



SRI ANAIYAN FINANCE PRIVATE LIMITED

ANNUAL REPORT 2024-2025



SRI ANAIYAN FINANCE PRIVATE LIMITED

No.395A, Nataraj Tower, SP Pudur, Paavai Mahal Cross, Paramathi Road, Namakkal - 637001.

Website : www.srianayanfinance.com

CIN : U65929TZ2018PTC031190

GSTIN : 33ABBCS0967K1Z7

Phone : 04286 290887

E-Mail Id : admin@srianayanfinance.com

BOARD OF DIRECTORS

| S.NO | NAME OF THE DIRECTORS | DESIGNATION |
|-------------|--|---------------------|
| 1 | Mr. PERIYAPATTI KARUPPAGOUNDER KARUPPAN | CHAIRMAN |
| 2 | Mr. PALANIGOUNDER KANDASAMY | MANAGING DIRECTOR |
| 3 | Mr. VEERAPPAN SELLAPPAN | DIRECTOR |
| 4 | Mr. PALANIYANDI KARTHIK | DIRECTOR |
| 5 | Mrs. SAMI GOUNDER SETHURAMALINGAM ANITHA | DIRECTOR |
| 6 | Mr. PALANIYANDI KARUPPAIAH PRABAKAR | DIRECTOR |
| 7 | Mr. MUTHUSAMY ARUNKUMAR | DIRECTOR |
| 8 | Mr. VEERAPPAN KANAKARAJ | ADDITIONAL DIRECTOR |

STATUTORY AUDITOR

ALBERT & ASSOCIATES

Chartered Accountants

**#18 Padmanaban Street, North Usman Road, T. Nagar,
Chennai - 600017.**

REGISTERED OFFICE

**NO. 395 A, NATARAJ TOWER, SANTHAIPETTAI PUDUR,
PAAVAI MAHAL CROSS, PARAMATHI ROAD, NAMAKKAL-637001.**

BANKERS

BANK OF BARODA

&

ICICI BANK

NAMAKKAL



SRI ANAIYAN FINANCE PRIVATE LIMITED

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BOARD REPORT

Dear Members,

Your directors are pleased to present the 07th Annual Report of business and operations of your Company together with audited financial statement of accounts for the year ended 31st March, 2025.

Financial Summary and performance of the company:

Performance Indicators for the financial year 2024-25 are detailed as under:

(₹ in Thousand)

| Particulars | 31.03.2025 (₹) | 31.03.2024 (₹) |
|--|-----------------|----------------|
| Total Revenue | 10539.65 | 6396.17 |
| Less: Expenses | | |
| Operating Expenses | 255.05 | 240.76 |
| Employee Benefit Expenses | 827.26 | 701.50 |
| Finance Cost | 150.25 | 41.57 |
| Depreciation and Amortization | 67.41 | 55.44 |
| Administration and other Expenses | 477.59 | 540.66 |
| Provision on Standard Assets, Sub Standard & Bad Debts | 362.35 | 125.48 |
| Profit/Loss Before Tax | 8399.73 | 4690.77 |
| Less: Current Tax | 2118.03 | 1178.40 |
| Deferred Tax | (2.47) | 2.16 |
| Profit/Loss after Tax | 6284.18 | 3510.21 |
| Appropriation: | | |
| Transfer to Statutory Reserve | 1257.00 | 702.00 |
| Dividend | 1687.00 | 834.40 |
| Transfer to General Reserve | - | - |
| Interim Dividend Paid | - | - |
| Other Appropriations | - | - |
| Surplus Carried over to Balance Sheet | 6284.18 | 3510.21 |
| Earnings Per Share (in Rs.) | 12.57 | 10.40 |

**Review of Business Operations:**

During the year under report the company has earned total revenue of Rs. 1.05 Crore against Rs. 63.96 Lakh in the previous year and the company earned net Profit of Rs. 62.84 lakh against net profit of Rs. 35.10 Lakh in the previous year.

The Company continues to hold the Certificate of Registration (COR) as Non- Banking Financial Company and there is no change in the Status of the Company during the reporting period.

Transfer to Reserve and Surplus:

The Company has transferred sum of ₹ 12.57 Lakh being the prescribed 20% of the net profit for the year ended March 2025 to the statutory Reserve created in accordance with Section 45-IC of the Reserve Bank of India Act, 1934.

Further ₹ 62.84 lakh of profit transferred to Reserves and Surplus account under the head surplus in profit and loss account.

Dividend:

The Board of Directors at their meeting held on 17th April, 2025, has recommended payment of ₹ 6.00/- (6%) per equity share of ₹ 100 each as final dividend for the financial year ended 31st March, 2025. The record date for the purpose of payment of final dividend is Saturday, 17th May, 2025. The final dividend will be paid to all the eligible members of the company within the specified time, once proposed dividend is approved by the Members at the Annual General Meeting of the company.

Details of dividend paid by the Company during the financial year 2024-25 is stated below:

| S. No | Particulars | Gross amount of dividend (₹ in Lakh) | Tax deducted at source (₹ in Lakh) | Net amount of dividend (₹ in Lakh) |
|-------|--|--------------------------------------|------------------------------------|------------------------------------|
| 1 | Final Dividend for the Year ended 31 st March, 2024 | 16.87 | 1.44 | 15.43 |

Transfer of Unpaid/ Unclaimed Dividend to Investor Education and Protection Fund (IEPF):

There is no amount available as unpaid/unclaimed dividend in the company, hence the provision for transfer of Unpaid/ Unclaimed Dividend to Investor Education and Protection Fund (IEPF) is not applicable.

Share Capital:

The Company's Share Capital position as on 31st March 2025 is as follows;

| Class of Shares | Authorised Share Capital | | | Issued, Subscribed and Paid Up Share Capital | | |
|-----------------|--------------------------|----------------|--------------------|--|----------------|--------------------|
| | No. of Shares | Face Value Rs. | Amount Rs. | No. of Shares | Face Value Rs. | Amount Rs. |
| Equity | 8,00,000 | 100 | 8,00,00,000 | 4,99,965 | 100 | 4,99,96,500 |
| | Total | | 8,00,00,000 | Total | | 4,99,96,500 |

During the year under report, your company has increased the Authorised share capital to Rs. 8.00 Crore from Rs. 5.00 crore on 02.06.2024.

On 19.06.2024, Company has increased the paid-up share capital from Rs. 3,37,37,500 to Rs. 4,99,96,500 by issue of 162590 Equity Shares at the rate of Rs.125/- having face value of Rs. 100/- each and at a premium of Rs. 25/- each on rights basis.

Material Changes between the date of the Board report and end of financial year:

There have been no material changes and commitments, if any, affecting the financial position of the Company which have occurred between the end of the financial year of the Company to which the financial statements relate and the date of the report.

Significant and material orders passed by the regulators or courts or tribunals Impacting the going concern status and company's operations in future:

During the year under review there has been no such significant and material orders passed by the regulators or courts or tribunals impacting the going concern status and company's operations in future.

Holding Company:

The company is not having any holding company pursuant to the provisions of Section 2(87) of the Companies Act, 2013 and there was no change in this position during the Financial Year 2024-25.

Subsidiary Company:

Your Company does not have any Subsidiary Company and there was no change in this position during the Financial Year 2024-25.



Statutory Auditor & Audit Report:

M/s. ALBERT & ASSOCIATES, Chartered Accountants, Chennai, Statutory Auditors of the Company having Firm Registration Number: **011743S** hold office till conclusion of the 11th Annual General Meeting of the Company.

Explanation(S) / Comment(S) To Qualifications, Reservations, Adverse Remarks & Disclaimers Made by the Statutory Auditors:

There are no qualifications or observations or remarks made by the Auditors in their Report for on Financial Statements for the FY 2024-25.

Fraud Reporting:

During the Financial Year 2024-25, the Statutory Auditors have not reported any incident of fraud to the Board of Directors of the Company pursuant to provisions of Section 143(12) of the Companies Act, 2013.

Maintenance of Cost Records:

The Company was not required to maintain any cost records and to appoint any Cost Auditor as Section 148(1) of the Companies Act, 2013 and Companies (Cost Records and Audit) Rules, 2014 were not applicable to the Company.

Vigil Mechanism:

The provisions of Section 177(9) of the Companies Act, 2013 with respect to establishment of Vigil Mechanism is not applicable to the Company.

Internal Financial Controls:

The Company has in place adequate internal financial controls with reference to financial statements. The internal financial controls with reference to the Financial Statements are adequate in the opinion of the Board of Directors.

Also, the Company has a proper system of internal controls to ensure that all assets are safeguarded and protected against loss from unauthorized use or disposition and that transactions are authorized, recorded and reported correctly.



The details of application made or any proceeding pending under the insolvency and bankruptcy code, 2016 during the year along with their status as at the end of the financial year:

During the Financial Year 2024-25, there was no application made and proceeding initiated /pending under the Insolvency and Bankruptcy Code, 2016, by any Financial and/or Operational Creditors against your Company.

As on the date of this report, there is no application or proceeding pending against your company under the Insolvency and Bankruptcy Code, 2016.

Appointment of Key Managerial Personnel:

The Company, being a private limited company, the provisions of section 203 of the Companies Act, 2013 read with Rule 8 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, relating to the appointment of Key Managerial personnel, is not applicable.

Secretarial Audit:

Secretarial Audit under section 204 of the Companies Act, 2013 is not applicable to your Company.

Appointment of Company Secretary:

As per the provision of the companies Act, 2013 appointment of Company Secretary is not applicable for this company.

Reserve Bank of India ("RBI") Guidelines:

The Company being a Non-Banking Financial Company (NBFC), has obtained necessary registration vide its Certificate of Registration No. N-07-00863 dated 30.09.2019. Further, your directors affirm that the company would neither accept nor renew any deposits during the reporting period. The company is not required to obtain minimum credit rating in accordance with the Non-Banking Financial Companies without Acceptance of Public Deposits (Reserve Bank) Directions, 1998.

Your directors' further states that the company continues to comply with the applicable regulations/guidelines issued by the Reserve Bank of India from time to time. Further, there were changes in RBI regulations, particularly the corporate Governance issued vide Non-Banking Financial Companies-Corporate Governance (Reserve Bank) Directors, 2015 and ensure compliance with said provisions.

The net worth of your company stood at ₹ 6.87 Crore with an addition of ₹ 2.46 Crore during the current fiscal.



Disclosure of Complaints Under Non-Banking Financial Companies Corporate Governance (Reserve Bank) Directions, 2015:

The disclosure of customer complaints as required under the Non-Banking Financial Companies-Corporate Governance (Reserve Bank) Directions, 2015 is as follows;

- a. Number of Complaints pending as on 01.04.2024 - NIL
- b. Number of Complaints received during the year - NIL
- c. Number of Complaints redressed during the year - NIL
- d. Number of Complaints Pending as on 31.03.2025 - NIL

Disclosure of Complaints under Monitoring of Frauds in NBFCs (Reserve Bank) Directions, 2016:

Your Board of Directors have adopted necessary measures to detect, monitor, report and prevent the instances of frauds in accordance with monitoring of Frauds in NBFCs (Reserve Bank) Directions, 2016. Accordingly, the number of frauds identified by/reported to the Board of Directors in accordance with the said Directions during the financial year ended 31st March, 2025, is "NIL".

Deposits:

The Company has not invited/accepted any deposits from the public and Members of the company during the Financial Year 2024-25. There were no unclaimed or unpaid deposits as on March 31, 2025.

Risk Management:

The Company had constituted the Risk Management committee at Board Level with the following Directors as its Members in accordance with circular **DOR.CRE.REC.No60/03.10.2021-22 dated October 22,2021 (effective from October 01, 2022)** issued by Reserve Bank of India:

1. P K KARUPPAN – Chairman
2. P KANDASAMY – Managing Director
3. P KARTHIK – Director

The Company has comprehensive risk appetite / strategies, risk measurement methodologies, monitoring and control measures for the respective business segments. The policies have been framed keeping risk appetite as the central objective and business strategies have been aligned to risk policies.

Secretarial Standards of ICSI:

The Company confirm that the Secretarial Standards issued by the Institute of Company Secretaries of India, as applicable to the company has been complied with.

Conservation of energy, technology absorption, foreign exchange earnings and outgo:

The information on conservation of energy, technology absorption and foreign exchange earnings and outgo stipulated under Section 134(3) (m) of the Companies Act, 2013 read with Rule, 8 of The Companies (Accounts) Rules, 2014 as follows:

(A) Conservation of energy-

- (i) the steps taken or impact on conservation of energy: **Nil**
- (ii) the steps taken by the company for utilizing alternate sources of energy: **Nil**
- (iii) the capital investment on energy conservation equipments: **Nil**

(B) Technology absorption-

- (i) the efforts made towards technology absorption: **NIL**
- (ii) the benefits derived like product improvement, cost reduction, product development or import substitution: **NIL**
- (iii) in case of imported technology (imported during the last three years reckoned from the beginning of the financial year): **NIL**
- (iv) the expenditure incurred on Research and Development: **NIL**

(C) Foreign exchange earnings and Outgo-

| For the period ended on 31 st March, | 2025 | 2024 |
|---|------|------|
| Income | | |
| Export | Nil | Nil |
| Expenditure | | |
| Raw Materials (CIF basis) | Nil | Nil |
| Others | Nil | Nil |

Corporate Social Responsibility:

The Company is not required to constitute a Corporate Social Responsibility Committee as it does not fall within purview of Section 135(1) of the Companies Act, 2013 and hence it is not required to formulate policy on corporate social responsibility.

Number of meetings of the Board:

During the year 2024-25 the Board of Directors met Eleven times viz. 16.04.2024, 06.05.2024, 07.05.2024, 09.05.2024, 14.05.2024, 18.05.2024, 19.06.2024, 30.09.2024, 15.10.2024, 31.12.2024 and 11.01.2025.



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Risk Management Committee Meetings:

06.05.2024

15.10.2024

General Meeting conducted during the year:

AGM: 02.06.2024

Board of Directors of the company:

| S. No | Name of the Directors | DIN | Designation |
|-------|-----------------------|----------|---------------------|
| 1 | Mr. P KANDASAMY | 08272010 | Managing Director |
| 2 | Mr. P K KARUPPAN | 08272011 | Director |
| 3 | Mr. P KARTHIK | 10212796 | Director |
| 4 | Mrs. S S ANITHA | 10212782 | Director |
| 5 | Mr. P K PRABAKAR | 09646719 | Director |
| 6 | Mr. M ARUNKUMAR | 10212785 | Director |
| 7 | Mr. V SELLAPPAN | 10382893 | Director |
| 8 | Mr. V KANAKARAJ | 10903512 | Additional Director |

Details of Director/s Appointed during the year: 1

| S. No | Name of the Directors | Date of Appointment | DIN | Designation |
|-------|----------------------------|---------------------|----------|---------------------|
| 1 | Mr. VEERAPPAN KANAKARAJ | 11.01.2025 | 10903512 | Additional Director |

Details of Director/s Resigned during the year: Nil

Details of Director/s Disqualified during the year: Nil

Declaration by Independent Directors:

The Company was not required to appoint Independent Directors under Section 149(7) hence no declaration has been obtained.

Statement on opinion of board of directors with regard to Integrity, Expertise and Experience of Independent Directors appointed during the financial year:

The provisions of Section 149 of the Companies Act, 2013 with respect to appointment of Independent Directors are not applicable to your Company. Therefore, the disclosure requirement of opinion of the Board of Directors with regards to integrity, expertise and experience of Independent Directors, is not applicable to the Company.



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Company's policy on directors' appointment and remuneration including criteria for determining qualifications, positive attributes, independence of a director and other matters provided under sub-section (3) of section 178:

The Company, being a Private Limited Company was not required to constitute a Nomination and Remuneration Committee under Section 178(1) of the Companies Act, 2013 and Rule 6 of the Companies (Meetings of Board and its Powers) Rules, 2014 and Stakeholders Relationship Committee under Section 178(5) of the Companies Act, 2013.

Particulars of loans, guarantees or investments under section 186:

During the year under review, as per the provisions of Section 186 and Section 134(3)(g) of the Companies Act, 2013, your Company has advanced any loans/ given guarantees/ made investments.

Further, the company being an NBFC its principal business is lending loans. During the year ended 31st March, 2025 the company advanced loans to the tune of Rs. 6.66 Cr and out of which Rs. 71.41 Lakh advanced to Directors and their relatives, all these transactions which are occurring in the normal course of business at arm's length basis.

Particulars of Employee:

None of the employee has received remuneration exceeding the limit as stated in Section 197(12) of the Act read with rule 5(2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014.

Sexual Harassment of Women at Workplace:

Pursuant to the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Rules framed thereunder, the provisions of this Act, is not applicable to this company.

Annual Return

Pursuant to section 92(3) of the Companies Act, 2013 and Rule 12(1) of the Companies (Management and Administration) Rules, 2014, the copy of Annual Return in the prescribed form MGT-7 is uploaded in the Company Website <https://srianaiyanfinance.com/>.

Related Party Transactions:

The disclosure of particulars of contracts or arrangements with Related Parties referred to in sub-section (1) of Section 188 of the Companies Act, 2013 ('the Act') including certain arm's length transactions under the third proviso thereto and forming part of the Directors' Report in the prescribed Form No. AOC-2 pursuant to Section 134(3)(h) of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014 is Attached with Annexure - 1.

Particulars Loans and Advances from Directors and their Relatives:

The company has not received any loans from Directors and their relatives during the financial year 2024-25 and there is no outstanding balance for the loan from Directors and their relatives for the financial year ended 31st March, 2025.

Details of Loan from Directors and Relatives: 1

| S. No | Name of Person | Nature of Relationship | Opening Balance Rs.000 | Received During the Year Rs.000 | Repaid During the Year Rs.000 | Balance Outstanding on 31 st March 2025 Rs.000 |
|-------|----------------|------------------------|---------------------------|---------------------------------------|-------------------------------------|--|
| 1. | P K PRABAKAR | Director | - | 600.00 | 600.00 | 0.00 |

Additional Information:

The additional information required to be given under the Companies Act, 2013 and the Rules made thereunder, has been laid out in the Notes attached to and forming part of the Financial Statements. The Notes to the Financial Statements referred to the Auditors' Report are self-explanatory and therefore do not call for any further explanation.

Directors' Responsibility Statement:

Pursuant to Sec 134(5) of the Companies Act, 2013 with respect to the Directors' Responsibility Statement, it is hereby confirmed that:

(a) In the preparation of the annual accounts, the applicable accounting standards had been followed along with proper explanation relating to material departures;

(b) The Directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company at the end of the financial year and of the profit and loss of the company for that period;



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(c) The Directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;

(d) The Directors had prepared the annual accounts on a going concern basis;

(e) The Directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

Acknowledgments:

Your Directors would like to express their sincere appreciation for the assistance and co-operation received from the banks, government authorities, customers, auditor, vendors and shareholders during the year under review.

Your Directors also wish to place on record their deep sense of appreciation for the committed services by the Company's executives, staff and workers.

**For and on behalf of the Board of Directors
For SRI ANAIYAN FINANCE PRIVATE LIMITED**

-sd-

P K KARUPPAN
Chairman
(DIN: 08272011)

-sd-

P KANDASAMY
Managing Director
(DIN: 08272010)

-sd-

V SELLAPPAN
Director
(DIN: 10382893)

-sd-

P KARTHIK
Director
(DIN: 10212796)

-sd-

S S ANITHA
Director
(DIN: 10212782)

-sd-

M ARUNKUMAR
Director
(DIN: 10212785)

-sd-

P K PRABAKAR
Director
(DIN: 09646719)

-sd-

V KANAKARAJ
Additional Director
(DIN: 10903512)

Date: 17.04.2025
Place: Namakkal

Form No. AOC-2

(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014)

Form for disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arm's length transactions under third proviso thereto;

1. Details of contracts or arrangements or transactions not at arm's length basis:

Not Applicable

2. Details of material contracts or arrangement or transactions at arm's length basis:

| S. No | Name of the Related Party | Nature of Relationship | Nature of contracts/ arrangements / transactions: | Duration of the contracts / arrangements / transactions | Salient terms of the contracts or arrangements or transactions including the value, if any: Rs.in 000 | Date of Approval by the Board | Amount paid as Advances, if any |
|-------|---------------------------|-------------------------|---|---|---|-------------------------------|---------------------------------|
| 1 | Anitha S S | Key Managerial Personal | Unsecured Loan | NA | ₹ 528.49 | 16.04.2024 | Nil |
| 2 | Parimala K | Relative of the KMP | Unsecured Loan | NA | ₹ 658.18 | 16.04.2024 | Nil |
| 3 | Biruntha S | Relative of the KMP | Unsecured Loan | NA | ₹ 1398.94 | 16.04.2024 | Nil |
| 4 | Marks P K | Relative of the KMP | Unsecured Loan | NA | ₹ 1539.16 | 16.04.2024 | Nil |
| 5 | Sellappan V | Key Managerial Personal | Unsecured Loan | NA | ₹ 31.96 | 16.04.2024 | Nil |
| 6 | Gayathri S | Relative of the KMP | Unsecured Loan | NA | ₹ 1386.35 | 16.04.2024 | Nil |
| 7 | Karthik P | Key Managerial Personal | Unsecured Loan | NA | ₹ 5.40 | 16.04.2024 | Nil |
| 8 | Biruntha S | Relative of the KMP | secured Loan | NA | ₹ 1492.18 | 16.04.2024 | Nil |
| 9 | Kanagaraj.V | Key Managerial Personal | secured Loan | NA | ₹ 100.00 | 16.04.2024 | Nil |

For and on behalf of the Board of Directors

-sd-
P K KARUPPAN
Chairman
(DIN: 08272011)

-sd-
P KANDASAMY
Managing Director
(DIN: 08272010)



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NOTICE

Notice is hereby given that the 7th Annual General Meeting of the members of **M/s. SRI ANAIYAN FINANCE PRIVATE LIMITED** will be held on Sunday, the 18th day of May, 2025 at 10.30 A.M., at Kurinji Mahal, First Floor, Old Municipal Office Building, Paramathi Road, Namakkal- 637001, to transact the following business:

Ordinary Business:

1. To receive, consider and adopt the Audited Balance Sheet as at 31st March 2025 and Profit and Loss Account for the period ended 31st March 2025 and report of the Directors and the report of the Auditors thereon.
2. Declaration of Final Dividend on Equity Shares for the year ended 31st March, 2025

To Declare a Final dividend of Rs. 6.00/- per equity share for the financial year ended March 31, 2025.

Special Business:

3. Regularization of Mr. VEERAPPAN KANAKARAJ (DIN: 10903512) Additional Director to Director of the company.

"RESOLVED THAT pursuant to the provisions of Section 149, 152 and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Appointment and Qualification of Directors) Rules, 2014, **Mr. VEERAPPAN KANAKARAJ (DIN: 10903512)**, who was appointed as an Additional Director of the Company by the Board of Directors at their meeting held on 11.01.2025, be and is hereby appointed as a Director of the Company".

"RESOLVED FURTHER THAT any of the Board of Directors of the Company be and is hereby authorized to do all such acts, matters, deeds and things and to make such filings with Registrar of Companies and as may be necessary or desirable for the purpose of giving effect to this resolution, in the best interest of the Company".

NOTES:

1. A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote instead of himself and the proxy need not be a member of the company.
2. A blank form of proxy is enclosed. The proxy, to be effective, should be lodged with the company at its registered office not less than 48 hours before the commencement of the meeting.
3. The members who are desirous of getting the notice and/or documents, covered under provisions of the Companies Act, 2013 and other communications from the company by electronic mode are requested to intimate their email address and the changes, if any, in their present address to the registered office of the company.



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4. Route map to the venue of the meeting is annexed.
5. The Notice of the AGM is being sent by electronic mode to all the members, unless any member has requested for physical copy of the same.

By order of the Board of Directors
For SRI ANAIYAN FINANCE PRIVATE LIMITED

-sd-
P K KARUPPAN
Chairman
(DIN: 08272011)

-sd-
P KANDASAMY
Managing Director
(DIN: 08272010)

Date: 17.04.2025
Place: Namakkal



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ANNEXURE I

Form of Proxy (Form MGT-11)

[Pursuant to Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014]

| | |
|----------------------|---|
| Venue of the meeting | Kurinji Mahal, First Floor, Old Municipal office Building, Paramathi Road, Namakkal- 637001. |
| Date & Time | Sunday, 18 th day of May, 2025 at 10.30 A.M. |

| | |
|-----------------------|--|
| Name | |
| Address | |
| DP Id* | |
| Client ID* | |
| Folio No. | |
| Number of shares held | |

*Applicable for investors holding shares in Electronic form.

I/We _____ of _____ being a member/members of **M/s. SRI ANAIYAN FINANCE PRIVATE LIMITED** hereby appoint the following as my/our Proxy to attend and vote for me/us and on my/our behalf at the Annual General Meeting of the Company to be held on Sunday, 18th day of May, 2025 at 10.30 A.M. and at any adjournment thereof in respect of such resolutions as are indicated below;

Mr./Mrs. _____
(Name & Signature of the Proxy)

Registered Address:

Email ID: _____

Signature

Revenue
Stamp of
Re. 1/-

** I/We direct my/our Proxy to vote on the Resolutions in the manner as indicated below:

| Item No. | Resolution | Number of Shares held | For | Against |
|--------------------------|--|-----------------------|-----|---------|
| Ordinary Business | | | | |
| 1 | To receive and adopt the audited financial statements for the financial year ended 31 March 2025, together with the reports of the Directors and auditors. | | | |
| 2 | Declaration of Final Dividend on Equity Shares for FY: 2024-25 | | | |
| Special Business | | | | |
| 3 | Regularization of Mr. VEERAPPAN KANAKARAJ (DIN: 10903512) Additional Director to Director of the company. | | | |

Note: This form of proxy in order to be effective should be duly stamped, executed and deposited at the registered office of the Company not less than 48 hours before the commencement of the Meeting.



SRI ANAIYAN FINANCE PRIVATE LIMITED

No.395A, Nataraj Tower, SP Pudur, Paavai Mahal Cross, Paramathi Road, Namakkal - 637001.

Website : www.srianayanfinance.com

CIN : U65929TZ2018PTC031190

GSTIN : 33ABBCS0967K1Z7

Phone : 04286 290887

E-Mail Id : admin@srianaiyanfinance.com

ANNEXURE II

ATTENDANCE SLIP

| | |
|----------------------|---|
| Venue of the meeting | Kurinji Mahal, First Floor, Old Municipal Office Building, Paramathi Road, Namakkal- 637001. |
| Date & Time | Sunday, 18 th day of May, 2025 at 10.30 A.M. |

| | |
|-----------------------|--|
| Name | |
| Address | |
| DP Id* | |
| Client ID* | |
| Folio No. | |
| Number of shares held | |

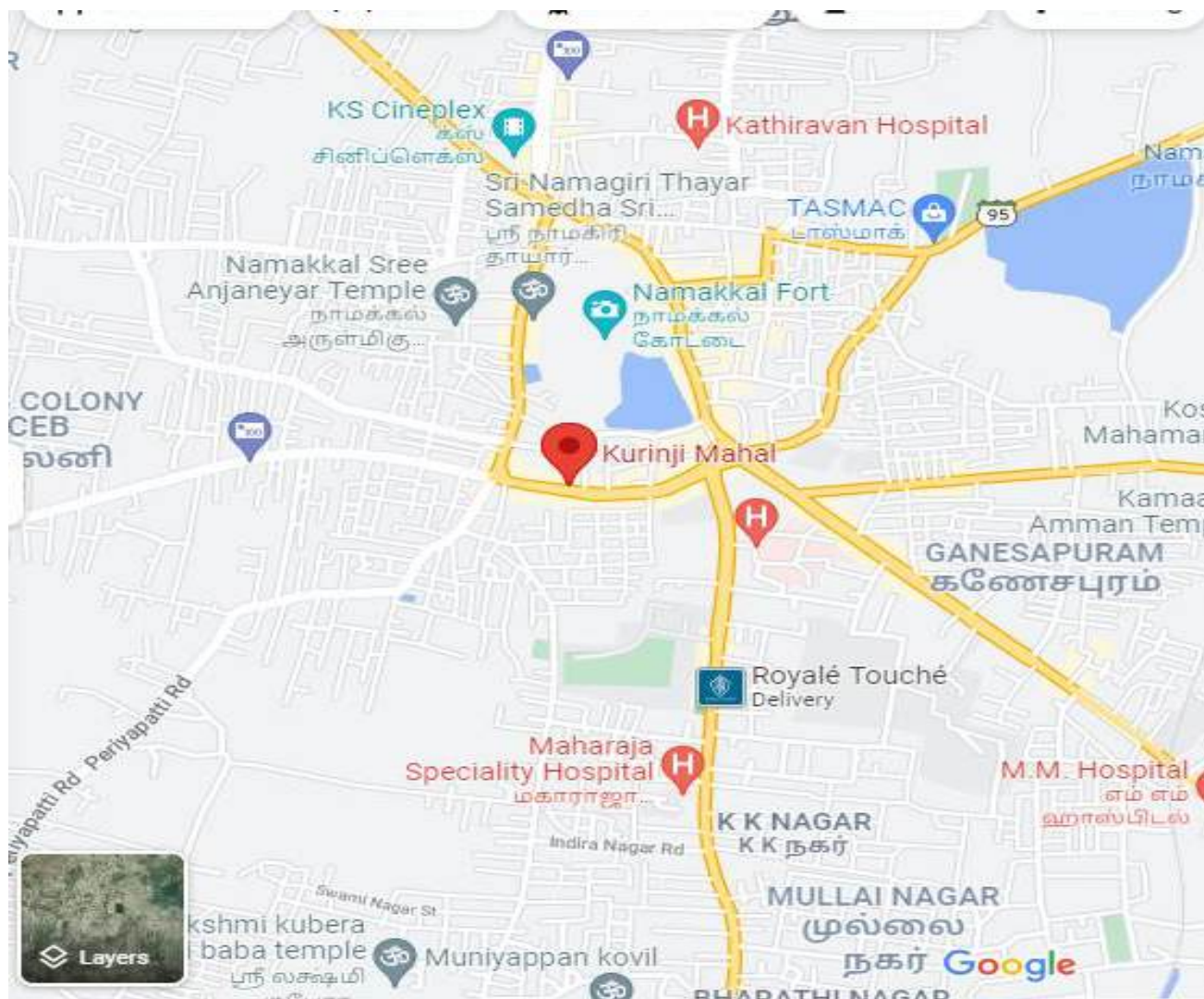
I certify that I am the registered shareholder/proxy for the registered shareholder of the Company.

I hereby record my presence at the Annual General Meeting of the Company, being held on Sunday, 18th day of May, 2025 at 10.30 A.M. at Kurinji Mahal, First Floor, Old Municipal office Building, Paramathi Road, Namakkal- 637001.

Signature of Member/ Proxy

ANNEXURE III

ROUTE MAP OF THE AGM VENUE





INDEPENDENT AUDITORS' REPORT

To

The Members of **SRI ANAIYAN FINANCE PRIVATE LIMITED,**

Report on the standalone Financial Statements

We have audited the accompanying financial statements of **M/s. Sri Anaiyan Finance Private Limited**, No. 395 A, Nataraj Tower, Santhaipettai Pudur, Paavai Mahal cross, Paramathi Road, Namakkal – 637 001, which comprise the Balance Sheet as at 31 March 2025, the Statement of Profit and Loss and Cash flow for the year then ended and 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, 2025, its profit for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the standards on auditing (SAs) 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. I'm 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

Management's Responsibility for the Financial Statements

The Company's Board of Directors is responsible for the matters in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes



the maintenance of adequate accounting records in accordance with the provision of the Act for safeguarding of the assets of the Company and for preventing and detecting the 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 control, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements 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 boards of directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibility for the audit of 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.

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, I'm 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, I'm 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.
- 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 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.

Report on other Legal and Regulatory Requirements

As required by the Companies (Auditor's Report) Order, 2020 as amended, issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act 2013 (hereinafter referred to as the "order"), we have given 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 appears from our examination of those books.
- c) The Balance Sheet, the Statement of Profit/Loss are 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.
- e) On the basis of written representations received from the directors as on 31 March, 2025, taken on record by the Board of Directors, none of the directors is disqualified as on 31 March, 2025, from being appointed as a director in terms of Section 164(2) of the Act.
- f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, clause (i) of section 143(3) of Companies Act is not applicable as per notification No G.S.R 583(E) dated 13th day of June 2017 which amended the notification No 464(E) dated 5th June 2015.
- g) 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 me:
1. The Company does not have any pending litigations which would impact its financial position.
 2. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 3. There were no amounts required to be transferred to the Investor Education and Protection Fund by the Company.
- h) (i) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), 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) The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the company 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; and

(iii) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub-clause (i) and (ii) contain any material misstatement.

- i) The dividend declared and paid during the year by the Company is in compliance with the Section 123 of the Act.
- j) With respect to the matter to be included in the Auditors' Report under Section 197(16) of the Act, the requirement of reporting on whether the payment of managerial remuneration is within limit prescribed by section 197 for maximum permissible managerial remuneration, is not applicable for a private company.
- k) The reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014 is applicable from 1 April 2023

Based on our examination which included test checks, performed by us on the company have used an accounting software for maintaining their respective books of account for the financial year ended March 31, 2025 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. Further, during the course of our audit, I did not come across any instance of audit trail feature being tampered with.

(Additionally, the audit trail has been preserved by the company as per the statutory requirements for record retention.)

**For Albert and Associates,
Chartered Accountants,**

LOURDUSAMY
ALBERT
KARUNAKARAN

Digitally signed by
LOURDUSAMY ALBERT
KARUNAKARAN
Date: 2025.04.17 15:55:27
+05'30'

L. Albert Karunakaran B.com F.C.A

M.No: 216635/FRN: 011743S

UDIN: 25216635BMIGTL4166

Place: Chennai

Date: 17/04/2025



"Annexure A" to the Independent Auditors' Report

The Annexure A Referred to in paragraph 1 under the heading 'Report on Other Legal & Regulatory Requirement' in the Independent Auditors Report of even date to the members of **Sri Anaiyan Finance Private Limited** for the year ended March 31, 2025:

- i.
 - (a) The Company has no Property but has Other Assets in its name.
 - (b) There is no Intangible Assets held by the Company.
 - (c) Not Applicable
 - (d) Not Applicable
 - (e) There are no proceeding were initiated/pending against the Company under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.
 - (f) There was no substantial disposal of fixed assets during the year.
- ii. The Company is engaged in the business of Non-Banking Financial Services and accordingly does not hold any inventories. Hence point no. (ii) Of para 3 of the Companies Auditor's Report Order 2020 is not applicable to this Company.
- iii. During the year, the Company has granted secured or unsecured loans, to companies, firms, Limited Liability Partnerships or any other parties covered in the register maintained under section 189 of the Companies Act, 2013.
 - a. The Company's principal business is being lending of loans, point no. iii(a) para 3 is not applicable.
 - b. The terms and conditions of the grant of such loans are not prejudicial to the interest of the company;
 - c. The schedule of repayment of principal and payment of interest has been stipulated and the repayments or receipts are regular;
 - d. There are loans overdue for more than 120 days and the provisions are made as per the norms.
 - e. Not applicable to companies whose principal business is to give loans.
 - f. During the year, the company has granted an aggregated total amount of **33,030.00 (amount in 1000's)** which are in the nature of loans repayable on demand. Of which the aggregated amount of Rs. **2350.00 (amount in 1000's)** Constituting 7.11% of the total loans were granted to the related parties as defined in section 2(76) of the Act. Further there are no loans granted to promoters during the year. As on March 31, 2025, Rs. **7140.66 (Amount in 1000's)** loans are outstanding with related parties.



- iv. The company has not given any loans or guarantees/made any investments within the meaning of sections 185 & 186 of The Companies Act, 2013.
- v. The Company is Non-Banking Financial Company and consequently is exempt from the provisions of section 73, 74, 75 and 76 of the Act. Hence the para 3(v) of the Order is not applicable to the Company.
- vi. In our opinion and according to the information and explanation given to us, the maintenance of Cost Records under sub-section (1) of Section 148 of the Companies Act, 2013 is not applicable to the company.
- vii. (a) The Company is regular in depositing with appropriate authorities, undisputed statutory dues including income tax, sales tax, wealth tax, service tax, goods and service tax, customs duty, excise duty, cess and any other material statutory dues applicable to it. According to the information and explanations given to us, no undisputed amounts payable in respect of Income-tax, Sales-tax, Service Tax, Goods and Service Tax, Custom Duty, Excise Duty, Value Added Tax, cess and any other material statutory dues applicable to it, were outstanding, at the year end, for a period of more than six months from the date they became payable.

(b) According to the information and explanation given to us, there are no dues with respect to service tax, goods and service tax, customs duty, excise duty, value added tax which have not been deposited on account of any disputes.
- viii. According to the information and explanation given to us, all the transactions are properly recorded in the books of account during the year.
- ix. Based on our examination books of accounts and records, the Company has taken loan from Financial Institution but hasn't from bank, the Government or issue of debentures and accordingly the provisions of paragraph 3(ix) of the Order are not applicable.
- x. On the basis of examination of relevant records and according to the information and explanations given to us, the Company has not raised any money by way of initial public offer or further public offer (including debt instruments) and term loans, hence, reporting under paragraph 3 (x) of the Order is not applicable to the Company.



- xi. During the course of our examination of the books and records of the Company, carried out in accordance with the generally accepted auditing practices in India, and according to the information and explanations given to us, We have neither come across any instance of fraud by the Company or any fraud on the Company by its officers or employees, noticed or reported during the year, nor have we been informed of any such instance by the management.
- xii. In our opinion, the Company is not a Nidhi Company. Therefore, paragraph 3 (xii) of the Order are not applicable to the Company.
- xiii. As per the information and explanation given to us, all transactions entered into by the Company with the related parties during the year are in compliance with section 188 of Companies Act, 2013 where applicable and the details have been disclosed in the Financial Statements as required by the applicable accounting standards. The provisions relating to compliance with section 177 of the Act are not applicable to the Company.
- xiv. Internal audit is not applicable to the company.
- xv. The company has not entered into any non-cash transactions with directors or persons connected with him.
- xvi.
 - (a) On the basis of examination of relevant records and according to the information and explanations given to me, the company is required to be registered under section 45 IA of the Reserve Bank of India Act, 1934 and holds a valid certificate of registration under the same.
 - (b) The Company is entitled to continue to hold CoR in terms of its asset/income pattern as on 31 March 2025.
 - (c) The Company has met with the required net owned fund requirement as laid down in the NBFC Directions as on 31 March 2025.
- xvii. The company hadn't incurred any cash losses in the financial year and in the immediately preceding financial year.
- xviii. No Resignation of statutory auditor during the year.
- xix. On the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, the auditor's knowledge of the Board of Directors and management plans, whether the auditor is of the opinion that no material uncertainty exists as on the date of the audit report that company is capable of meeting its liabilities existing at the date of balance



ALBERT AND ASSOCIATES
CHARTERED ACCOUNTANTS

#18 Padmanaban Street,
North Usman Road, T Nagar,
Chennai - 600017.
✉ auditor@albertassociates.in
albertkarunakaran@gmail.com
🌐 www.albertassociates.in
☎ 044 42141222

sheet as and when they fall due within a period of one year from the balance sheet date; YES

xx. Not applicable.

xxi. Whether there have been any qualifications or adverse remarks by the respective auditors in the Companies (Auditor's Report) Order (CARO) reports of the companies included in the consolidated financial statements, if yes, indicate the details of the companies and the paragraph numbers of the CARO report containing the qualifications or adverse remarks - NIL

**For Albert and Associates,
Chartered Accountants,**

LOURDUSAMY
ALBERT
KARUNAKARAN

Digitally signed by
LOURDUSAMY ALBERT
KARUNAKARAN
Date: 2025.04.17
15:56:08 +05'30'

L. Albert Karunakaran B.com F.C.A
M.No: 216635/FRN: 011743S
UDIN: 25216635BMIGTL4166
Place: Chennai
Date: 17/04/2025



NOTES FORMING PART OF FINANCIAL STATEMENTS

Note 1: Company Information

Sri Anaiyan Finance Private Limited was incorporated as a Private Limited Company under the Companies Act. The company is engaged in the business of non-banking financial services during this year.

Note 2: Significant accounting policies

2.1 General

The financial statements are prepared under historical cost convention. These statements have been prepared in accordance with applicable mandatory Accounting Standards and relevant presentational requirements of The Companies Act, 2013.

2.2 Use of Estimates

The preparation of financial statements in conformity with the Indian Generally Accepted Accounting Principal (GAAP) requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent liabilities on the date of the financial statements and reported amount of income and expenses during the period. Actual figures may differ from these estimates. Any revision to accounting estimates is recognised prospectively in current and future periods.

2.3 Property, Plant and Equipment

Property, Plant and Equipment are stated at historical cost less accumulated depreciation. Costs directly attributable to acquisition are capitalised until the property, plant and equipment are ready for use, as intended by the management. Subsequent expenditures relating to property, plant and equipment are capitalised only when it is probable that future economic benefits associated with them will flow to the Company and the cost of the expenditure can be measured reliably. Repairs and Maintenance costs are recognised in the Statement of Profit and Loss when they are incurred.

2.4 Depreciation

Depreciation on property, plant and equipment has been provided under Written down Method of the assets estimated by the management which is in line with the terms prescribed in Schedule II to The Companies Act, 2013. Depreciation for assets purchased/sold during the period is proportionately charged. Depreciation methods, useful lives & residual values are reviewed periodically.

2.5 Amortisation of Intangible Assets

Not applicable to the company.

2.6 Inventories

Not applicable to the company.



2.7 Revenue recognition

Revenue from Non-banking Financial service is recognized when complete service is provided as per the terms of the contract and accepted by the client. Income from services rendered is recognized based on agreements/arrangements with the customers as the services performed when no significant uncertainty exists regarding the amount of the consideration that will be derived from rendering the service.

2.8 Foreign Currency Transactions

There is no Foreign Currency transaction involved.

2.9 Government Grants

There are no Government grants during the year.

2.10 Investments

No Investments incurred during the year.

2.11 Employee Benefits

Short term employee benefits such as salaries, wages, bonus and incentives which fall due within 12 months of the period in which the employee renders the related services which entitles him to avail such benefits are recognised on an undiscounted basis and charged to the profit and loss account.

2.12 Borrowing Costs

The borrowing cost for working capital is recognised as expense during the year.

2.13 Segment Reporting

In the absence of more than one distinguishable business/ geographical segment, segment information is not given.

2.14 Taxes on Income

Income tax expense comprises current tax and deferred tax charge or credit. The current tax is determined as the amount of tax payable in respect of the estimated taxable income of the period. The deferred tax charge or credit is recognised using prevailing enacted or substantively enacted tax rates. Where there are unabsorbed depreciation or carry forward losses, deferred tax asset is recognised only if there is virtual certainty of realisation of such assets. Other deferred tax assets are recognised only to the extent there is reasonable certainty of realisation in future. Deferred tax assets are reviewed at each Balance Sheet date based on the developments during the year and available case laws, to reassess realisation/liabilities. MAT credit 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 specified period.

2.15 Impairment of Assets

The carrying amount of assets is reviewed at each Balance Sheet date to check whether there is any indication of impairment based on internal/external factors. An



impairment loss will be recognised wherever the carrying amount of an asset exceeds its estimated recoverable amount. The recoverable amount is the greater of the assets net selling price and value in use. In assessing the value in use, the estimated future cash flows are discounted to the present value using the weighted average cost of capital.

2.16 Provisions, Contingent Liabilities and Contingent Assets

Provision is recognized in respect of obligations where, based on the evidence available, their existence at the balance sheet date is considered probable. There are no Contingent liabilities or assets, their existence at the balance sheet date is considered probable.

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2025 (CONTINUED)

32.CONTINGENT LIABILITIES AND COMMITMENTS – NA

33. In the opinion of the management, the current assets, loans and advances shall realise the value as shown in the balance sheet, if realised in the normal course of business.

34. The Directors of the Company have proposed dividend for the Year @ 6% and if the same is approved at the shareholders meeting, the outflow on account of Dividend shall be Rs.29,99,790/-.

35. RELATED PARTY DISCLOSURES

- I. Name of the related party and the nature of the related party relationship.

| NAME OF RELATED PARTY | NATURE OF RELATIONSHIP |
|-----------------------|------------------------|
| P Kandasamy | Managing Director |
| P K Karuppan | Director |
| P Karthik | Director |
| P K Prabakar | Director |
| S S Anitha | Director |
| M Arunkumar | Director |
| V Sellappan | Director |
| V Kanakaraj | Additional Director |

II. Transactions with related parties

- (a) 1. Loans and advances given/availed during the year and balance outstanding at the end of the year.



Amount in 1000's

| Nature of Transactions | Key Management Personnel | Relative of Key Management Personnel | Loan Amount | Outstanding Loan Amount |
|------------------------|--------------------------|--------------------------------------|----------------|-------------------------|
| Unsecured Loan | Kanagaraj .V | Director | 200.00 | 100.00 |
| Secured Loan | Biruntha S | Director Arun Kumar's Wife | 1500.00 | 1492.18 |
| Total | | | 1700.00 | 1592.18 |

| Nature of Transactions | Key Management Personnel | Relative of Key Management Personnel | Loan Amount | Outstanding Loan Amount |
|--------------------------|--------------------------|--------------------------------------|-----------------|-------------------------|
| Unsecured Loan | ANITHA SS | Director | 2000.00 | 528.49 |
| Unsecured Loan | BIRUNTHA S | Director Arun Kumar's Wife | 1500.00 | 1398.94 |
| Unsecured Loan | MARKS PK | Chairman Son | 1500.00 | 1539.16 |
| Unsecured Loan | SELLAPPAN V | Director | 1500.00 | 31.96 |
| Unsecured Loan | GAYATHRI S | MD Daughter | 1550.00 | 1386.35 |
| Unsecured Loan | KARTHIK P | Director | 400.00 | 5.40 |
| Unsecured Loan | PARIMALA K | Md Kandasamy's Wife | 650.00 | 658.18 |
| Total | | | 9100.00 | 5548.48 |
| Grand Total (1+2) | | | 10800.00 | 7140.66 |

2. Loans and advances given/availed during the earlier years and balance outstanding at the end of the year.

- (b) Salary paid
- (c)

| Name | Amount Paid |
|-----------------------------------|-------------|
| P. Kanthaswamy | 360.00 |
| PalaniyandiKarthik | 240.00 |
| Sami GounderSethuramalingamAnitha | 180.00 |



36. DISCLOSURE IN ACCORDANCE WITH AS 15 ON EMPLOYEE BENEFITS

a) Defined Contribution Plans

| Particulars | Amount (in Rs.) |
|--|--------------------|
| Contribution to Recognized Provident Fund | NIL |
| Contribution to Employee's State Insurance | NIL |

b) Defined Benefit Plan-Gratuity

| Particulars | Amount in Rs. |
|--|------------------|
| Present Value of Obligations at the Beginning | NIL |
| Current Service Cost | NIL |
| Interest Cost | NIL |
| Benefits paid | NIL |
| Actuarial (Gain)/Loss | NIL |
| Present Value of Obligations at the end of the year | NIL |

| c) The components of net gratuity costs are reflected below | Amount in Rs. |
|---|------------------|
| Service Cost | NIL |
| Interest Cost | NIL |
| Net Actuarial Gain/(Loss) recognised in the year | NIL |
| Net gratuity costs | NIL |

d) Following are the Principal Actuarial Assumptions used at the balance sheet date:

| Particulars | Amount (in Rs.) |
|------------------------------|--------------------|
| Discount Rate | NIL |
| Compensation Escalation Rate | NIL |

37. Basic and Diluted Earnings Per Share (EPS), of face value Rs.100/- has been calculated as under:-

| No. | Description | 31 March 2025 Rs in1000's | 31 March 2024 Rs in1000's |
|-----|--|---------------------------------|---------------------------------|
| a) | Amount used as the numerator profit(loss) after tax (Rs) – (A) | 6284.18 | 3510.21 |



| | | | |
|----|---|---------------|---------------|
| b) | Basic/ Weighted average number of Equity shares used as the denominator – (B) | 499.97/463.38 | 337.38/314.30 |
| c) | Nominal value of Equity shares (Rs) | 0.10 | 0.10 |
| d) | Basic/ Diluted Earnings per share (Rs) | 12.57/9.25 | 10.40/11.17 |

38. The details of Provisions as per AS 29 are given below:

| Particulars | Opening Balance | Additions Reversals | Closing Balance |
|--------------------|-----------------|---------------------|-----------------|
| Provision for | NIL | NIL | NIL |
| Provision for | NIL | NIL | NIL |

39. ADDITIONAL INFORMATION

- a) Details Of Finished Goods - Nil
- b) Details of Work In Progress - Nil
- c) Quantitative Details of major items of Raw Materials Consumed - Nil
- d) Break-up of Imported Raw Materials Consumed - Nil
- e) CIF Value of imports made during the year - Nil
- f) Earnings in foreign exchange - Nil
- g) Expenditure in foreign currency - Nil
- h) Amount remitted during the year in foreign currency - Nil

40. The management has initiated the process of identifying enterprises which have provided goods and services to the company and which qualify under the definition of micro and small enterprises, as defined under Micro, Small and Medium Enterprises Development Act, 2006. The company has not received any intimation from its vendors regarding their status under Micro, Small and Medium Enterprises Development Act, 2006. Further in the view of the management, the impact of interest, if any, that may be payable in accordance with the provisions of the Act is not expected to be material.

41. There has been no significant impact on the operations and financial position of the company on account of the outbreak of COVID-19 pandemic and consequential lock-down restrictions imposed by the Government.

42. Additional Regulatory Information

Financial Ratios:
As on 31 March 2025

| Particulars | Current Period | Previous Period | % of variance* |
|------------------------|----------------|-----------------|--|
| Liquidity Ratio | | | |
| Current Ratio (times) | 25.86 | 13.83 | 86.91% (Current Assets increased compare with last year) |
| Solvency Ratio | | | |



| | | | |
|--|--------|--------|--|
| Debt-Equity Ratio (times) | Nil | 0.04 | -100.00%(There Was repayment of loans during the year) |
| Debt Service Coverage Ratio (times) | 41.82 | 84.45 | -50.47% (Interest on loan Decreased) |
| Profitability ratio | | | |
| Net Profit Ratio (%) | 45.02% | 44.35% | 1.52% (Increase in business during the year) |
| Return on Equity Ratio (%) | 5% | 5% | 7.75% (Sales increased) |
| Return on Capital employed (%) | 12.48% | 10.82% | 15.32% (Revenue increased during the year) |
| Return on Investment (%) | 8.76% | 7.39% | 1.37% (Revenue increased during the year) |
| Utilization Ratio | | | |
| Trade Receivables turnover ratio (times) | Nil | Nil | Nil |
| Inventory turnover ratio (times) | Nil | Nil | Nil |
| Trade payables turnover ratio (times) | Nil | Nil | Nil |
| Net capital turnover ratio (times) | 0.15 | 0.14 | 0.01 (Increase in Busines) |

43. Other Notes

(i) The Company do not have any Benami property, where any proceeding has been initiated or pending against the Group for holding any Benami property.

(ii) The Company do not have any transactions with companies struck off.

(iii) The Company do not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory period,

(iv) The Company have not traded or invested in Crypto currency or Virtual Currency during the financial year.

(v) The Company have not advanced or loaned or invested funds to any other person(s) or entity (ies), including foreign entities (Intermediaries) with the understanding that the Intermediary shall: (a) 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 (b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries

(vi) The Company have not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall: (a) 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 (b) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries,

(vii) The Company have not any such transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax



ALBERT AND ASSOCIATES
CHARTERED ACCOUNTANTS

#18 Padmanaban Street,
North Usman Road, T Nagar,
Chennai - 600017.
✉ auditor@albertassociates.in
albertkarunakaran@gmail.com
🌐 www.albertassociates.in
☎ 044 42141222

assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961

(viii) The Company has not been declared wilful defaulter by any bank or financial institution or government or any government authority.

44. Previous year figures have been regrouped /reclassified wherever necessary to suit the current year's layout.

**For Albert & Associates,
Chartered Accountants,**

For and on behalf of the Board of Directors

LOURDUSAMY
ALBERT
KARUNAKARAN
Digitally signed by
LOURDUSAMY ALBERT
KARUNAKARAN
Date: 2025.04.17 15:57:38
+05'30'

L.AlbertKarunakaran B.Com, F.C.A
FRN: 011743S / M.No:216635
UDIN:25216635BMIGTL4166

Place: Chennai
Date:17/04/2025

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KANDASAM
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PALANIGOUNDER
KANDASAMY
Date: 2025.04.17
17:04:46 +05'30'

P KANDASAMY
Managing Director
DIN: 08272010

PERIYAPATTI
KARUPPAGOU
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KARUPPAN
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PERIYAPATTI
KARUPPAGOUNDER
KARUPPAN
Date: 2025.04.24
11:58:39 +05'30'

P.K KARUPPAN
Director
DIN: 08272011



STATUTORY AUDITOR'S CERTIFICATES (SAC)

We have examined the book of accounts and other records of **M/s. SRI ANAIYAN FINANCE PRIVATE LIMITED (CIN:U65929TZ2018PTC031190)** for the Financial Year ending March 31, 2025. On the basis of the information submitted to us, we clarify the followings,

| S. No | Particulars | Details |
|-------|---|--|
| 1 | Name of the company | SRI ANAIYAN FINANCE PRIVATE LIMITED |
| 2 | Certificate of Registration No. | N 07 00863 |
| 3 | Registered office address | 395 A, Nataraj Tower, Santhai Pudur Paavai Mahal Cross, Paramathi Road, Namakkal- 637 001. |
| 4 | Corporate office address | 395 A, Nataraj Tower, Santhai Pudur Paavai Mahal Cross, Paramathi Road, Namakkal- 637 001. |
| 5 | The company has been classified by RBI as: (Investment company / Loan Company / AFC / NBFC-Factor / IFC / IDF-NBFC) | Loan Company- NBFC |
| 6 | Net Owned Fund (in Rs. Crore) (Calculation of the same is given in the annex) | Rs.6.87/- Crore |
| 7 | Total Asset (in Rs. Crore) | Rs.7.17/- Crore |
| 8 | Asset-Income Patten (in terms of RBI Press Release 1998-99/1269 dated April 8, 1999) a) % of Financial asset to Total Assets b) % of Financial Income to Gross Income (NBFC-Factor / NBFC-MFI / AFC / IFC may also report separately below) | 97.34% 99.43% |
| 9 | Whether the company was holding any public Deposits, as on March 31, 2025 If Yes, the amount in Rs. 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) | Yes |



| S. No | Particulars | Details |
|-------|---|---------|
| 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 | No |
| 13 | If the company is classified as an NBFC-MFI; % of Qualifying Assets to Net Assets | No |
| 14 | If the company is classified as an AFC; a) % of Advances given for creation of physical / real assets / supporting economic activities to Total Assets b) % of income generated out of these assets to Total Income | No |
| 15 | If the company is classified as an NBF-IFC % of Infrastructure Loan to Total Assets | No |
| 16 | Has there been any takeover / Acquisition of control/ change in shareholding/ Management during the year which required prior approval From RBI? | No |

In terms of **Chapter II** of Master Direction DNBS. PPD.03/66.15.001/2016-17 dated September 29, 2016 as a separate report to the Board Directors of the company has been made.

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

**For Albert and Associates,
Chartered Accountants,**

LOURDUSAMY
ALBERT
KARUNAKARAN
Digitally signed by
LOURDUSAMY ALBERT
KARUNAKARAN
Date: 2025.04.17 15:58:18
+05'30'

L. Albert Karunakaran B.com F.C.A
M.No: 216635/FRN: 011743S
UDIN: 25216635BMIGTL4166
Place: Chennai
Date: 17/04/2025

SRI ANAIYAN FINANCE PRIVATE LIMITED
395 A,NATARAJ TOWER, SANTHAI PUDUR PAAVAI MAHAL CROSS PARAMATHI ROAD,
NAMAKKAL, NAMAKKAL - 637 001
Mail: admin@srianiyanfinance.com, Ph: 9750877717
CIN: U65929TZ2018PTC031190

CASH FLOW STATEMENT FY 2024-25

| | | Amount in Rs | Amount in Rs |
|----|---|----------------------|----------------------|
| | | 2024-25 | 2023-24 |
| A) | CASH FLOW FROM OPERATING ACTIVITIES | | |
| | Net profit before Tax as per Statement of Profit and Loss | 83,99,730 | 46,90,766 |
| | Adjustment for - | | |
| | Add:- Depreciation | 67,412 | 55,442 |
| | Less:- Interest income and Dividend | (59,975) | (84,792) |
| | Add:- Adjustment for Interest Expenses | 1,45,397 | 39,806 |
| | Operating profit before working capital changes | 85,52,564 | 47,01,222 |
| | Movements in working capital | | |
| | (Decrease) / Increase in trade Payables | | |
| | (Increase)/Decrease in Receivables | | |
| | (Increase) /Decrease in Other Current Assets | (20,25,463) | (6,39,576) |
| | (Increase) /Decrease in loans & Advances | (2,10,23,994) | (2,11,09,085) |
| | (Decrease) / Increase in other current liabilities | 13,02,278 | 7,39,745 |
| | (Increase)/Decrease in Inventories | | |
| | (Decrease) / Increase in Short term Provisions | | |
| | Cash Generated/(used) from Operations | (1,31,94,615) | (1,63,07,694) |
| | Less:- Income tax paid | 21,54,055 | 11,78,401 |
| | Net cash from operating activities (A) | (1,53,48,670) | (1,74,86,095) |
| B) | CASH FLOW FROM INVESTMENT ACTIVITIES | | |
| | (Purchase)/sale of Fixed Assets including CWIP | (47,733) | (2,93,885) |
| | Increase / (Decrease) in Non-current Investments | | |
| | Increase /(Decrease) in Receivables | | - |
| | Investment (Increased)/Decreased | - | - |
| | Increase in Advances | | |
| | Increase / (decrease) in Deposits | | |
| | Increase in Statutory Receivables | | |
| | Dividend Paid/Received | (16,86,875) | (8,34,400) |
| | Interest Received | 59,975 | 84,792 |
| | Decrease / Increase in Misc Expenditure | | |
| | Net cash from in Investing activities (B) | (16,74,633) | (10,43,493) |
| C) | CASH FLOW FROM FINANCING ACTIVITIES | | |
| | Securities Premium Account | 40,64,750 | 25,75,500 |
| | Increase in Equity Share Capital | 1,62,59,000 | 1,28,77,500 |
| | Proceeds from Borrowings | (19,50,000) | 19,50,000 |
| | Repayment of Borrowings | | |
| | Interest Paid | (1,45,397) | (39,806) |
| | Increase/Decrease in Cash Credit | | |
| | Net Cash from Financing Activities (C) | 1,82,28,353 | 1,73,63,194 |
| D) | Net Increase / (decrease) in Cash & Cash Equivalents (A+B+C) | 12,05,050 | (11,66,393) |
| | Opening Cash and Cash Equivalent | 1,39,612 | 13,06,005 |
| | Closing Cash and Cash Equivalent (Note 16) | 13,44,662 | 1,39,612 |
| E) | Increase/(Decrease) in Cash & Cash Equivalents | 12,05,050 | (11,66,393) |

For M/s.Albert and Associates
Chartered Accountants

LOURDUSAMY
ALBERT
KARUNAKARAN

Digitally signed by
LOURDUSAMY ALBERT
KARUNAKARAN
Date: 2025.04.17 16:21:56
+05'30'

L.Albert Karunakaran.B.Com,F.C.A
FRN.011743S / M.No.216635
UDIN: 25216635BMIGTL4166
Place : Chennai
Date :17/04/2025

For and On Behalf of the Board

PERIYAPATTI
KARUPPAGOU
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KARUPPAN

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PERIYAPATTI
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KARUPPAN
Date: 2025.04.24
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R KANDASAMY

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PALANIGOUNDER
KANDASAMY
Date: 2025.04.17 17:20:17
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P K KARUPPAN
Director
DIN :08272011

P KANDASAMY
Managing Director
DIN :08272010

| SRI ANAIYAN FINANCE PRIVATE LIMITED 395 A,NATARAJ TOWER, SANTHAI PUDUR PAAVAI MAHAL CROSS PARAMATHI ROAD, NAMAKKAL, NAMAKKAL - 637 001 Mail: admin@srianaiyanfinance.com, Ph: 9750877717 CIN: U65929TZ2018PTC031190 Balance Sheet As at March 31, 2025 | | | |
|--|---------|---|-------------------------|
| Particulars | Note | As at March 31, 2025 | As at March 31, 2024 |
| I.EQUITY AND LIABILITIES | | | |
| Shareholders Funds: | | | |
| (a) Share Capital | 3 | 4,99,96,500 | 3,37,37,500 |
| (b) Reserves and Surplus | 4 | 1,90,03,233 | 1,03,77,208 |
| (C) Money Received against share warrants | | | |
| Sub-total -Shareholders' funds | | 6,89,99,733 | 4,41,14,708 |
| (2) Non-Current Liabilities | | | |
| (a) Long Term Borrowings | 5 | - | - |
| (b) Other Long Term Liabilities | 6 | - | - |
| (c) Long Term Provisions | 7 | - | - |
| (3) Current Liabilities | | | |
| (a) Short-Term Borrowings | 8 | - | 19,50,000 |
| (b) Trade Payables | 9 | - | - |
| (c) Other Current Liabilities | 10 | 27,62,400 | 14,60,122 |
| | | 7,17,62,132.96 | 4,75,24,830 |
| II.ASSETS | | | |
| (1)Non-Current Assets | | | |
| (a) Property, Plant & Equipment and Intangible assets | | | |
| (i) Property, Plant & Equipment | 11 | 3,13,276 | 3,32,955 |
| (ii) Intangible Assets | 12 | - | - |
| (iii) Capital Work in progress | 13 | - | - |
| (iv) Intangible assets under development | 14 | - | - |
| (b) Non-Current Investments | 15 | - | - |
| (c) Long Term Loans and Advances | 16 | - | - |
| (d) Other Non-Current Assets | 17 | 16,516 | 14,041 |
| (2) Current Assets | | | |
| (a) Inventories | 18 | - | - |
| (b) Trade Recceivables | 19 | - | - |
| (c) Cash and Cash Equivalents | 20 | 13,44,662 | 1,39,612 |
| (d) Short-Term Loans and Advances | 21 | 6,66,29,787 | 4,56,05,793 |
| (e) Other Current Assets | 22 | 34,57,892 | 14,32,429 |
| | | 7,17,62,132.96 | 4,75,24,830 |
| Notes on Financial Statements | (1-2) | | |
| Notes on Accounts | (31-42) | | |
| As per our report of even date | | For and on behalf of the Board | |
| For Albert and Associates, Chartered Accountants, | | | |
| LOURDUSAMY ALBERT KARUNAKARAN <small>Digitally signed by LOURDUSAMY ALBERT KARUNAKARAN Date: 2025.04.17 16:12:47 +05'30'</small> | | PERIYAPATTI KARUPPAGOUN DER KARUPPAN <small>Digitally signed by PERIYAPATTI KARUPPAGOUNDER KARUPPAN Date: 2025.04.24 11:55:06 +05'30'</small> | |
| L.Albert Karunakaran.B.Com,F.C.A M. NO: 216635/FRN: 011743S UDIN: 25216635BMIGTL4166 Place : Chennai Date :17/04/2025 | | PALANIGOUN DER KANDASAMY <small>Digitally signed by PALANIGOUNDER KANDASAMY Date: 2025.04.17 17:43:03 +05'30'</small> | |
| | | P K KARUPPAN Director DIN :08272011 | |
| | | P KANDASAMY Managing Director DIN :08272010 | |

| SRI ANAIYAN FINANCE PRIVATE LIMITED 395 A,NATARAJ TOWER, SANTHAI PUDUR PAAVAI MAHAL CROSS PARAMATHI ROAD, NAMAKKAL, NAMAKKAL - 637 001 Mail: admin@srianaiyanfinance.com, Ph: 9750877717 CIN: U65929TZ2018PTC031190 | | | |
|---|---|--|------------------------------|
| Statement Of Profit And Loss For The Year Ended March 31, 2025 | | | |
| Particulars | Note | Year ended March 31, 2025 | Year ended March 31, 2024 |
| I. Revenue | | | |
| Revenue from operations | 23 | 1,02,11,654 | 60,33,629 |
| Other Income | 24 | 3,27,992 | 3,62,542 |
| Total Incomes | | 1,05,39,646 | 63,96,171 |
| II. EXPENSES | | | |
| Cost of Materials consumed | 25 | - | - |
| Changes in Inventories | 26 | - | - |
| Operating Expenses | 27 | 2,55,053 | 2,40,759 |
| Employee benefits expenses | 28 | 8,27,257 | 7,01,499 |
| Finance Costs | 29 | 1,50,250 | 41,565 |
| Depreciation and Amortisation | 11 | 67,412 | 55,442 |
| Other expenses | 30 | 4,77,591 | 5,40,664 |
| Total Expenses | | 17,77,563 | 15,79,929 |
| III. Profit before exceptional and extraordinary items and tax (I-II) | | 87,62,082 | 48,16,242 |
| IV. Exceptional/Extraordinary Items | | - | - |
| V. Profit before tax (III - IV) | | 87,62,082 | 48,16,242 |
| VI. Provision on Standard Assets | | 3,62,353 | 1,25,476 |
| Profit before tax (V - VI) | | 83,99,730 | 46,90,766 |
| Less: Provision for Taxation: | | | |
| - Current Tax | | 21,18,029 | 11,78,401 |
| - Deferred Tax | | (2,475) | 2,156 |
| Total Tax Expenses | | 21,15,554 | 11,80,557 |
| VII. NET PROFIT(LOSS) FOR THE YEAR | | 62,84,176 | 35,10,209 |
| VIII. Profit/(Loss) from Discontinuing Operations | | - | - |
| IX. Tax Expense of Discontinuing Operations | | - | - |
| X. Profit/ (Loss) from Discontinuing Operations (after Tax) | | - | - |
| XI. NET PROFIT(LOSS) FOR THE YEAR | | 62,84,176 | 35,10,209 |
| Basic / Diluted Earnings per Share of Rs. 100 each | | 12.57 | 10.40 |
| Notes on Financial Statements | (1-2) | | |
| Notes on Accounts | (31-42) | | |
| As per our report of even date | | | |
| For Albert and Associates, Chartered Accountants, | | For and on behalf of the Board | |
| LOURDUSAMY ALBERT KARUNAKARAN Digitally signed by LOURDUSAMY ALBERT KARUNAKARAN Date: 2025.04.17 16:18:39 +05'30' | PERIYAPATTI KARUPPAGOUNDER DER KARUPPAN Digitally signed by PERIYAPATTI KARUPPAGOUNDER KARUPPAN Date: 2025.04.17 11:50:23 +05'30' | PALANIGOUNDER KANDASAMY Digitally signed by PALANIGOUNDER KANDASAMY Date: 2025.04.17 17:44:24 +05'30' | |
| L. Albert Karunakaran.B.Com,F.C.A M. No: 216635/FRN: 011743S UDIN: 25216635BMIGTL4166 Place : Chennai Date :17/04/2025 | | P K KARUPPAN Director DIN :08272011 | |
| | | P KANDASAMY Managing Director DIN :08272010 | |

| SRI ANAIYAN FINANCE PRIVATE LIMITED | | |
|--|--------------------|--------------------|
| 395 A,NATARAJ TOWER, SANTHAI PUDUR PAAVAI MAHAL CROSS PARAMATHI ROAD, NAMAKKAL, NAMAKKAL - 637 001 Mail: admin@srianaiyanfinance.com, Ph: 9750877717 | | |
| CIN: U65929TZ2018PTC031190 | | |
| Notes forming part of financials for the year ended 31/03/2025 | | |
| | 31-03-2025 | 31-03-2024 |
| Note 3 - Share Capital | | |
| Authorised: 8,00,000 Equity Shares on Rs. 100/- each. | 8,00,00,000 | 5,00,00,000 |
| Issued, Subscribed and Paid up capital: 4,99,965 Equity Shares of Rs.100/- each | 4,99,96,500 | 3,37,37,500 |
| | 4,99,96,500 | 3,37,37,500 |
| Reconciliation of Number of Shares | | |
| No of Shares at the beginning of the year | 3,37,375 | 2,08,600 |
| Movement during the year (Rights Shares) | 1,62,590 | 1,28,775 |
| No of Shares at the closing of the year | 4,99,965 | 3,37,375 |
| <u>Terms/ Rights attached to Equity Shares</u> | | |
| The company has only one class of equity shares having a par value of Rs.100 per share. Each share holder is eligible for one vote per share held. | | |
| Shares in the Company held by each shareholder holding more than 5 percent shares as at 31st March 2025 | | |
| Equity Shares of Rs. 100 each fully paid | | |
| a) Number of shares | | |
| KARUPPAN P K | 26,750 | 26,750 |
| KANDASAMY P | - | 20,675 |
| SELLAPPAN V | - | 18,000 |
| PRABAKAR P K | - | 18,000 |
| ANITHA S S | - | 17,900 |
| KARTHIK P | - | 17,500 |
| ARUN KUMAR M | - | 17,000 |
| | 26,750 | 1,35,825 |
| b) % of holding | | |
| KARUPPAN P K | 5.35% | 7.92% |
| KANDASAMY P | - | 6.12% |
| SELLAPPAN V | - | 5.33% |
| PRABAKAR P K | - | 5.33% |
| ANITHA S S | - | 5.30% |
| KARTHIK P | - | 5.18% |
| ARUN KUMAR M | - | 5.03% |
| As at 31st March 2025 | 5.35% | 40.21% |
| Note 4 - Reserve and Surplus | | |
| (A) Statutory Reserve | | |
| Opening Balance | 19,36,879 | 12,34,837 |
| Add: Transferred from Statement of Profit and Loss Account | 12,56,835 | 7,02,042 |
| Balance at the End of the Year | 31,93,714 | 19,36,879 |
| (B) Surplus i.e. Balance in the Statement of Profit & Loss | | |
| As per last Balance Sheet | 58,64,829 | 38,88,255 |
| Add / (Less) : Profit / (Loss) for the year | 62,84,176 | 35,10,210 |
| Less: Transfer to Reserve Fund U/s.45IC of RBI Act 1934 | 12,56,835 | 7,02,042 |
| Dividend (Paid during the Year) | 16,86,875 | 8,34,400 |
| Excess Depreciation Written Back | - | 2,806 |
| Tax Difference | 36,026 | - |
| Net Surplus in the statement of Profit and Loss | 91,69,269 | 58,64,829 |
| (C) Securities Premium Account | | |
| Opening Balance | 25,75,500 | - |
| Share Premium Received during the year | 40,64,750 | 25,75,500 |
| | 66,40,250 | 25,75,500 |
| Total Reserves & Surplus | 1,90,03,233 | 1,03,77,208 |

| SRI ANAIYAN FINANCE PRIVATE LIMITED | | | |
|---|---|--------------|------------------|
| 395 A,NATARAJ TOWER, SANTHAI PUDUR PAAVAI MAHAL CROSS PARAMATHI ROAD, NAMAKKAL, NAMAKKAL - 637 001 Mail: admin@srianiyanfinance.com, Ph: 9750877717 | | | |
| CIN: U65929TZ2018PTC031190 | | | |
| Notes forming part of financials for the year ended 31/03/2025 | | | |
| Note 5 - Long Term Borrowings | NA | NA | |
| Note 6 - Other Long Term Liabilities | NA | NA | |
| Note 7 - Long Term Provisions | NA | NA | |
| Note 8 - Short-Term Borrowings | | | |
| NBFC OD - AADHI BHAGAVAN FINANCE PRIVATE LIMITED (Namakkal) | - | 19,50,000.00 | |
| Note 9 - Trade Payables | | | |
| As on 31 March 2025: | | | |
| Particulars | Outstanding for following period from due date of payment | | |
| | Unbilled | Not Due | Less than 1 Year |
| (i) MSME | - | - | - |
| (ii) Others | - | - | - |
| (iii) Disputed dues - MSME | - | - | - |
| (iv) Disputed dues -Others | - | - | - |
| Total | - | - | - |
| As on 31 March 2024: | | | |
| Particulars | Outstanding for following period from due date of payment | | |
| | Unbilled | Not Due | Less than 1 Year |
| (i) MSME | - | - | - |
| (ii) Others | - | - | - |
| (iii) Disputed dues - MSME | - | - | - |
| (iv) Disputed dues -Others | - | - | - |
| Total | - | - | - |
| Note 10 - Other Current Liabilities | Provision for Bad Debts @ 100.00% on Sub Std Assets | 1,56,427 | 1,68,127 |
| | Provision @ 0.25% on Standard Assets | 1,57,941 | 1,13,594 |
| | Provision @ 10% on Sub Standard Assets | 3,29,706 | - |
| | Provision for Income Tax | 21,18,029 | 11,78,401 |
| | GST Payable | 298 | |
| | | 27,62,400 | 14,60,122 |
| Note 15 - Non-Current Investments | Investments | - | - |
| | | - | - |
| | | | |
| Note 16 - Long Term Loans and Advances | NA | NA | |
| Note 17 - Other Non-Current Assets | Deffered tax Assets | | |
| | Opening Balance | (14,041) | (16,197) |
| | Add: Provision Made during the Year | (2,475) | 2,156 |
| | | (16,516) | (14,041) |
| Note 18 - Inventories | NA | NA | |

| SRI ANAIYAN FINANCE PRIVATE LIMITED 395 A,NATARAJ TOWER, SANTHAI PUDUR PAAVAI MAHAL CROSS PARAMATHI ROAD, NAMAKKAL, NAMAKKAL - 637 001 Mail: admin@srianaiyanfinance.com, Ph: 9750877717 CIN: U65929TZ2018PTC031190 | | | |
|---|---|--------------------|--------------------|
| Notes forming part of financials for the year ended 31/03/2025 | | | |
| Note 19 - Trade Receivables | | | |
| As on 31 March 2025: | | | |
| Particulars | Outstanding for following period from due date of payment | | |
| | Unbilled | Not Due | Less than 6 months |
| (i) Undisputed Trade Receivables - Considered good | - | - | - |
| (ii) Undisputed Trade Receivables - which have significant increase in credit risk | - | - | - |
| (iii) Undisputed Trade Receivables - Credit Impaired | - | - | - |
| (iv) Disputed Trade Receivables - Considered Good | - | - | - |
| (v) Disputed Trade Receivables - which have significant increase in credit risk | - | - | - |
| (vi) Disputed Trade Receivables - Credit Impaired | - | - | - |
| Total | - | - | - |
| As on 31 March 2024: | | | |
| Particulars | Outstanding for following period from due date of payment | | |
| | Unbilled | Not Due | Less than 6 months |
| (i) Undisputed Trade Receivables - Considered good | - | - | - |
| (ii) Undisputed Trade Receivables - which have significant increase in credit risk | - | - | - |
| (iii) Undisputed Trade Receivables - Credit Impaired | - | - | - |
| (iv) Disputed Trade Receivables - Considered Good | - | - | - |
| (v) Disputed Trade Receivables - which have significant increase in credit risk | - | - | - |
| (vi) Disputed Trade Receivables - Credit Impaired | - | - | - |
| Total | - | - | - |
| Note 20 - Cash and Cash Equivalents | | | |
| Cash on Hand (As certified by Management) | | 68,579 | 30,509 |
| Balance with banks - in Current Account | | 12,76,083 | 1,09,103 |
| | | 13,44,662 | 1,39,612 |
| Note 21 - Short Term Loans and Deposits | | | |
| (Unsecured , considered good) | | | |
| Secured | | 5,54,42,925 | 3,38,74,696 |
| Unsecured | | 1,11,86,863 | 1,17,31,097 |
| | | 6,66,29,787 | 4,56,05,793 |
| Note 22 - Other Current Asseets | | | |
| Loan And Advances | | 50,000 | 65,000 |
| Interest Receivables | | 4,70,999 | 2,84,800 |
| Advance Income Tax | | 20,00,000 | 10,50,000 |
| Fixed Deposit | | 7,00,000 | - |
| TDS / TCS Receivable & Advance Tax | | - | 6,108 |
| Amortization Expenses - Capital Increase | | 2,36,893 | - |
| GST Input Credit | | - | 26,521 |
| | | 34,57,892 | 14,32,429 |
| Note 23 - Revenue from operations | | | |
| Sale of Services | | | |
| Interest Income | | 1,02,11,654 | 60,33,629 |
| | | 1,02,11,654 | 60,33,629 |
| Note 24 - Other Income | | | |
| Interest on FD | | 59,975 | 84,792 |
| Documentation Charges & Other Income | | 2,68,017 | 2,77,750 |
| | | 3,27,992 | 3,62,542 |
| Note 25 - Cost Of Material Consumed | | NA | NA |
| Note 26 - Changes in Inventories | | NA | NA |
| Note 27 - Operating Expenses | | | |
| Power & Fuel | | 9,470 | 10,622 |
| Rates & Taxes | | 5,933 | 4,387 |
| Rent | | 1,20,000 | 97,500 |
| DSA Charges | | 1,19,650 | 1,28,250 |
| | | 2,55,053 | 2,40,759 |

| | | |
|--|-----------------|---|
| SRI ANAIYAN FINANCE PRIVATE LIMITED 395 A,NATARAJ TOWER, SANTHAI PUDUR PAAVAI MAHAL CROSS PARAMATHI ROAD, NAMAKKAL, NAMAKKAL - 637 001 Mail: admin@srianiyanfinance.com, Ph: 9750877717 CIN: U65929TZ2018PTC031190 | | |
| Notes forming part of financials for the year ended 31/03/2025 | | |
| Note 28 - Employee Benefit Expenses | | |
| Salaries & Bonus | 8,01,337 | 6,79,845 |
| Employee Welfare Expenses | 25,920 | 21,654 |
| | 8,27,257 | 7,01,499 |
| Note 29 - Finance Costs | | |
| Bank Charges | 4,853 | 1,759 |
| Loan Interest Paid | 1,45,397 | 39,806 |
| | 1,50,250 | 41,565 |
| Note 30 - Other Expenses | | |
| Auditors Fees : | | |
| For Statutory Audit | 30,000 | 30,000 |
| Business Promotion Expenses | 19,744 | 12,500 |
| Meeting Expenses | 29,091 | 31,558 |
| Credit Information Services | 31,487 | 31,878 |
| Advertisement Expenses | 2,640 | 14,350 |
| Repairs & Maintenance | 96,598 | 1,86,500 |
| Printing & Stationary | 20,470 | 17,446 |
| Telephone & Internet Expenses | 17,351 | 17,915 |
| ROC and Share Right Issue | 26,322 | 18,844 |
| Travelling Expenses | 17,658 | 7,944 |
| Pooja Expenses | 6,190 | 5,641 |
| Loss Assets Written Off | - | 32,537 |
| Office Cleaning Expenses | 21,810 | - |
| Gst Input Reversed | 41,838 | - |
| Postage & Courier Expenses | 18,393 | 12,451 |
| Professional Fees | 98,000 | 1,21,100 |
| | 4,77,591 | 5,40,664 |
| As per our report of even date | | |
| For Albert and Associates, Chartered Accountants, LOURDUSAMY Digitally signed by ALBERT LOURDUSAMY ALBERT KARUNAKARAN KARUNAKARAN Date: 2025.04.17 16:34:53 +05'30' | | For and on behalf of the Board PERIYAPATTI Digitally signed by KARUPPAGOUN KARUPPAGOUNDER DER KARUPPAN KARUPPAGOUNDER Date: 2025.04.24 11:59:55 +05'30' |
| L.Albert Karunakaran.B.Com,F.C.A M.NO: 216635/FRN: 011743S UDIN: 25216635BMIGTL4166 Place : Chennai Date :17/04/2025 | | P K KARUPPAN Director DIN :08272011 |
| | | P KANDASAMY Managing Director DIN :08272010 |

CIN: U65929TZ2018PTC031190

31-03-24

31-03-25

| Name of Assets | Date of Purchase of Assets | Original Cost of Purchase | Depreciation charged as on 31.03.2024 | Net Block | Residual Value @5 % of original cost | Useful life as per companies Act 2013 | 31-03-24 | Balance useful period | Rate | Asset used during the year (In days | 31-03-23 | Net block | Unclaimed depreciation for useful life expired assets to be adjusted with Reserves |
|------------------------|----------------------------|---------------------------|---------------------------------------|-----------|--------------------------------------|---------------------------------------|--|-----------------------|--------|--------------------------------------|---------------------|-----------|--|
| | | | | | | | Already expired useful life as on 31/03/24 | | | | Depreciation Amount | | |
| Furniture & Fittings | 18-Mar-19 | 1,38,000 | 87,490 | 50,510 | 6,900 | 15 | 5.04 | 9.96 | 18.12% | 365 | 9,151 | 41,359 | |
| Computers & Softwares | 29-Mar-19 | 46,000 | 43,700 | 2,300 | 2,300 | 3 | 5.01 | -2.01 | | 365 | | 2,300 | |
| Computers & Softwares | 28-Aug-19 | 75,000 | 71,250 | 3,750 | 3,750 | 3 | 4.59 | -1.59 | | 365 | | 3,750 | |
| Computers & Softwares | 05-Dec-19 | 59,491 | 56,516 | 2,975 | 2,975 | 3 | 4.32 | -1.32 | | 365 | | 2,975 | |
| Computers & Softwares | 16-May-20 | 75,000 | 71,250 | 3,750 | 3,750 | 3 | 3.88 | -0.88 | | 365 | | 3,750 | |
| Computers & Softwares | 07-Jan-22 | 25,297 | 22,410 | 2,887 | 1,265 | 3 | 2.23 | 0.77 | 65.77% | 365 | 1,622 | 1,265 | |
| Cash Machine | 13-Jul-21 | 11,441 | 10,626 | 815 | 572 | 3 | 2.72 | 0.28 | 71.47% | 365 | 243 | 572 | |
| UPS | 29-Oct-19 | 16,022 | 9,345 | 6,677 | 801 | 15 | 4.42 | 10.58 | 18.17% | 365 | 1,213 | 5,464 | |
| Computers & LG Monitor | 14-Sep-23 | 7,415 | 2,553 | 4,862 | 371 | 3 | - | 3.00 | 57.59% | 365 | 2,800 | 2,062 | |
| Furniture & Fittings | 14-Aug-23 | 50,480 | 5,759 | 44,721 | 2,524 | 15 | - | 15.00 | 17.44% | 365 | 7,799 | 36,922 | |
| Furniture & Fittings | 02-Sep-23 | 58,520 | 6,124 | 52,396 | 2,926 | 15 | - | 15.00 | 17.50% | 365 | 9,168 | 43,228 | |
| Furniture & Fittings | 05-Sep-23 | 7,978 | 823 | 7,155 | 399 | 15 | - | 15.00 | 17.51% | 365 | 1,253 | 5,902 | |
| Locker | 14-Aug-23 | 1,69,492 | 19,335 | 1,50,157 | 8,475 | 15 | - | 15.00 | 17.44% | 365 | 26,187 | 1,23,970 | |
| Air Conditioner | 29-Apr-24 | 43,750 | - | 43,750 | 2,188 | 15 | - | 15.00 | 18.10% | 336 | 7,291 | 36,459 | |
| Web camera | 07-Feb-25 | 1,780 | - | 1,780 | 89 | 3 | - | 3.00 | 63.16% | 52 | 160 | 1,620 | |
| STABILIZER VG | 29-Apr-24 | 2,203 | - | 2,203 | 110 | 10 | - | 10.00 | 25.89% | 336 | 525 | 1,678 | |
| | | 7,87,869 | 4,07,181 | 3,80,688 | 39,393 | | | | | | 67,412 | 3,13,276 | |

| Name: SRI ANAIYAN FINANCE PVT LTD | | | | | A. Y. 2025-26 | | | |
|--------------------------------------|------|-----------|------------------|------------------|---------------|----------|--------------|-----------|
| CIN: U65929TZ2018PTC031190 | | | | | | | | |
| Depreciation as per Income Tax Act | | | | | | | | |
| Block | Rate | WDV as on | Additions used | Additions used | Deletions | Total | Depreciation | WDV as on |
| | | 01-Apr-24 | 180 days or more | 179 days or less | | | | 31-Mar-25 |
| Furniture &Fittings | 10% | 1,82,693 | | - | | 1,82,693 | 18,269 | 1,64,424 |
| Computers & Softwares and Web Camera | 40% | 36,316 | | 1,780 | | 38,096 | 14,882 | 23,214 |
| Cash Machine | 15% | 7,026 | - | - | - | 7,026 | 1,054 | 5,972 |
| UPS | 15% | 7,736 | 2,203 | - | - | 9,939 | 1,491 | 8,448 |
| Air Conditioner | 15% | - | 43,750 | - | - | 43,750 | 6,563 | 37,188 |
| Locker | 10% | 1,52,543 | | - | - | 1,52,543 | 15,254 | 1,37,289 |
| Total | | 3,86,315 | 45,953 | 1,780 | - | 4,34,048 | 57,513 | 3,76,534 |