the Reserve Bank of India in terms of the Master Direction -Non-Banking Financial Company -Non systemically Important Non-Deposits taking Company (Reserve Bank) Directions, 2016.

(iv) Not Applicable

(v) The Company has not been classified as NBFC-MFI during the year ended 31st March 2026.

3 (D) Not Applicable.

4 We confirm that there are no unfavourable or qualified remarks regarding any statements pertaining to the items mentioned in Para 3 in our report. There were no instances noted where we were unable to express our opinion.

The Report has been issued in pursuant to the Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions 2016 and is issued to the Board of Directors of the Company as required by Paragraph 2 of such directions and should not be used for any other purposes.

UDIN:26232702RIWOMJ2471

For WARRIER & ASSOCIATES
CHARTERED ACCOUNTANTS

WARRIER & ASSOCIATES 682 025 KOCHI

CA A.K.KRISHNA WARRIER FCA
(Proprietor) M.No: 232702
Firm.Reg.No: 016152S

Place: Ernakulam

Date: 07-09-2026

WARRIER & ASSOCIATES
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INDEPENDENT AUDITOR'S REPORT

To the Members of
PURVAJA FINCAP PRIVATE LIMITED
No 35/9, Deshbandhu Street
Ramnagar Coimbatore, Coimbatore
Tamil Nadu- 641009, India.

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

OPINION

We have audited the accompanying financial statements of **PURVAJA FINCAP PRIVATE LIMITED** ("the Company"), which comprise the balance sheet as at March 31, 2026, and the Statement of Profit and Loss and statement of cash flows for the year ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, its Loss and cash flows for the year ended on that date.

BASIS FOR OPINION

We conducted our audit in accordance with the standards on auditing specified under section 143 (10) of the Companies Act, 2013. 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 the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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KEY AUDIT MATTERS

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

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it is an unlisted company.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

The Company's board of directors are responsible for the matters stated in section 134 (5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and 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.

The board of directors are also 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 SAs 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.

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As part of an audit in accordance with SAs, we exercise professional judgment 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. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls

- 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.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in 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.

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We also provide those charged with governance with a statement that we have complied with relevant ethical requirements 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

The provisions of the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we give in "Annexure A", a statement on the matters specified in paragraph 3 and 4 of the Order, to the extent applicable.

As required by Section 143(3) of the Act, we report that:

(a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;

(b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;

(c) The balance sheet, the statement of profit and loss, and the cash flow statement dealt with by this report are in agreement with the books of account;

(d) In our opinion, the aforesaid financial statements comply with the accounting standards specified under section 133 of the Act, read with rule 7 of the Companies (Accounts) Rules, 2014, as amended from time to time;

(e) On the basis of the written representations received from the directors as on March 31, 2026 taken on record by the board of directors, none of the directors is disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164 (2) of the Act;

(f) Since the Company's turnover as per last audited financial statements is less than Rs.50 Crores and its borrowings from banks and financial institutions at any time during the year is less than Rs.25 Crores, the Company is exempted from getting an audit opinion with respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls vide notification dated June 13, 2017;

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(g) The Company being a private limited company, the other matters to be included in the Auditor's Report in accordance with the requirements of section 197 (16) of the Act, as amended, in respect of whether the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act is not applicable; and

(h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us;

a. The Company does not have any pending litigations which would impact its financial position;
b. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses; and
c. There was no amount which were required to be transferred to the Investor Education and Protection Fund by the Company
d. Omitted by the Companies (Audit & Auditors) Amendment Rules 2021,
e. The management has represented, that to the best of its knowledge and belief, other than as disclosed in the notes to accounts: -

i. No funds have been advances or loaned or invested (either from borrowed funds or share premium or any other source or kind of funds) by the company to or in any other person(s) or entities, including foreign entities (intermediary), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company (ultimate beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate beneficiaries;

ii. No funds have been received by the company from any person(s) or entity, including foreign entities (Funding Party), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (ultimate beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate beneficiaries;

iii. Based on the audit procedures performed that have been considered reasonable and appropriate in the circumstances, nothing has come to my notice that has caused me to believe that the representations under clause (i) and (ii) of Rule 11(e) contain any material mis-statement.

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f. The Company did not declare or paid any dividend during the year.
a. Based on our examination, which included test checks, the Company has used accounting software(s) for maintaining its books of account for the financial year ended March 31, 2026 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software's. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the company as per the statutory requirements for record retention.

For Warrier & Associates
Chartered Accountants
FRN: 016152S

WARRIER & ASSOCIATES 682 025 KOCHI

CA. A.K Krishna Warrier FCA
Mem. No.232702(Proprietor)
UDIN:26232702RIWOMJ2471

Place: Ernakulam
Date:07-09-2026

Annexure A as referred to in paragraph 1 under the Heading "**Report on other legal and regulatory requirements**" our Independent Auditor's report of Even date to the members of **PURVAJA FINCAP PRIVATE LIMITED for the year ended 31st March 2026**

1.	In respect of the Company's Property, Plant & Equipment and Intangible assets:	
	(a)	The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant & Equipment and Intangible assets.
	(b)	The Property, Plant & Equipment and Intangible assets of the Company were physically verified in full by the management during the year. According to the information and explanations given to us and as examined by us, no material discrepancies were noticed on such verification.
	(c)	According to the information and explanations given to us, the records examined by us, we report that the Company does not hold any freehold, are held in the name of the Company as at the balance sheet date.
2.	The company does not have any inventory. Accordingly, the reporting requirements under clause(ii) of paragraph 3 of the Order are not applicable.	
3.	According to information and explanation given to us, the company has not granted any loan, secured or unsecured to companies, firms, limited liability partnerships or other parties covered in the register required under section 189 of the Companies Act, 2013. Accordingly, paragraph 3 (iii) of the order is not applicable.	
4.	In our opinion and according to information and explanation given to us, the company has not granted any loans or provided any guarantees or given any security or made any investments to which the provision of section 185 and 186 of the Companies Act, 2013. Accordingly, paragraph 3 (iv) of the order is not applicable.	
5.	The Company is a Non-Banking Financial Company and accordingly the provisions of Section 73 to 76 or any other relevant provision of the Act and rules framed thereunder are not applicable. Therefore, the reporting requirement under clause(v) of paragraph 3 of the order is not applicable.	
6.	The Central Government of India has not prescribed the maintenance of cost records under sub-section (1) of section 148 of the Act for any of the activities of the company and accordingly paragraph 3 (vi) of the order is not applicable.	
7.	In respect of statutory dues:	
	(a)	According to the information and explanations given to us and on the basis of our examination of the records of the Company, amounts deducted/ accrued in the books of account in respect of undisputed statutory dues including provident fund, employees' state insurance, income-tax, sales- tax, service tax, goods and service tax, duty of customs, duty of excise, value added tax, cess and other material statutory dues have been generally regularly deposited during the year by the company with the appropriate authorities.
	(b)	According to the information and explanations given to us, no undisputed amounts payable in respect of provident fund, employees' state insurance, income-tax, sales- tax, service tax, goods and service tax, duty of customs, duty of excise, value added tax, cess and other material statutory dues were in arrears as at March 31, 2026 for a period of more than six months from the date they became payable

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	(c)	According to the information and explanations given to us and the records of the company examined by us, there are no dues of income-tax, sales- tax, service tax, goods and service tax, duty of customs, duty of excise and value added tax which have not been deposited on account of any dispute.
8	According to the information and explanations given to us, the company has no outstanding dues to any financial institutions or banks or any government or any debenture holders during the year. Accordingly, paragraph 3 (viii) of the order is not applicable to the Company at this stage.	
9.	The Company has not raised any money by way of initial public offer or further public offer (including debt instruments) and has not taken any term loans during the year. Accordingly, paragraph 3 (ix) of the order is not applicable.	
10.	During the course of our examination of the books and records of the Company carried out in accordance with generally accepted auditing practice in India and according to the information and explanations given to us, we have neither come across any instance of material fraud by the Company or on the Company by its officers or employees, noticed or reported during the year, nor have informed of any such cases by the management.	
11.	The company is a private limited company and hence provision of section 197 read with schedule V of the companies Act are not applicable. Accordingly, paragraph 3(xi) of the order is not applicable.	
12.	The Company is not a Nidhi Company and accordingly, paragraph 3 (xii) of the order is not applicable to the Company.	
13.	According to the information and explanations given to us and based on our examination of the records of the company, all transactions with the related parties are in compliance with section 177 and 188 of the Act. Where applicable, the details of such transactions have been disclosed in the financial statements as required by the applicable accounting standards.	
14	According to the information and explanations given to us and based on our examination of the records of the company, the company has not made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year under review. Accordingly, paragraph 3(xiv) of the order is not applicable.	
15	According to the information and explanations given to us and based on our examination of the records of the company, the company has not entered into non-cash transactions with directors or persons connected with them. Accordingly, paragraph 3(xv) of the order is not applicable.	
16	According to the information and explanations given to us and based on our examination of the records of the company, the company has obtained registration under Section 45-IA of the Reserve Bank of India Act 1934, to commence the business of Non-Banking Financial Company without accepting public deposits as per certificate of registration No. B-07.00648 dated 2nd November 2001, which subsequently updated/renewed on 14th July 2023.	

Place: Ernakulam
Date: 07-09-2026

WARRIER & ASSOCIATES 682 025 KOCHI

WARRIER & ASSOCIATES
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INDEPENDENT AUDITOR'S REPORT

To the Members of
PURVAJA FINCAP PRIVATE LIMITED
No 35/9, Deshbandhu Street
Ramnagar Coimbatore, Coimbatore
Tamil Nadu- 641009, India.

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

OPINION

We have audited the accompanying financial statements of **PURVAJA FINCAP PRIVATE LIMITED** ("the Company"), which comprise the balance sheet as at March 31, 2026, and the Statement of Profit and Loss and statement of cash flows for the year ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, its Loss and cash flows for the year ended on that date.

BASIS FOR OPINION

We conducted our audit in accordance with the standards on auditing specified under section 143 (10) of the Companies Act, 2013. 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 the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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KEY AUDIT MATTERS

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

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it is an unlisted company.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

The Company's board of directors are responsible for the matters stated in section 134 (5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and 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.

The board of directors are also 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 SAs 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.

WARRIER AND ASSOCIATES 682 025 KOCHI

As part of an audit in accordance with SAs, we exercise professional judgment 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. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls

- 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.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in 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.

WARRIER & ASSOCIATES 682 025 KOCHI

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements 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

The provisions of the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we give in "Annexure A", a statement on the matters specified in paragraph 3 and 4 of the Order, to the extent applicable.

As required by Section 143(3) of the Act, we report that:

(a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;

(b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;

(c) The balance sheet, the statement of profit and loss, and the cash flow statement dealt with by this report are in agreement with the books of account;

(d) In our opinion, the aforesaid financial statements comply with the accounting standards specified under section 133 of the Act, read with rule 7 of the Companies (Accounts) Rules, 2014, as amended from time to time;

(e) On the basis of the written representations received from the directors as on March 31, 2026 taken on record by the board of directors, none of the directors is disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164 (2) of the Act;

(f) Since the Company's turnover as per last audited financial statements is less than Rs.50 Crores and its borrowings from banks and financial institutions at any time during the year is less than Rs.25 Crores, the Company is exempted from getting an audit opinion with respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls vide notification dated June 13, 2017;

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KOCHI

(g) The Company being a private limited company, the other matters to be included in the Auditor's Report in accordance with the requirements of section 197 (16) of the Act, as amended, in respect of whether the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act is not applicable; and

(h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us;

a. The Company does not have any pending litigations which would impact its financial position;
b. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses; and
c. There was no amount which were required to be transferred to the Investor Education and Protection Fund by the Company
d. Omitted by the Companies (Audit & Auditors) Amendment Rules 2021,
e. The management has represented, that to the best of its knowledge and belief, other than as disclosed in the notes to accounts: -

i. No funds have been advances or loaned or invested (either from borrowed funds or share premium or any other source or kind of funds) by the company to or in any other person(s) or entities, including foreign entities (intermediary), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company (ultimate beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate beneficiaries;

ii. No funds have been received by the company from any person(s) or entity, including foreign entities (Funding Party), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (ultimate beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate beneficiaries;

iii. Based on the audit procedures performed that have been considered reasonable and appropriate in the circumstances, nothing has come to my notice that has caused me to believe that the representations under clause (i) and (ii) of Rule 11(e) contain any material mis-statement.

WARRIER & ASSOCIATES
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f. The Company did not declare or paid any dividend during the year.

a. Based on our examination, which included test checks, the Company has used accounting software(s) for maintaining its books of account for the financial year ended March 31, 2026 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software's. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the company as per the statutory requirements for record retention.

For Warrier & Associates
Chartered Accountants
FRN: 016152S

CA. A.K Krishna Warrier FCA
Mem. No.232702(Proprietor)
UDIN:26232702RIWOMJ2471

WARRIER & ASSOCIATES 682 025 KOCHI

Place: Ernakulam
Date:07-09-2026

Annexure A as referred to in paragraph 1 under the Heading "**Report on other legal and regulatory requirements**" our Independent Auditor's report of Even date to the members of **PURVAJA FINCAP PRIVATE LIMITED for the year ended 31st March 2026**

1.	In respect of the Company's Property, Plant & Equipment and Intangible assets:	
	(a)	The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant & Equipment and Intangible assets.
	(b)	The Property, Plant & Equipment and Intangible assets of the Company were physically verified in full by the management during the year. According to the information and explanations given to us and as examined by us, no material discrepancies were noticed on such verification.
	(c)	According to the information and explanations given to us, the records examined by us, we report that the Company does not hold any freehold, are held in the name of the Company as at the balance sheet date.
2.	The company does not have any inventory. Accordingly, the reporting requirements under clause(ii) of paragraph 3 of the Order are not applicable.	
3.	According to information and explanation given to us, the company has not granted any loan, secured or unsecured to companies, firms, limited liability partnerships or other parties covered in the register required under section 189 of the Companies Act, 2013. Accordingly, paragraph 3 (iii) of the order is not applicable.	
4.	In our opinion and according to information and explanation given to us, the company has not granted any loans or provided any guarantees or given any security or made any investments to which the provision of section 185 and 186 of the Companies Act, 2013. Accordingly, paragraph 3 (iv) of the order is not applicable.	
5.	The Company is a Non-Banking Financial Company and accordingly the provisions of Section 73 to 76 or any other relevant provision of the Act and rules framed thereunder are not applicable. Therefore, the reporting requirement under clause(v) of paragraph 3 of the order is not applicable.	
6.	The Central Government of India has not prescribed the maintenance of cost records under sub-section (1) of section 148 of the Act for any of the activities of the company and accordingly paragraph 3 (vi) of the order is not applicable.	
7.	In respect of statutory dues:	
	(a)	According to the information and explanations given to us and on the basis of our examination of the records of the Company, amounts deducted/ accrued in the books of account in respect of undisputed statutory dues including provident fund, employees' state insurance, income-tax, sales- tax, service tax, goods and service tax, duty of customs, duty of excise, value added tax, cess and other material statutory dues have been generally regularly deposited during the year by the company with the appropriate authorities.
	(b)	According to the information and explanations given to us, no undisputed amounts payable in respect of provident fund, employees' state insurance, income-tax, sales- tax, service tax, goods and service tax, duty of customs, duty of excise, value added tax, cess and other material statutory dues were in arrears as at March 31, 2026 for a period of more than six months from the date they became payable

WARRIER & ASSOCIATES KOCHI 682 025

	(c)	According to the information and explanations given to us and the records of the company examined by us, there are no dues of income-tax, sales- tax, service tax, goods and service tax, duty of customs, duty of excise and value added tax which have not been deposited on account of any dispute.
8	According to the information and explanations given to us, the company has no outstanding dues to any financial institutions or banks or any government or any debenture holders during the year. Accordingly, paragraph 3 (viii) of the order is not applicable to the Company at this stage.	
9.	The Company has not raised any money by way of initial public offer or further public offer (including debt instruments) and has not taken any term loans during the year. Accordingly, paragraph 3 (ix) of the order is not applicable.	
10.	During the course of our examination of the books and records of the Company carried out in accordance with generally accepted auditing practice in India and according to the information and explanations given to us, we have neither come across any instance of material fraud by the Company or on the Company by its officers or employees, noticed or reported during the year, nor have informed of any such cases by the management.	
11.	The company is a private limited company and hence provision of section 197 read with schedule V of the companies Act are not applicable. Accordingly, paragraph 3(xi) of the order is not applicable.	
12.	The Company is not a Nidhi Company and accordingly, paragraph 3 (xii) of the order is not applicable to the Company.	
13.	According to the information and explanations given to us and based on our examination of the records of the company, all transactions with the related parties are in compliance with section 177 and 188 of the Act. Where applicable, the details of such transactions have been disclosed in the financial statements as required by the applicable accounting standards.	
14	According to the information and explanations given to us and based on our examination of the records of the company, the company has not made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year under review. Accordingly, paragraph 3(xiv) of the order is not applicable.	
15	According to the information and explanations given to us and based on our examination of the records of the company, the company has not entered into non-cash transactions with directors or persons connected with them. Accordingly, paragraph 3(xv) of the order is not applicable.	
16	According to the information and explanations given to us and based on our examination of the records of the company, the company has obtained registration under Section 45-IA of the Reserve Bank of India Act 1934, to commence the business of Non-Banking Financial Company without accepting public deposits as per certificate of registration No. B-07.00648 dated 2nd November 2001, which subsequently updated/renewed on 14th July 2023.	

Place: Ernakulam
Date: 07-09-2026

WARRIER & ASSOCIATES 682 025 KOCHI

WARRIER & ASSOCIATES
CHARTERED ACCOUNTANTS

40/2965, First Floor, Teejay Estate
Civil Line Road, Palarivattom Junction
Ernakulam, Kerala - 682025
Phone : 09744635576, 0484-3515685
Email : cawarrier@gmail.com
info@warrierandassociates.com
www.warrierandassociates.com

Cert. No: W&A/2026-27/23

Statutory Auditors' Certificate (SAC)

We have examined the books of accounts and other records of **PURVAJA FINCAP PRIVATE LIMITED** for the Financial Year ending March 31, 2026, On the basis of the information submitted to us, we certify the following:

Sl. No	PARTICULARS	DETAILS
1	Name of the Company	Purvaja Fincap Private Limited
2	Certificate of Registration No.	B-07.00648 dated 2nd November 2001.
3	Registered Office Address	No 35/9, Deshbandhu Street Ramnagar Coimbatore, Coimbatore Tamil Nadu- 641009, India.
4	Corporate Office Address	No 35/9, Deshbandhu Street Ramnagar Coimbatore, Coimbatore Tamil Nadu- 641009, India.
5	The company has been classified by RBI as: (Investment Company / Loan Company / AFC / NBFC-MFI / NBFC- Factor / IFC / IDF- NBFC)	NBFC - Investment and Credit Company (NBFC-ICC) ~~(Loan Company (LC) / Asset Finance Company (AFC) / Investment Company (IC))~~
6	Net Owned Fund (in ₹ Crore) (Calculation of the same is given in the annex)	5.25 crores
7	Total Assets (in ₹ Crore)	12.88 Crores

WARRIER & ASSOCIATES 682 027 KOCHI

8	Asset -Income pattern: (In Terms of RBI Press Release 1998-99/1269 dated April8,1999) (a) % of Financial Assets to Total Assets (b) % of Financial Income to Gross Income (NBFC-Factor/NBFC-MFI/AFC/IFC may also report separately below)	89.18% 97.34%
9	Whether the Company was holding any Public Deposits as on March 2025.? If yes, the amount in ₹ crore	No
10	Has the company transferred a sum not less than 20% of its Net Profit for the year to Reserve Fund? (In terms of Sec.45-IC of the RBI Act,1934)	NA
11	Has the company received any FDI? If yes, did the company comply with the minimum capitalization norms for the FDI?	No
12	If the company is classified as an NBFC-Factor (a) % of Factoring Assets to Total Assets (b) % of Factoring Income to Gross Income	NA
13	If the company is classified as an NBFC-MFI; % of Qualifying Assets to Net Assets (Refer to Notification DNBS.PD.No.234CGM(US) 2011 dated December 2,2011)	NA
14	If the company is classified as an AFC; (a) % of Advances given for creation of physical/real assets supporting economic activity to Total Assets (b) % of Income generated out of these assets to Total Income	NA
15	If the company is classified as an NBFC-IFC; % of Infrastructure Loans to Total Assets	NA
	Has there been any takeover/acquisition	

WARRIER & ASSOCIATES KOCHI 682 025

16	of control/change I shareholding/Management during the year which required prior approval from RBI? (Please refer to Master Directions issued by DNBR)	No

In terms of Chapter II of the Master Direction -Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2016, a separate report to the Board of Directors of the Company has been prepared.

I have read and understood Chapter III of the Master Direction Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2016.

UDIN:26232702FOUPJH6122

WARRIER & ASSOCIATES
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For WARRIER & ASSOCIATES
CHARTERED ACCOUNTANTS

CA A.K.KRISHNA WARRIER FCA
(Proprietor) M.No: 232702
Firm.Reg.No: 016152S

Place: Ernakulam
Date: 07-09-2026

ANNEXURE

(₹ in Crore)

	Capital Funds - Tier I	
1	Paid up Equity Capital	6.54
2	Pref. shares to be compulsorily converted into equity	
3	Free Reserves:	
	a. General Reserve	
	b. Share Premium	0.31
	c. Capital Reserve	
	d. Debenture redemption reserve	
	e. Capital Redemption reserve	
	f. Debit balance in Profit & Loss A/c	-1.57
	g. Other free reserve	
4	Special Reserve	0.05
	TOTAL 1 to 4	**5.33**
5	Less: i. Accumulated balance of Loss	
	ii. Deferred revenue Expenditure	
	iii. Deferred Tax Assets	0.08
	iv. Other Intangible Assets	
	Owned Fund	**5.25**
6	Investment in shares of (i) Companies in Same group	
	(ii) Subsidiaries	
	(iii) Wholly Owned Subsidiaries	
	(iv) Other NBFCs	
7	Book Value of Debentures, bond outstanding Loans and advances, bills purchased and is counted (including H.P and lease finance) made to and deposits with (a) Companies in the same group	
	(b) Subsidiaries	
	(c) Wholly Owned Subsidiaries/JV	
8	TOTAL of 6 and 7	
9	Amount in Item 8 in Excess of 10% of Owned Fund	
10	**Net Owned Fund**	**5.25**

WARRIER & ASSOCIATES 682 025 KOCHI

PURVAJA FINCAP PRIVATE LIMITED
CIN: U65991TN1993PTC024473
No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

BALANCE SHEET AS ON 31ST MARCH 2026

Amount (₹) in 00s

	PARTICULARS	Note No.	As at 31st March, 2026	As at 31st March, 2025
A	EQUITY & LIABILITIES			
1	SHAREHOLDERS' FUNDS:			
	a) Share Capital	3	6,54,169.10	5,90,600.00
	b) Reserves & Surplus	4	(1,20,964.60)	(81,387.06)
	c) Money received against share warrants			
2	SHARE APPLICATION MONEY PENDING ALLOTMENT			
3	NON-CURRENT LIABILITIES			
	a) Long Term Borrowings	5	6,87,150.00	4,73,330.00
	b) Deferred Tax Liabilities (Net)	6		
	c) Other Long Term Liabilities			
	d) Long Term Provisions			
4	CURRENT LIABILITIES			
	a) Short-term Borrowings			
	b) Trade Payables			
	(A) total outstanding dues of micro enterprises and small enterprises;and			
	(B) total outstanding dues of micro enterprises and small enterprises;and			
	c) Other Current Liabilities	7	52,248.44	54,944.52
	d) Short-term Provisions	8	15,245.60	11,950.79
	TOTAL		12,87,848.54	10,49,438.25
B	ASSETS			
1	NON CURRENT ASSETS			
	(a) Property, Plant & Equipment and Intangible assets			
	i) Property, Plant & Equipment	9	55,628.24	59,120.73
	ii) Intangible Assets			
	iii) Capital Work-in-progress			
	iv)Intangible assets under development			
	b) Non-current investments			
	c) Deferred Tax Assets (Net)	6	7,866.16	4,685.35
	d) Long-term loans and advances			
	e) Other Non-Current Assets	10	16,417.41	15,358.66
2	CURRENT ASSETS			
	a) Current Investments			
	b) Inventories			
	c) Trade Receivables			
	d) Cash and Cash Equivalents	11	19,934.46	84,402.01
	e) Short Term Loans and Advances	12	11,48,494.37	8,45,938.23
	f) Other Current Assets	13	39,507.90	39,933.28
	TOTAL		12,87,848.54	10,49,438.25
	Summary of Significant Accounting Policies	1-2		
	The accompanying notes are an integral part of the Financial Statements	3-44		

As per our report of even date

For WARRIER & ASSOCIATES
Chartered Accountants

CA. KRISHNA WARRIER A.K. FCA
Proprietor (FRN:016152S)
Mem.No.232702
UDIN :26232702RIWOMJ2471
Place: Ernakulam
Date: 07-09-2026

For and on behalf of the Board of Directors of
PURVAJA FINCAP PRIVATE LIMITED

Surya Ratheesh
Director
DIN: 07336768

Aswathy Manappattuparambil Velayudhan Pillai
Director
DIN: 10590427

WARRIER & ASSOCIATES 682 025 KOCHI

PURVAJA FINCAP PVT. LIMITED THE SEAL OF

PURVAJA FINCAP PRIVATE LIMITED
CIN: U65991TN1993PTC024473
No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31ST MARCH 2026

Amount (₹) in 00s

	PARTICULARS	Note No.	As at 31st March, 2026	For the year ended 31st March 2025
	I. Revenue			
1	Revenue From Operations	14	1,99,158.61	1,28,153.02
2	Other Income	15	5,451.65	92.39
3	Total Income		2,04,610.26	1,28,245.41
4	II. Expenses:			
	a) Cost of materials consumed			
	b) Changes in Inventories			
	c) Operating Expenses			
	d) Employee Benefits	16	1,12,001.19	41,261.27
	e) Finance Costs	17	63,855.73	50,223.90
	f) Depreciation and Amortization Expenses	18	9,808.64	9,412.96
	g) Other Expenses	19	73,134.05	51,273.57
	Total Expenses		2,58,799.61	1,52,171.70
5	Profit / (Loss) before exceptional, extraordinary and tax (3 - 4)		(54,189.35)	(23,926.28)
6	Exceptional items			-
7	Profit / (Loss) before extraordinary items and tax (5 ± 6)		(54,189.35)	(23,926.28)
8	Extraordinary items			
9	Profit / (Loss) before tax (7± 8)		(54,189.35)	(23,926.28)
10	Tax Expenses			
	(a) Current tax			
	(b) MAT Credit Entitlement			
	(c) Deferred tax Assets/(Liability)		(3,180.81)	(4,901.43)
11	Profit / (Loss) from continuing operations (9 ±10)		(51,008.54)	(19,024.86)
12	Profit / (Loss) from discontinuing operations (before tax)			-
13	Tax expense of discontinuing operations			-
14	Profit / (Loss) from discontinuing operations (12-13)			-
15	Profit / (Loss) for the year (11 ± 14)		(51,008.54)	(19,024.86)
16	Earnings per Share	20		
	1) Basic		(0.83)	(0.69)
	2) Diluted		(0.83)	(0.69)
	Summary of Significant Accounting Policies	1-2		
	The accompanying notes are an integral part of the Financial Statements	3-44		

As per our report of even date

For WARRIER & ASSOCIATES
Chartered Accountants

CA. KRISHNA WARRIER A.K. FCA
Proprietor (FRN:016152S)
Mem.No.232702
UDIN :26232702RIWOMJ2471
Place: Ernakulam
Date: 07-09-2026

WARRIER & ASSOCIATES 682 025 KOCHI

For and on behalf of the Board of Directors of
PURVAJA FINCAP PRIVATE LIMITED

Surya Ratheesh
Director
DIN: 07336768

Aswathy Manappattuparambil Velayudhan Pillai
Director
DIN: 10590427

PURVAJA FINCAP PVT. LIMITED THE SEAL OF

PURVAJA FINCAP PRIVATE LIMITED
CIN: U65991TN1993PTC024473
No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2026

Amount (₹) in 00s

	PARTICULARS	For the year ended 31st March 2026	For the year ended 31st March 2025
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit Before Tax and Extraordinary Items	(54,189.35)	(23,926.29)
	Adjustments for:		-
	Depreciation and Amortisation	9,808.64	9,412.96
	Interest on Debentures/Subordinate Bonds/Unsecured Loans	63,653.60	50,108.78
	Operating Profit Before Working Capital Changes	19,272.89	35,595.44
	Adjustments for:		
	Changes in Working Capital		
	(Increase)/Decrease in Short Term Loans and Advances	(3,02,556.14)	(3,98,833.92)
	(Increase)/Decrease in Long Term loans and Advances		-
	(Increase)/Decrease in Other Current Assets	(633.37)	(29,026.80)
	Increase / (Decrease) in Other Current liabilities	598.72	46,842.02
			-
	Cash generated from Operations	(2,83,317.90)	(3,45,423.26)
	Income Tax & MAT		-
			-
	Net Cash flow from Operating Activities	(2,83,317.90)	(3,45,423.26)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Property Plant and Equipment's	(6,316.15)	(8,968.02)
	Investment in Bank	-	-
	Proceeds From Sale of Investment		
	Sale of Property Plant and Equipment's	-	-
	Net cash used in Investing Activities	(6,316.15)	(8,968.02)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Issue of Capital-Equity Shares	63,569.10	3,27,600.00
	Share Premium received	11,431.00	
	Issue of Debentures	2,13,650.00	1,13,020.00
	Interest on Debentures/Subordinated Debts/Unsecured Loans	(63,653.60)	(50,108.78)
	Loan from Related Parties-Unsecured loans (Net)	(580.00)	(16,200.00)
	Issue of Subordinate Bonds	750.00	59,200.00
	Net cash flow from Financing Activities	2,25,166.50	4,33,511.22
	Net increase/(decrease) in Cash & Cash Equivalents (A+B+C)	(64,467.55)	79,119.98
	Cash & Cash Equivalents at the beginning of the year	84,402.01	5,282.02
	Cash & Cash Equivalents at the end of the year	19,934.46	84,402.00
	Components of Cash & Cash Equivalents		
	Cash-in-hand	4,251.77	3,759.89
	Balance with Banks in Current Accounts	15,682.69	80,642.11
		19,934.46	84,402.00

This is the Cash Flow Statement referred
to in our Report of even date.
As per our report of even date

For WARRIER & ASSOCIATES
Chartered Accountants

CA. KRISHNA WARRIER A.K. FCA
Proprietor (FRN:016152S)
Mem.No.232702
UDIN :26232702RIWOMJ2471
Place: Ernakulam
Date: 07-09-2026

WARRIER & ASSOCIATES 682 025 KOCHI

For and on behalf of the Board of Directors of
PURVAJA FINCAP PRIVATE LIMITED

Surya Ratheesh
Director
DIN: 07336768

Aswathy Manappattuparambil Velayudhan Pillai
Director
DIN: 10590427

PURVAJA FINCAP PVT. LIMITED THE SEAL OF

PURVAJA FINCAP PRIVATE LIMITED
No 35/9, Deshbandhu Street
Ramnagar Coimbatore, Coimbatore
Tamil Nadu- 641009, India.

NOTES FORMING PART OF FINANCIAL STATEMENTS

NOTE 1: COMPANY INFORMATION

PURVAJA FINCAP PRIVATE LIMITED is a private limited Company incorporated under the Companies Act 2013 on 25th February 1993. The Company is a Base Layer NBFC as per the Reserve Bank of India (Non-Banking Financial Company-Scale Based Regulation) Directions, 2023 and registered under 45IA of RBI Act.

The company classified as an Investment and Credit Company (ICC) and engaged in lending of Loans.

NOTE 2: SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of Preparation of Financial Statements

The Financial Statements of the company have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP). The Company has prepared these financial statements to comply in all material respect with the Accounting Standards notified under Companies (Accounting Standards) Rules,2006 specified under Section 133 of the Companies Act 2013 read with Rule 7 of Companies (Accounts) Rules 2014, the provisions of Act (to the extend notified) and the applicable directions issued by Reserve Bank of India. The Financial Statements have been prepared on an accrual basis and under historical cost convention. Accounting policies have been consistently applied.

2.2 Key Accounting Estimates and Judgements

The preparation of standalone financial statements requires management to make judgments, estimates and assumptions in the application of accounting policies that affect the reported amounts of assets, liabilities, income and expenses.

Actual results may differ from these estimates. Continuous evaluation is done on the estimation and judgments based on historical experience and other factors, including expectations of future events that are believed to be reasonable. Revisions to accounting estimates are recognized prospectively.

2.3 Cashflow Statement

Cashflows will be reported using the indirect method, whereby profit/(loss) before extraordinary items and tax is adjusted for the effects of transaction of non-cash nature and

WARRIER & ASSOCIATES 682 025 KOCHI

any deferrals or accruals of past or future cash receipts or payments. The cashflow from operating, investing and financing activities of the company will be segregated based on the available information.

2.4 Property, Plant and Equipment

Property, plant and equipment are stated at acquisition cost net of accumulated depreciation and accumulated impairment losses, if any. Cost of acquisition or construction of property, plant and equipment comprises its purchase price including import duties and non-refundable purchase taxes after deducting trade discounts, rebates and any directly attributable cost of bringing the item to its working condition for its intended use.

Subsequent costs are included in the asset's carrying amount or recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. All other repairs and maintenance cost are charged to the standalone statement of profit and loss during the period in which they are incurred.

Gains or losses that arise on disposal or retirement of an asset are measured as the difference between net disposal proceeds and the carrying value of property, plant and equipment and are recognized in the statement of profit and loss when the same is derecognized.

Depreciation is calculated on pro rata basis on straight-line based on estimated useful life prescribed under Schedule II of the Companies Act, 2013.

The useful life of major components of Property, Plant and Equipment is as follows:

PPE	Useful Life (Years)
Plant and Machinery	10
Computer & Accessories	3
Office Equipment's/Electrical Fittings/Furniture & Fittings	10

2.5 Revenue Recognition

Revenue is recognized to the extent that it is probable that, the economic benefits will flow to the Company and the revenue can be reliably measured and collectability is reasonably assured. Interest income with respect to non-performing assets are recognized on realization basis. Revenue from fee-based activities is recognized as and when services are rendered.

2.6 Other Revenues

Income from interest is being accounted for on time proportion basis taking into account the amount outstanding and the applicable rate of interest.

WARRIER & ASSOCIATES 682 025 KOCHI

2.7 Employee Benefits

Employee benefits payable wholly within 12 months of leaving employee services are classified as short-term employee benefits. These benefits include salaries and wages bonus and ex- gratia. The undiscounted amount of short-term employee benefits to be paid in exchange for employee services is recognized as an expense as the related services is rendered by employees.

Provident fund: Eligible employees receive benefits from the provident fund, which is a defined contribution plan. Both the employee and the Company make monthly contributions to the provident fund plan equal to specified percentage of the covered employees' basic salary.

The Company has no further obligations under the plan beyond its monthly contributions. Contributions to provident fund are charged to the statement of profit and loss on accrual basis.

2.8 Income Taxes

Income-tax expense comprises current tax (i.e. amount of tax for the period determined in accordance with the income-tax law) and deferred tax charge or credit effects of timing differences between accounting income and taxable income for the period). Income-tax expense is recognized in profit or loss except that tax expense related to items recognized directly in reserves is also recognized in those reserves.

Current tax is measured at the amount expected to be paid to (recovered from) the taxation authorities, using the applicable tax rates and tax laws. Deferred tax is recognized in respect of timing differences between taxable income and accounting income i.e. differences that originate in one period and are capable of reversal in one or more subsequent periods. The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates and tax laws that have been enacted or substantively enacted by the balance sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future; however, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognized only if there is a virtual certainty supported by convincing evidence that sufficient future taxable income will be available against which such deferred tax assets can be realized. Deferred tax assets are reviewed as at each balance sheet date and written down or written-up to reflect the amount that is reasonably/virtually certain (as the case may be) to be realized.

Minimum Alternative Tax ('MAT') under the provisions of the Income-tax Act, 1961 is recognized as current tax in the Statement of Profit and Loss. The credit available under the Act in respect of MAT paid is recognized as an asset only when and to the extent there is convincing evidence that the company will pay normal income tax during the period for which the MAT credit can be carried forward for set-off against the normal tax liability. MAT

WARRIER & ASSOCIATES 682 025 KOCHI

credit recognized as an asset is reviewed at each balance sheet date and written down to the extent the aforesaid convincing evidence no longer exists.

2.9 Provisions, Contingent Liabilities and Contingent Assets

A provision is recognized when the Company has a present obligation as a result of past event i.e., it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A contingent liability exists when there is a possible but not probable obligation, or a present obligation that may, but probably will not, require an outflow of resources, or a present obligation whose amount cannot be estimated reliably. Contingent liabilities do not warrant provisions, but are disclosed unless the possibility of outflow of resources is remote. Contingent assets are neither recognized nor disclosed in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

2.10 Earnings Per Share

Basic earnings per equity share is calculated by dividing the net profit or loss for the period attributable to equity shareholders (after deducting preference dividends and attributable taxes, if any) by the weighted average number of equity shares outstanding during the period.

Diluted earnings per share is computed by dividing the net profit or loss for the period attributable to the equity shareholders of the Company and weighted average number of equity shares considered for deriving basic earnings per equity share and also the weighted average number of equity shares that could have been issued upon conversion of all dilutive potential equity shares. In computing dilutive earnings per share, only potential equity shares that are dilutive and that decrease profit per share are included.

2.11 Cash and Cash Equivalents

Cash and cash equivalents in the balance sheet comprise cash at bank and in hand and short-term investments with an original maturity of three months or less. It also includes Other Bank balances with maturity more than 3 months but less than 12 months.

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PURVAJA FINCAP PRIVATE LIMITED
CIN: U65991TN1993PTC024473
No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

Statement of Changes in Equity for the year Ended 31st March 2026

A Equity Share Capital

Amount (₹) in 00s

Balance at the beginning of the current reporting period	Changes in Equity Share capital due to prior period errors	Restated Balance at the beginning of the current reporting period	Changes in Equity Share Capital during the Current Year	Balance at the end of the current reporting period
5,90,600.00	-	-	63,569.10	6,54,169.10

B Other Equity

Particulars	Balance as at 01st April 2025	Total comprehensive income for the year	Dividends	Transfer (to)/ From General Reserve	On Right Issue	On Employee Stock Option	Others	Balance as at 31st March 2026
As at March 31, 2026								
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-
Share Call Money Account	-	-	-	-	-	-	-	-
Reserves and Surplus								
Capital Reserve								-
Securities Premium	19,750.00	11,431.00	-	-	-	-	-	31,181.00
Debenture Redemption Reserve	-	-	-	-	-	-	-	-
Statutory Reserve	4,952.82	-	-	-	-	-	-	4,952.82
Share Based Payments Reserve	-	-	-	-	-	-	-	-
General Reserve	-	-	-	-	-	-	-	-
Retained Earnings	(1,06,089.88)	(51,008.54)	-	-	-	-	-	(1,57,098.42)
Special Economic Zone	-	-	-	-	-	-	-	-
Reinvestment Reserve	-	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-	-
Total	(81,387.06)	(39,577.54)	-	-	-	-	-	(1,20,964.60)

WARRIER & ASSOCIATES 682 025 KOCHI

Particulars	Balance as at 01st April 2024	Total comprehensive income for the year	Dividends	Transfer (to)/ From General Reserve	On Right Issue	On Employee Stock Option	Others	Balance as at 31st March 2025
As at March 31, 2025								
Share Application Money Pending Allotment	-	-	-	-	-	-	-	-
Share Call Money Account	-	-	-	-	-	-	-	-
Reserves and Surplus								
Capital Reserve	-	-	-	-	-	-	-	-
Securities Premium	19,750.00	-	-	-	-	-	-	19,750.00
Debenture Redemption Reserve	-	-	-	-	-	-	-	-
Share Based Payments Reserve	-	-	-	-	-	-	-	-
Statutory Reserve	4,952.82	-	-	-	-	-	-	4,952.82
General Reserve	(87,065.03)	(19,024.86)	-	-	-	-	-	(1,06,089.89)
Retained Earnings	-	-	-	-	-	-	-	-
Special Economic Zone	-	-	-	-	-	-	-	-
Reinvestment Reserve	-	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-	-
Total	(62,362.21)	(19,024.86)	-	-	-	-	-	(81,387.07)

As per our report of even date

For WARRIER & ASSOCIATES
Chartered Accountants

CA. KRISHNA WARRIER A.K. FCA
Proprietor (FRN:016152S)
Mem.No.232702
UDIN :26232702RIWOMJ2471
Place: Ernakulam
Date: 07-09-2026

For and on behalf of the Board of Directors of
PURVAJA FINCAP PRIVATE LIMITED

Surya Ratheesh
Director
DIN: 07336768

Aswathy Manappattuparambil Velayudhan Pillai
Director
DIN: 10590427

WARRIER & ASSOCIATES 682 025 KOCHI

PURVAJA FINCAP PVT. LIMITED THE SEAL OF

PURVAJA FINCAP PRIVATE LIMITED

No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

Notes Annexed to and forming part of Balance Sheet

Amount (₹) in 00s

Note No.	PARTICULARS	As at 31st March, 2026	As at 31st March, 2025
3(a)	**Share Capital**		
	Authorised:		
	60,00,000 Equity shares of ₹ 10 each	6,00,000.00	6,00,000.00
	Addition: 50,00,000 Equity shares of ₹ 10 each	5,00,000.00	
	TOTAL	11,00,000.00	6,00,000.00
	Issued, Subscribed & Paid Up:		
	59,06,000 Equity Shares of ₹ 10 Each	5,90,600.00	5,90,600.00
	Issued: 6,35,691 Equity shares of ₹ 10 each	63,569.10	
	TOTAL	6,54,169.10	5,90,600.00
	Share Application Money		-

3(b) **Terms/Rights attached to Equity Shares**

The company has only one class of Equity Shares having a par value of ₹ 10 per share. Each holder of Equity share is entitled to one vote per share. In the event of liquidation, the equity shareholders are eligible to the remaining assets of the company after all preferential amounts in the proportion to their shareholdings.

3(c) **Details of Shareholders holding more than 5% of the aggregate shares in the Company**

Equity Share Capital	As at 31st March, 2026		As at 31st March, 2025	
Name of Share Holder	**No.of Shares**	**% of Holding**	**No.of Shares**	**% of Holding**
Sureshkumar Bharatha Pisharody	3,450	5.30%		
Surya Ratheesh	10,875	16.60%	10,375	17.57%
Archana S V	4,510	6.90%	-	
Manju Mohanan	11,063	16.60%	8,550	14.48%
Aswathy Manapattuparambil Velayudhan Pillai	4,500	6.90%	5,200	8.80%

*None of the shares are held by holding company or subsidiary of holding company

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3(d) Disclosures of Shareholding of Promoters - Shares held by the Promoters:

	At the beginning of the year		At the end of the year		% Change during the year
	No. of Shares	%of total shares	No. of Shares	%of total shares	
Promoter name					
Class of Shares : Equity Shares					
Sivasankarapillai Attuparathu Biju Kumar	6,225	10.54%	1,200	1.80%	-80.72%
Narayanankutty Menon Rekha	50	0.08%	50	0.10%	0.00%
Binitha Kartha	2,200	3.73%	2,200	3.40%	0.00%
Sureshkumar Bharatha Pisharody	-		3,450	5.30%	
Surya Ratheesh	10,375	17.57%	10,875	16.60%	4.82%
Ashalatha Chakkingal	100	0.17%	100	0.20%	0.00%
Aswathy Manapattuparambil Velayudhan Pillai	5,200	8.80%	4,500	6.90%	-13.46%
Vinayan Sreesailam Archana	2,250	3.81%	4,510	6.90%	100.45%
Ramakrishnan Mukesh	500	0.85%	500	0.80%	0.00%
TOTAL	26,900	57.15%	27,385	42.00%	

Note No.	PARTICULARS	As at 31st March, 2026	As at 31st March, 2025
4	**Reserves & Surplus**		
	Statutory Reserve:		
	Balance at the Beginning of Year	4,952.82	4,952.82
	Add: Transferred from Surplus in Statement of Profit & Loss during Current Year		-
	Share Premium		
	Balance at the Beginning of the Year	19,750.00	19,750.00
	Add: Share Premium for the Current Year	11,431.00	-
	Statement of Profit & Loss		
	Balance at the Beginning of the Year	(1,06,089.88)	(87,065.03)
	Add: Profit / (Loss) for the Current Year	(51,008.54)	(19,024.86)
	Less: Transferred to Statutory Reserve		-
	TOTAL	(1,20,964.60)	(81,387.07)
5	**Long Term Borrowings**		
	A. Secured Loans		
	(i) Debenture (NCD)	4,82,370.00	2,68,720.00
		-	-
	B. Unsecured Loans	-	-
	(i) Subordinated Debt	1,98,360.00	1,97,610.00
	(ii) Loan from Director & Related Parties	6,420.00	7,000.00
	TOTAL	6,87,150.00	4,73,330.00
6	**Deferred Tax Liability / (Asset)(Net)**		
	Balance at the beginning of the year	(4,685.35)	216.08
	Add: Deferred Tax Liabilities/(Asset) for current year	(3,180.81)	(4,901.43)
	TOTAL	(7,866.16)	(4,685.35)

WARRIER & ASSOCIATES 682 025 KOCHI

PURVAJA FINCAP PRIVATE LIMITED

No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

Notes Annexed to and forming part of Balance Sheet

Amount (₹) in 00s

Note No.	PARTICULARS	As at 31st March, 2026	As at 31st March, 2025
7	Other Current Liabilities		
	1. Other Payables		
	(i) Auspicious Credit	149.36	149.36
	(ii) Audit Fee Payable	600.00	500.00
	(iii) Expense Payable	1,416.82	3,932.81
	(iv) GST Payable	266.11	1,266.76
	(v) Insurance	-	140.96
	(vi) Rent Payable	1,826.40	1,486.00
	(vii) TDS Payable	243.40	325.94
	(viii)Interest Payable (Subordinate Debt, NCD/BD)	28,081.44	23,130.26
	(ix)Salary Payable	2,319.66	4,077.39
	(x)PF Payable & ESI Payable	706.22	553.46
	(xi)Transunion-Cibil	13.40	65.29
	(xii) Dimensions	761.28	619.79
	(xiii)CRIF credit Rating Agency	49.37	25.61
	(xiv)Debenture Application Account	5,250.00	-
	(xv)Labour Welfare Fund Payable	17.00	-
	(xvi) Interest Not Collected on NPA	10,547.98	18,670.89
	TOTAL	52,248.44	54,944.52
8	Short Term Provisions		
	(i) Contingent Provision for Standard Asset	2,808.03	1,889.87
	(ii) Provision for Bad & Doubtful Debts	12,437.57	10,060.92
	TOTAL	15,245.60	11,950.79

Note No.	PARTICULARS	As at 31st March, 2026	As at 31st March, 2025
10	Non Current Assets		
	1. Security Deposits		
	(i) Rent Deposit	14,000.00	12,990.00
	(ii) Security Deposit- Generator Installation	1,927.32	1,927.32
	(iii) Caution Deposit	490.09	441.34
	TOTAL	16,417.41	15,358.66

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11	**Cash and Cash Equivalents**		
	Balance with Banks		
	(i) ICICI Bank -26942	1,021.47	530.37
	(ii) HDFC Bank -83277	2,411.40	49,721.46
	(iii) HDFC Bank -13309	139.83	752.17
	(iv) HDFC Bank -11437	1,142.93	676.80
	(v) HDFC Bank -16146	1,429.62	650.96
	(vi) HDFC Bank -16502	1,223.49	402.65
	(vii) Utkarsh Bank -206	48.66	66.37
	(viii) HDFC-BOND-3720	1,191.22	112.38
	(ix) HDFC Bank -4563	1,351.47	172.73
	(x) Dhanalaxmi Bank -6150	984.07	1,047.35
	(xi) Dhanalaxmi Bank -6212	50.45	25,000.00
	(xii) Dhanalaxmi Bank -6162	395.52	398.55
	(xiii) Dhanalaxmi Bank -6186	2,542.92	335.83
	(xiv) Dhanalaxmi Bank -6174	742.98	470.89
	(xv) Dhanalaxmi Bank -6141	565.61	303.60
	(xvi) Dhanalaxmi Bank -8530	341.06	-
	(xvii) HDFC Bank -2052	100.00	-
	Cash In Hand	4,251.77	3,759.89
	TOTAL	**19,934.46**	**84,402.01**
12	**Short Term Loans & Advances**		
	Loans:		
	(i) Gold Loan	4,36,755.79	2,09,039.02
	(ii) Business & Other Loan	7,11,688.58	6,36,263.21
	Advances :		
	Advance-Salary	50.00	636.00
	TOTAL	**11,48,494.37**	**8,45,938.23**
13	**Other Current Assets**		
	(i) Adhesive Stamp	98.00	127.00
	(ii) Prepaid Expense	778.13	514.32
	(iii) Packing Cover Stock	318.78	374.59
	(iv) TDS	674.91	215.27
	(v) Interest Receivable on Loans	23,960.44	29,905.39
	(vi) GST ITC	5,174.08	6,215.10
	(vii)Provision -Insurance Commission	548.50	-
	(viii)Electricity Deposit	59.60	-
	(ix) Other Receivables	7,895.46	2,581.61
	TOTAL	**39,507.90**	**39,933.28**

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PURVAJA FINCAP PRIVATE LIMITED

No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

Note No. 9 -Property Plant and Equipment

Amount (₹) in 00s

	PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
		As on 01-04-2025	Additions During the Year	Deletions / Transfer During the Year	As on 31-03-2026	Balance as at April 1, 2025	Depreciation for the year	Disposal	Balance as at 31st March, 2026	As on 31.03.2025	As on 31.03.2026
1	Furniture & Fittings	37,361.66	2,401.15		39,762.81	6,914.64	3,641.10		10,555.74	30,447.02	29,207.07
2	Computer & Accessories	13,512.68	1,468.86		14,981.54	6,439.62	3,544.75		9,984.37	7,073.06	4,997.17
3	Electrical Fittings	9,198.55	0.00		9,198.55	1,712.34	873.86		2,586.20	7,486.21	6,612.35
4	Office Equipment's	4,566.62	1,660.98		6,227.60	757.69	494.75		1,252.44	3,808.93	4,975.16
5	Plant & Machinery	12,814.35	785.17		13,599.52	2,508.84	1,254.18		3,763.02	10,305.51	9,836.50
	TOTAL	**77,453.86**	**6,316.15**		**83,770.01**	**18,333.13**	**9,808.64**	-	**28,141.77**	**59,120.73**	**55,628.24**

WARRIER & ASSOCIATES 682 025 KOCHI

PURVAJA FINCAP PRIVATE LIMITED
No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

Notes Annexed to and forming part of Profit and Loss Statement

14		Revenue from Operations	Amount (₹) in 00s	
	Sl.No.	Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
	1	Interest Income		
		(i) Interest on Gold Loan	33,395.44	12,298.73
		(ii) Interest on Business & Other Loans	1,43,698.76	97,988.26
		(iii)Additional Interest	3,357.07	2,123.97
	2	Other Financial Services		
		(i) Processing Fee	18,707.34	15,739.20
	3	Investment Operation		
		(i) Dividend income		2.86
		TOTAL	1,99,158.61	1,28,153.02

15		Other Income	Amount (₹) in 00s	
	Sl.No.	Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
	1	Insurance Commission	4,605.36	
	2	Other Income	354.69	91.62
	3	Interest on Deposit	491.60	-
	4	Interest on IT Refund		0.77
		TOTAL	5,451.65	92.39

16		Employee Benefits	Amount (₹) in 00s	
	Sl.No.	Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
	1	Directors Remuneration	-	-
	2	Salaries & Allowances	1,05,592.65	35,878.17
	3	ESI & PF	4,495.34	3,950.34
	4	Staff Welfare Expense	1,797.60	1,432.76
	5	Labour Welfare Fund	115.60	
		TOTAL	1,12,001.19	41,261.27

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17		Finance Costs	Amount (₹) in 00s	
	Sl.No.	Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
	1	Bank Charges	202.13	115.12
	2	Interest On Debenture(NCD)	37,133.61	25,822.50
	3	Interest On Debenture Application Money	2,072.32	615.89
	4	Interest On Shareholder Loan/Director Loan	80.60	568.35
	5	Interest On Subordinate Bond	24,367.07	23,102.04
		TOTAL	**63,855.73**	**50,223.90**

18		Depreciation & Amortization Expenses	Amount (₹) in 00s	
	Sl.No.	Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
	1	On Property, Plant & Equipment's (Refer Note 9)	9,808.64	9,412.96
		TOTAL	**9,808.64**	**9,412.96**

19		Other Expenses	Amount (₹) in 00s	
	Sl.No	Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
	1	Administration Expense	50.00	144.69
	2	Advertisement Expense	11,294.66	475.35
	3	Audit Fees	600.00	500.00
	4	Cleaning Charge	520.00	494.08
	5	CIBIL Score Expense	1,360.17	1,351.20
	6	Contingent Provision For Standard Asset	918.16	772.61
	7	Electricity Charges	2,411.59	1,992.74
	8	Inauguration Expense	85.42	120.90
	9	Insurance	552.79	497.51
	10	Legal Charges	730.00	-
	11	Office Expense	644.28	823.28
	12	Professional Fee	2,786.73	1,957.44
	13	Postage & Stamp	386.65	190.63
	14	Printing & Stationery	1,192.29	412.20
	15	Provision for Bad & Doubtful Debts	2,376.65	7,804.39
	16	Rent	20,711.94	20,581.54
	17	Repairs & Maintenance	1,351.48	265.07
	18	Subscription Charges/Licence Renewal	7,892.24	5,767.72
	19	Travelling Expense	7,816.66	1,435.91
	20	Telephone & Internet Charges	1,221.35	841.09
	21	Valuation Charges	170.00	-
	22	Tax and License fee	5,211.01	3,455.34
	23	Unclaimed GST	2,849.99	1,359.88
		TOTAL	**73,134.05**	**51,273.57**

Of above, payment to Auditors Statutory Audit	600.00	500.00

20		Earnings per Share	Amount (₹) in 00s	
	Sl.No.	Particulars	For the year ended 31st March 2026	For the year ended 31st March 2025
	1	Face Value per share	10	10.00
	2	Profit Available to Equity Shareholders for Basic EPS	(51,00,853.92)	(19,02,485.84)
	3	Profit available to Equity Shareholders for Diluted EPS	(51,00,853.92)	(19,02,485.84)
	4	Number of Equity shares at the end of the period	65,41,691	59,06,000
	5	Weighted Average Number of Equity Shares of ₹ 10 each fully paid up	61,25,148	27,75,208
		Basic/(Diluted) Earnings per Share	**(0.83)**	**(0.69)**

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PURVAJA FINCAP PRIVATE LIMITED
No 35/9, Deshbandhu Street,Ramnagar Coimbatore, Coimbatore, Tamil Nadu- 641009, India.

21. Financial Ratios:

As on 31 March 2026

Amount (₹) in 00s

	Numerator	Denominator	Current Period	Previous Period	% of variance*	Reason for Variance
Liquidity Ratio						
Current Ratio (times)	Note 11,12,13	Note 7,8	17.90	14.50	23.39	Increase In Current Asset as compared to PY
Solvency Ratio						
Debt-Equity Ratio (times)	Note 5	Note 3	1.05	0.80	31.07	Increase in Long Term Borrowings as compared to PY
Debt Service Coverage Ratio (times)	P & L & Note 18	Note 18	-4.20	-1.02	311.34	Increase in loss as compared to PY
Profitability ratio						
Net Profit Ratio (%)	P & L	Note 14	-0.26	-14.85	-98.27	Increase in loss as compared to PY
Return on Equity Ratio (%)	P & L	Note 3	-0.08	-3.22	-97.58	Increase in loss as compared to PY
Return on Capital employed (%)	P & L	Note 3,4	-0.10	-3.74	-97.44	Increase in loss as compared to PY
Return on Investment (%)						
Utilization Ratio						
Trade Receivables turnover ratio (times)						
Inventory turnover ratio (times)						
Trade payables turnover ratio (times)						
Net capital turnover ratio (times)	Note 15	Note 7,8,11,12,13	0.00	0.14	-96.99	

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22 **Related Party Disclosure**

22.1 **Related Parties and Relationships**

Name	Relationship
Surya Ratheesh	Key Management Personnel
Preethi Nair	Shareholder
Archana Rakesh	Key Management Personnel
Manju Mohanan	Shareholder
Aswathy MV	Key Management Personnel
Reeshma Jayan	Shareholder

22.2 **Disclosure as required under Accounting Standard AS-18 " Related Party Disclosure"**

Amount (₹) in 00s

Particulars	Associates		Key Management Personnel		Relatives of Key Management Personnel	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Unsecured Loan Taken						
Surya Ratheesh			1,000.00	15,150.00		
Preethi Nair			-	-		
Archana Rakesh			-	12,000.00		
Manju Mohanan			11,465.00	720.00		
Aswathy MV			600.00	-		
Reeshma Jayan			7,360.00	-		
Total	-	-	20,425.00	27,870.00	-	-
Unsecured Loan Repayment Made						
Surya Ratheesh			1,000.00	26,550.00		
Preethi Nair			7,000.00	300.00		
Archana Rakesh			-	16,500.00		
Manju Mohanan			8,965.00	720.00		
Aswathy MV			600.00	-		
Reeshma Jayan			3,440.00	-		

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			-	-		
Total	-	-	21,005.00	44,070	-	-
Interest on Unsecured Loan Taken(Net of TDS)						
Surya Ratheesh						
Preethi Nair			81			
Archana Rakesh						
Manju Mohanan						
Aswathy MV						
Reeshma Jayan						
Total	-	-	81	-	-	-

Year End outstanding

Unsecured Loan

Particulars	Associates		Key Management Personnel		Relatives of Key Management Personnel	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Surya Ratheesh			-	-		
Preethi Nair			-	7,000.00		
Archana Rakesh			-	-		
Manju Mohanan			2,500.00			
Aswathy MV			-			
Reeshma Jayan			3,920.00			
Total	-	-	6,420	7,000	-	-

Interest on Unsecured Loan Taken						
Surya Ratheesh						
Preethi Nair						
Archana Rakesh						
Manju Mohanan						
Aswathy MV						
Reeshma Jayan						
Total	-	-	-	-	-	-

Remuneration						
Surya Ratheesh						
Total	-	-	-	-	-	-

23 The information furnished under Note No.24 above is also intended as disclosure under Rule 16A(2) of the Companies(Acceptance of Deposits) Rules, 2014 to the extent applicable

		March 31, 2026	March 31, 2025
24	Expenditure/Remittance in Foreign currency	NIL	NIL
25	Earnings in Foreign Currency	NIL	NIL
26	Value of Imports calculated on CIF basis	NIL	NIL

27 As per Accounting Standard AS -15 "Employee benefits", the company has no defined plans for post employment benefits, other long term employment benefits and termination benefits. Accordingly, expenses for such benefits have not been recognised.

28 As per Accounting Standard AS-29 "Provisions, Contingent Liabilities and Contingent Assets" Contingent Liabilities and Contingent Assets as on 31st March 2026 are Nil

29 No Capital Work in Progress exist as on 31st March 2026

30 There are no intangible assets under development as on 31st March 2026

31 No Binami Properties are held in the name of the company during the FY 25-26

32 The Returns/Statements of current assets filed by the company with banks or financial institution are in agreement with the books of accounts towards working capital borrowings by the company.

33 The company is not a wilful defaulter and has utilised the borrowings for the purpose for which it was taken as on 31st March 2026.

34 The company has no relationship with any struck off companies.

35 The company has not advanced or loaned or invested funds (either borrowed funds or share premium or any other sources or kind of funds) to any person(s) or entity(is), including foreign entities(Intermediaries).

36 There are no charges or satisfaction yet to be registered with ROC beyond the statutory period.

37 There are no non-compliance with the number of layers of companies under the act.

38 There are no undisclosed income during the FY 25-26

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39 No scheme of arrangement has been entered by the company as approved by the competent authority in terms of section 230 to 237 of The Companies Act 2013

40 The company is a Small and Medium Sized Company (SMC) as defined in the General Instructions on Accounting Standards notified under the Companies Act,2013.Accordingly the company has complied with the Accounting Standards as applicable to a Small and Medium Sized Company.

41 There are no liabilities due for payment to micro, small and medium enterprises. The information regarding dues to micro, small and medium enterprises have been determined to the extent such parties have been identified on the basis of information available with the company.

42 The Company is not covered under Section 135 of The Companies Act, thereby no CSR Activities were undertaken by the Company during the Financial Year.

43 The Company has not traded or invested in Crypto Currency or Virtual Currency during the Financial Year.

44 Figures for the previous period have been regrouped/recasted, wherever necessary.

As per our report of even date

For WARRIER & ASSOCIATES
Chartered Accountants

CA. KRISHNA WARRIER A.K. FCA
Proprietor (FRN:016152S)
Mem.No.232702
UDIN :26232702RIWOMJ2471
Place: Ernakulam
Date: 07-09-2026

For and on behalf of the Board of Directors of
PURVAJA FINCAP PRIVATE LIMITED

Surya Ratheesh
Director
DIN: 07336768

Aswathy Manappattuparambil Velayudhan Pillai
Director
DIN: 10590427

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PURVAJA FINCAP PVT. LIMITED THE SEAL OF