MDK & ASSOCIATES
CHARTERED ACCOUNTANTS
1ST FLOOR, KRISHNANJALI BUILDING
EAST NADA, GURUVAYUR – 680101

Independent Auditors' report

To

The members of MULAMOOTTIL NIDHI LIMITED

Report on the Standalone financial statements

Opinion

We have audited the accompanying standalone financial statements of MULAMOOTTIL NIDHI LIMITED ("the Company") which comprises of Balance Sheet as at March 31, 2025, the Statement of Profit and Loss and the Cash Flow Statement for the year ended on that date, and notes to the financial statements, including 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 standalone financial statements give the information required by the 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 31 March 2025 and its profit and its 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.

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.

Information other than the financial statements and auditors' report thereon

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, Business Responsibility Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

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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.

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Branches: I. PALAKKAD II. THRISSUR

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. 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.

<u>Report on other legal and regulatory requirements:</u>

1. As required by 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 the **Annexure A**, statement on the matters specified in paragraphs 3 and 4 of the order to the extent applicable

2. As required by section 143 (3) of the Act, we report that:

   a. We have sought 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 Cash Flow Statement dealt with by this report are in agreement with the books of account;

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CHARTERED ACCOUNTANTS
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EAST NADA, GURUVAYUR – 680101

d. In our opinion, aforesaid standalone financial statements comply with Accounting Standard specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rule, 2014.

e. On the basis of the written representations received from the Directors, as on March 31, 2024, and taken on record by the Board of Directors, none of the Directors is disqualified as on March 31, 2025 from being appointed as a director in terms of section 164 (2) of the Act, and

f. With respect to the adequacy of the Internal Financial Controls over financial reporting of the Unit and the operating effectiveness of such controls, refer to our separate report in Annexure –B

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 us:

   i. As per the information and explanations given to us, there are no pending litigations against the company.
   ii. The Company has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts.
   iii. The Company does not have to transfer any amounts to the Investor Education and Protection Fund by the Company.

3. As required by Nidhi Rules,2014, we give in **Annexure-C**, a certificate on matters specified in the Rule 22 of the Nidhi Rules, 2014

For MDK & ASSOCIATES
(CHARTERED ACCOUNTANTS)
(FRN 018016S)

C.A. DEEPAK KUMAR P.C.,B.Com. FCA. DISA (ICAI)
PARTNER (M.No: 239722)

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Place : Kozhencherry

Date : 31-08-2025

UDIN : 25239722BMIQWJ8512

MDK & ASSOCIATES
CHARTERED ACCOUNTANTS
1ST FLOOR, KRISHNANJALI BUILDING
EAST NADA, GURUVAYUR – 680101

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ANNEXURE A TO THE INDEPENDENT AUDITOR'S REPORT

Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date to the members of MULAMOOTTIL NIDHI LIMITED on the Standalone Financial Statements for the year ended 31 March 2025.

i. (a) (A) The company is maintaining proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.

(B) The Company is maintaining proper records showing full particulars of Intangible assets.

(b) These Property, Plant and Equipment have been physically verified by the management at reasonable intervals.

(c) The title deeds pertaining to the immovable properties disclosed in the financial statements are held in the name of company.

(d) The Company has not revalued any of its Property, Plant and Equipment or Intangible assets during the year.

(e) No proceedings have been initiated or pending against the company under the Benami Transactions (Prohibition) Act, 1988 (as amended in 2016) and rules made thereunder.

ii. The Company does not hold any inventory. Hence this clause is not applicable to the company.

iii. The company has not made investments in, provided any guarantee or security or granted any loans or advances in the nature of loans, secured or unsecured to companies, firms or Limited Liability Partnerships. Further, the Company's principal business is to give loans. Hence, this clause is not applicable to the company.

iv. The company has not granted/provided any loans, guarantees, or security and has not made any investments which are covered by section 185 and 186 of the Companies Act.

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

v. Since the company is a Nidhi company, section 73 to 76 of the Companies Act are not applicable to the company. The Company has accepted deposit from its members which are in accordance with Nidhi Rules 2014. Hence this clause is not applicable to the company.

vi. Maintenance of cost records has not been specified by the Central Government under sub-section (1) of Section 148 of the Companies Act. Hence, this clause is not applicable to the company.

vii. (a) To best of our knowledge and information and explanations given to us, the company is regular in depositing undisputed statutory dues.

(b) According to the information and explanations given to us, there are no disputed dues to be deposited.

viii. The Company has not surrendered or disclosed as income, any transaction not recorded in the books of account, during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961).

ix. (a) The Company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender.

(b) The Company has not been declared willful defaulter by any bank or financial institution or other lender.

(c) The Company has not availed any term loans during the year.

(d) The funds raised on short-term basis have not been used for long-term purposes by the Company.

(e) The company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, joint ventures or associate companies.

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

(f) The Company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies.

x. (a) The Company has not raised any money by way of initial public offer or further public offer (including debt instruments) during the year.

(b) The Company has not made any preferential allotment or private placement of shares or convertible debentures during the year. Hence, this clause is not applicable to the Company.

xi. (a) According to the information and explanations given to us and as represented by the Management and based on our examination of the books and records of the Company and in accordance with generally accepted auditing practices in India, no case of any fraud by the Company or any fraud on the Company has been noticed or reported during the year.

(b) We have not submitted any report under subsection (12) of section 143 of the Companies Act, 2013 in Form ADT-4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and up to the date of this audit report.

(c) As represented to us by the management, there are no whistle blower complaints received by the company during the year. Hence this clause is not applicable to the company.

xii. (a) The Company has complied with the Net Owned Funds to Deposit in the ratio of 1:20.

(b)The Company has maintained ten percent unencumbered term deposit.

(c)The Company has not defaulted in the payment of interest on deposits or repayment thereof for any period.

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

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CHARTERED ACCOUNTANTS
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xiii. During the year, the company has not entered in to any transactions with the related parties.

xiv. The Company is not liable to conduct internal audit as per the provisions of the Companies Act, 2013. Hence this clause 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) The Company is not required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934. Hence this clause is not applicable to the company.

(b) The Company has not conducted any Non-Banking Financial or Housing Finance activities therefore the Company is not required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934. Hence this clause is not applicable to the company.

(c) The Company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Hence this clause is not applicable to the company.

(d) In our opinion, there is no core investment company within the Group (as defined in the Core Investment Companies (Reserve Bank) Directions, 2016). Hence this clause is not applicable to the company.

xvii. Based on our examination of the books and records of the Company, the Company has not incurred cash losses in the financial year and not in the immediately preceding financial year.

xviii. There has been no resignation of statutory auditors during the year. Hence this clause is not applicable to the company.

xix. According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

xx. The provisions of Section 135 towards corporate social responsibility are not applicable on the company.

xxi. The provisions relating to the Consolidated Financial Statements are not applicable on the Company. Hence this clause is not applicable to the company.

For MDK & ASSOCIATES
(CHARTERED ACCOUNTANTS)
(FRN 018016S)

C.A. DEEPAK KUMAR P.C, B.Com. FCA. DISA (ICAI)
PARTNER (M.No: 239722)

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

PLACE : Kozhencherry

Date : 31-08-2025

UDIN : 25239722BMIQWJ8512

MDK & ASSOCIATES
CHARTERED ACCOUNTANTS
1ST FLOOR, KRISHNANJALI BUILDING
EAST NADA, GURUVAYUR – 680101

INDIA

Annexure B to the Independent Auditor's Report as referred to in paragraph 2(f) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date to the members of MULAMOOTTIL NIDHI LIMITED on the Standalone Financial Statements for the year ended 31 March 2025-

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

1. We have audited the internal financial controls over financial reporting of MULAMOOTTIL NIDHI LIMITED ("the Company") as of March 31, 2025 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

2. The Management of the Company is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting ('the Guidance Note') issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

GURUVAYUR

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CHARTERED ACCOUNTANTS
1ST FLOOR, KRISHNANJALI BUILDING
EAST NADA, GURUVAYUR – 680101

Auditors' Responsibility

3. Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing ('the Standards'), issued by the ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

4. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting includes obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Meaning of Internal Financial Controls over Financial Reporting

6. The Company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. The Company 's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with authorisations of management and directors of the Company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

7. Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

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CHARTERED ACCOUNTANTS
1ST FLOOR, KRISHNANJALI BUILDING
EAST NADA, GURUVAYUR – 680101

CA INDIA

Opinion

8. In our opinion, the Company has maintained in all material respects, adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as of March 31, 2025 based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

Place : Kozhencherry

Date : 31-08-2025

UDIN : 25239722BMIQWJ8512

For MDK & ASSOCIATES
(CHARTERED ACCOUNTANTS)
(FRN 018016S)

C.A. DEEPAK KUMAR P.C.,B.Com. FCA. DISA (ICAI)
PARTNER (M.No: 239722)

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

MDK & ASSOCIATES
CHARTERED ACCOUNTANTS
1ST FLOOR, KRISHNANJALI BUILDING
EAST NADA, GURUVAYUR – 680101

CA INDIA

Annexure C to the Independent Auditor's Report as referred to in paragraph 3 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date to the members of MULAMOOTTIL NIDHI LIMITED on the Standalone Financial Statements for the year ended 31 March 2025-

STATUTORY AUDITORS CERTIFICATE

(Pursuant to Rule 22 of Nidhi Rules, 2014)

THIS IS TO CERTIFY THAT, on the basis of books of accounts and other relevant documents verified by us and as per explanations given to us by the management for the FY 2024-25, has complied with all the provisions contained in Nidhi Rules, 2014 (including any statutory modifications or amendment thereto or enactment thereof) and have not contravened any of the provisions contained in the said rules.

For MDK & ASSOCIATES
(CHARTERED ACCOUNTANTS)
(FRN 018016S)

C.A. DEEPAK KUMAR P.C.,B.Com. FCA. DISA (ICAI)
PARTNER (M.No: 239722)

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

MULAMOOTTIL NIDHI LIMITED
BUILDING NO 13/1499,MULAMOOTTIL BUILDING NEAR C KESHAVAN SQUARE
KOZHENCHERY P O PATHANAMTHITTA Pathanamthitta KL 689641 IN
CIN:U65910KL2015PLC038561

Balance Sheet as at 31st March 2025

Particulars	Note no.	As at 31-03-2025	As at 31-03-2024
I EQUITY AND LIABILITIES			-
(1) **Shareholder's funds**			
(a) Share capital	3	2,48,13,470	2,48,13,470
(b) Reserves and surplus	4	1,90,69,078	1,80,08,376
(c) Money received against share warrants			
(2) **Share application money pending allotment**		-	
(3) **Non-current liabilities**			
(a) Long term borrowings			
(b) Deferred tax liabilities (net)	5	82,350	93,590
(c) Other Long term liabilities			
(d) Long-term provisions			
(3) **Current liabilities**			
(a) Short term borrowings	6	3,24,09,734	1,41,35,172
(b) Trade payables			
(A) total outstanding dues of micro enterprises and small enterprises; and			
(B) total outstanding dues of creditors other than micro enterprises and			
(c) Other current liabilities	7	12,04,647	9,05,281
(d) Short-term provisions	8	1,49,783	78,387
Total		7,77,29,062	5,80,34,277
II ASSETS			
(1) **Non-current assets**			
(a) Property, plant & equipment and intangible assets	9		
(i) Property, plant & equipment		1,50,52,963	1,59,69,059
(ii) Intangible assets		36,328	36,328
(iii) Capital work-in-progress			
(iv) Intangible assets under development			
(b) Non-current investment	10	35,51,937	32,48,296
(c) Deferred tax assets (net)			
(d) Long-term loans and advances			
(e) Other non-current assets			
(2) **Current assets**			
(a) Current investments			
(b) Inventories			
(c)Trade receivables			
(d) Cash and cash equivalents	11	61,55,010	41,48,872
(e) Short term loans and advances	12	5,06,76,465	3,24,26,711
(f) Other current assets	13	22,56,360	22,05,010
Total		7,77,29,062	5,80,34,277
See accompanying notes to financial statement 1, 2			

For and on behalf of the Board

JACOB THOMAS
Director
DIN:00364369

VARUGHESE MATHEW
Director
DIN: 11091978

As per our report of even date attached

CA. Deepak Kumar. P.C. B.com. FCA
Partner (M.No 239722)
Chartered Accountants
Firm Regn No : 018016S

Place : Kozhencherry
Date :31-08-2025

Place : Kozhencherry
Date :31-08-2025
UDIN: 25239722BMIQWJ8512

MULAMOOTTIL NIDHI LIMITED

BUILDING NO 13/1499,MULAMOOTTIL BUILDING NEAR C KESHAVAN SQUARE

KOZHENCHERY P O PATHANAMTHITTA Pathanamthitta KL 689641 IN

CIN:U65910KL2015PLC038561

Statement of Profit and Loss for the year ended 31st March 2025

	Particulars	Note no.	Year ended 31-03-2025	Year ended 31-03-2024
I	Revenue from operations	14	69,92,069	62,51,806
II	Other income	15	3,20,231	19,45,395
III	**Total Income (I+II)**		**73,12,300**	**81,97,201**
IV	**Expenses:**			
	Cost of materials consumed			
	Purchases of Stock-in-Trade			
	Changes in inventories of finished goods work-in-progress and Stock-in-Trade			
	Employee benefits expense	16	10,51,195	10,21,214
	Finance costs	17	20,34,957	47,16,548
	Depreciation and amortization expense	18	9,94,097	9,80,079
	Other expense	19	21,19,904	24,41,545
	Total expenses		**62,00,152**	**91,59,386**
V	**Profit before exceptional and extraordinary items and tax (III-IV)**		11,12,148	-9,62,185
VI	Exceptional items : Income Tax Paid FY 2020-21			
VII	**Profit before extraordinary items and tax (V-VI)**		11,12,148	-9,62,185
VIII	Extraordinary items			-
IX	**Profit before tax (VII-VIII)**		**11,12,148**	**-9,62,185**
X	Tax expenses:			
	(1) Current tax		62,686	
	(2) Deferred tax	5	-11,240	24,479
XI	**Profit (Loss) for the period (IX-X)**		**10,60,702**	**-9,86,664**
XII	Earnings per equity share:			
	(1) Basic		0.43	-0.40
	(2) Diluted		0.43	-0.40
See accompanying notes to the financial statements 1, 2				

For and on behalf of the Board

JACOB THOMAS
Director
DIN:00364369

VARUGHESE MATHEW
Director
DIN: 11091978

Place : Kozhencherry
Date :31-08-2025

MULAMOOTTIL NIDHI LIMITED
KOZHENCHERRY

As per our report of even date attached

CA. Deepak Kumar. P.C. B.com. FCA
Partner (M.No 239722)
Chartered Accountants
Firm Regn No : 018016S

MOHAN ASSOCIATES
GURUVAYUR
CHARTERED ACCOUNTANTS

Place : Kozhencherry
Date :31-08-2025
UDIN : 25239722BMIQWJ8512

MULAMOOTTIL NIDHI LIMITED

BUILDING NO 13/1499,MULAMOOTTIL BUILDING NEAR C KESHAVAN SQUARE

KOZHENCHERY P O PATHANAMTHITTA Pathanamthitta KL 689641 IN

CIN:U65910KL2015PLC038561

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST MARCH 2025

Particulars	31-03-2025	31-03-2024
A. Cash flows from operating activities		
Net Profit	**11,12,148**	**(9,62,185)**
Adjustments For:		
Depreciation	9,94,097	9,80,079
Provision For Gratuity	8,710	8,709
Provision For Non Performing Asset		
Operating Profit before Changes in Working Capital	**21,14,954**	**26,603**
Changes in Working Capital:		
(Increase)/Decrease in Short Term Loans & Advances	(1,82,49,754)	1,44,83,806
(Increase)/Decrease in Other Current Assets	(51,350)	60,50,748
Increase/(Decrease) in Other Current Liabilities	2,99,366	(77,98,572)
Increase/(Decrease) in Deposits Accepted	1,82,74,562	(9,98,84,584)
Increase/(Decrease) short term provisions	-	-
Cash Generated From Operations	**2,72,824**	**(8,71,48,603)**
Income Tax Paid	-	5,19,958
Net Cash From Operating Activities	**23,87,778**	**(8,76,41,958)**
B. Cash Flows From Investing Activities		
Purchase of Assets	(78,000)	(94,86,171)
Investments in Fixed Deposit	(3,03,641)	7,73,66,068
Net Cash From Investing Activities	**(3,81,641)**	**6,78,79,897**
C. Cash Flows From Financing Activities		
Issue of Shares	-	
Long Term Borrowings	-	(49,15,884)
Interest payment		
Net Cash From Financing Activities	-	**(49,15,884)**
Net Increase in Cash and Cash Equivalents	**20,06,137**	**(2,46,77,945)**
Cash and Bank Balance at Beginning of Period	**41,48,872**	**2,88,26,817**
Cash and Bank Balance at end of Period	**61,55,010**	**41,48,872**
Components of Cash and Cash Equivalent at the end of the Period		
Current Account with Banks	41,48,431	32,23,537
Cash on Hand	20,06,579	9,25,336

For and on behalf of the Board

JACOB THOMAS
Director
DIN:00364369

VARUGHESE MATHEW
Director
DIN: 11091978

Place : Kozhencherry
Date :31-08-2025

As per our report of even date attached

CA. Deepak Kumar. P.C. B.com. FCA
Partner (M.No 239722)
Chartered Accountants
Firm Regn No : 018016S

Place : Kozhencherry
Date :31-08-2025
UDIN : 25239722BMIQWJ8512

ACCOMPANYING NOTES TO THE FINANCIAL STATEMENTS

Note: 1-Corporate information

Mulamoottil Nidhi Limited is a public company incorporated on 28 May, 2015. The main objective of the company is to encourage thrift, saving habits and to render all finance assistance to its members by receiving long and short term deposits and in particulars Savings. Recurring, Fixed and other deposits from members and to lend or advance monies to only to its members with security, as are allowed by law. Corporate Identification Number (CIN) is U65910KL2015PLC038561, Registration Number is 038561. The company is currently operates through 46 Branches. The registered address is Buliding No. 13/1499, Mulamoottil Building, Near C Keshavan Square, Kozhencherry PO. Pathanamthitta, Pin: 689641.

Note: 2-Summary of significant accounting policies

a) Basis of preparation and presentation of financial statements

The financial statements of the company are prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other relevant provisions of the Companies Act, 2013 and/or Companies Act, 1956, as applicable. The financial statements are prepared on accrual basis under the historical cost convention method. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.

During the year ended March 31, 2025, the company has complied with Schedule III notified under the Companies Act 2013, for preparation and presentation of its financial

GURUVAYUR

statements. The company has also reclassified the previous year figures in accordance with the requirements applicable in the current year.

b) Use of estimates

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. The estimates and assumptions used in the financial statements are based upon the management's evaluation of the relevant facts and circumstances as on the date of financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.

c) Changes in Accounting Policies

No change in accounting policies during the year as compared to previous year.

d) Property, plant and equipment

Property, plant and equipment are stated at cost less accumulated depreciation. The cost includes purchase consideration, financing costs till commencement of commercial production and other directly attributable costs incurred to bring an asset to its working condition for its intended use. Subsidy received towards specific assets is reduced from the cost of property, plant and equipment if any. Renovation and works done on the leased properties are capitalized as buildings.

MOK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

e) **Depreciation on property, plant and equipment**

Depreciation on property, plant and equipment is provided on the estimated useful lives as specified in Schedule III and as estimated by the management. Depreciation for assets purchased/ sold during a period is proportionately charged. The unamortized carrying value is being depreciated/amortized over the revised/remaining useful lives.

Asset	Useful life
Computer and peripherals	3 years
Furniture and fixtures	10 years
Plant and machinery	15 years
Building	30 years

f) **Intangible assets**

Intangible assets are amortised over their expected useful life. It is stated at cost, net of amortization. Computer software is classified as intangible and is amortised as per Companies Act. 2013.

g) **Amortisation of Intangible assets**

Amortisation of intangible assets is calculated on straight line method based on the useful lives prescribed under Schedule II to the Companies Act, 2013 and Accounting Standard 26. The Company has used the following life to provide amortization on its intangible assets.

Asset	Useful life
Computer software	3 years

MDA & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

h) Borrowing costs

Interest on borrowings is recognized in the Statement of Profit and Loss on an accrual basis. Costs associated with borrowings are grouped under finance charges along with interest costs. There were no transactions relating to borrowing cost during the year.

i) Impairment

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount. An enterprise should assess at each balance sheet date whether there is any indication that an asset may be impaired. If any such indication exists; the enterprise should estimate the recoverable amount of the asset. No asset impairment during the year.

j) Leases

Leases where the lessor effectively retains substantially all risks and benefits of ownership of the leased term are classified as operating leases. Operating lease payments in respect of non- cancellable leases are recognized as an expense in the profit and loss account on a straight-line basis over the lease term.

k) Investments

Investments that are readily realizable and are intended to be held for not more than one year from the date, on which such investments are made, are classified as current investments. All other investments are classified as long-term investments. Current investments are carried at cost or fair value, whichever is lower. Long-term investments are carried at cost. There is no long term or short-term investment in the current year.

MOK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

l) **Foreign currency transaction**

On initial recognition, all foreign currency transactions are recorded by applying to the foreign currency amount the exchange rate between the reporting currency and the foreign currency at the date of the transaction.

As at the reporting date, non-monetary items which are carried in terms of historical cost denominated in a foreign currency are reported using the exchange rate at the date of the transaction. All non-monetary items which are carried at fair value or other similar valuation denominated in a foreign currency are reported using the exchange rates that existed when the values were determined.

All monetary assets and liabilities in foreign currency are restated at the end of accounting period. A monetary asset or liability is termed as a long-term foreign currency monetary item, if the asset or liability is expressed in a foreign currency and has a term of 12 months or more at the date of origination of the asset or liability. Exchange differences on restatement of all other monetary items are recognized in the Statement of Profit and Loss.

Foreign operations are classified as either 'integral' or 'non-integral operation. Exchange differences arising on a monetary item that, in substance, forms part of an enterprise's net investment in a non- integral foreign operation are accumulated in the Foreign Currency Translation Reserve until the disposal of the net investment, at which time they are recognized as income or as expenses. The financial statements of an integral foreign operation are translated using the principles and procedures as if the transactions of the foreign operation are those of the company itself. There are no foreign currency dealings during the year.

The Company has no foreign currency transaction during the year.

m) Revenue recognition

Revenues are recognized and expenses are accounted on accrual basis with necessary provisions for all known liabilities and losses. Revenue is recognized to the extent it is realizable wherever there is uncertainty in the ultimate collection. Income from non-performing assets is recognized only when it is realized. Interest income on deposits is recognized on time proportionate basis. The Company has recognized revenue as per the policies laid down in Nidhi Rules, 2014

n) Employee benefits

a) 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 entitled him to avails such benefits are recognized on undiscounted basis and charged to the profit and loss account.

b) Defined contribution plans- Contribution made to the Recognized Provident Fund and Employee State Insurance Corporation are expensed to the Statement of Profit and Loss. The company's obligation is limited to the amount contributed by it.

c) The company provides provision for gratuity as required under Provision for Gratuity Act, 1972.

MOK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

o) Taxes on income

Provision for taxation is made on the basis of the estimated tax liability with adjustment for deterred tax in terms of Accounting Standard 22 issued by the Institute of Chartered Accountants of India. Deferred tax assets or liabilities are based on temporary differences between the value of assets and liabilities recorded in the Financial Statements and those used for Income Tax purposes. Deferred Tax Asset is recognized only to the extent that there is virtual certainty of realization. Deferred tax is calculated on the difference of written down value of assets under Companies Act and Income Tax Act as on year end date.

p) Deferred tax assets/liabilities

The Company has provided deferred tax assets/liability in accordance with Accounting Standard-22 "Accounting for Taxes on Income" issued by the Institute of Chartered Accountants of India.

Particulars	2024-2025	2023-2024
Deferred tax liabilities		
Balance in the beginning	93,590	69,111
Add: Created/ (Reserved) during the year	-11240	24,479
Balance at the end	82,350	93,590

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

q) Segment reporting

In the absence of more than one distinguished business/ geographical segments, no further disclosure is given as per the notified AS-17 Segment Reporting'.

r) Cash and Cash equivalents

Cash and cash equivalents include cash in hand, deposits with banks and other short term liquid investments with original maturities of three months or less.

s) Earnings per share

Basic earnings per share are calculated by dividing the net profit or loss for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period. Earnings considered in ascertaining the company's earnings per share is the net profit for the period after deducting preference dividends and any attributable tax thereto for the period. The weighted average number of equity shares outstanding during the period and for all periods presented is adjusted for events, such as bonus shares, other than the conversion of potential equity shares that have changed the number of equity shares outstanding, without a corresponding change in resources. For the purpose of calculating diluted earnings per share, the net profit or loss for the period attributable to equity shareholders and the weighted average number of shares outstanding during the period is adjusted for the effects of all dilutive potential equity shares.

MOK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

t) Provisions, contingent liabilities and contingent assets

Provisions are recognized only when the company has present, legal or constructive obligations as a result of past events, for which it is probable that an outflow of economic benefit will be required to settle the transaction and a reliable estimate can be made for the amount of the obligation.

u) Contingencies and Events occurred after Balance Sheet date:

There are no contingencies and events of material nature occurred after balance sheet date which has an effect on the financial statement of the year.

v) Prior period and Extra-ordinary items:

There are no prior period or extra-ordinary items of a material nature which has to be reported during the year.

w) Cash flow statement

Cash flows are reported using the indirect method, whereby profit before tax is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and item of income or expenses associated with investing or financing cash flows. The cash flows from operating, investing and financing activities of the Company are segregated.

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

MULAMOOTTIL NIDHI LIMITED
CIN:U65910KL2015PLC038561
BUILDING NO 13/1499,MULAMOOTTIL BUILDING NEAR C KESHAVAN SQUARE,
KOZHENCHERY P O PATHANAMTHITTA PIN: 689641

Accompanying notes to the financial statements

Note no: 3 Share capital

Particulars	As at 31-03-2025	As at 31-03-2024
Authorised :		
50,00,000 Equity shares of ₹ 10/- each	5,00,00,000	5,00,00,000
50,00,000 Equity shares of ₹ 10/- each		
Total	5,00,00,000	5,00,00,000
Issued, subscribed and paid up :		
24813747 Equity shares of ₹ 10/- each	2,48,13,470	2,48,13,470
2481347 Equity shares of ₹ 10/- each		
Total	2,48,13,470	2,48,13,470

(a) Reconciliation of number of shares

Particulars	As at 31-03-2025		As at 31-03-2024	
	Number	Amount	Number	Amount
Authorised share capital :				
Balance in the beginning of the year	50,00,000	5,00,00,000	50,00,000	5,00,00,000
Add: Shares increased during the year				
Balance at the end of the year	50,00,000	5,00,00,000	50,00,000	5,00,00,000
Issued, subscribed and paid-up share capital :				
Balance in the beginning of the year	24,81,347	2,48,13,470	24,81,347	2,48,13,470
Add: Shares issued during the year		-	-	-
Balance at the end of the year	24,81,347	2,48,13,470	24,81,347	2,48,13,470

(b) Terms / rights attached to shares

The Company has only one class of equity shares having a par value of Rs. 10 per share.Each holder of equity shares is entitled to one vote per sh

No Dividend has been declared during the

(b) Details of share holders holding more than 5% of shares.

Name of shareholder	As at 31-03-2025		As at 31-03-2024	
	No. of shares held	% of holding	No. of shares held	% of holding
1. Dr.Ashly Thomas Jacob	7,38,575	29.79%	7,38,938	29.79%
2. Dr.Liz Thomas	4,29,600	17.31%	4,29,600	17.31%
3. Molly Jacob	12,70,000	51.18%	12,70,000	51.18%

(d) Shareholding of promoters

Shares held by promoters at the end of the year			
Promoter Name	No. of shares	% of total shares	% Change during the year
1. Dr.Ashly Thomas Jacob	7,38,575	29.79%	NIL
2. Dr.Liz Thomas	4,29,600	17.31%	NIL
3. Molly Jacob	12,70,000	51.18%	NIL

Note no: 4 Reserves & surplus

Particulars	As at 31-03-2025	As at 31-03-2024
Surplus in statement of profit and loss :		
Balance as at the beginning of the year	1,80,08,376	1,89,95,040
Add : Provision for tax (Last year excess)		
Add : Profit for the year	10,60,702	-9,86,664
Balance as at the end of the year	1,90,69,078	1,80,08,376
Total	1,90,69,078	1,80,08,376

MOK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Note no: 5 Deffered tax liability		
Particulars	As at 31-03-2025	As at 31-03-2024
(a) Deferred tax liability		
On difference between book balance and tax balance of depreciable fixed assets:		
Opening Balance	93,590	69,111
Charge to Profit and Loss (Expense)/ Income	-11,240	24,479
Total	82,350	93,590

Note no: 6 Short term borrowings		
Particulars	As at 31-03-2025	As at 31-03-2024
(a) Deposits		
Unsecured		
Term deposits	2,77,38,826	1,02,01,772
Recurring deposits	18,16,020	13,66,020
Savings deposits	28,54,888	25,67,380
Total	3,24,09,734	1,41,35,172

Note no: 7 Other current liabilities		
Particulars	As at 31-03-2025	As at 31-03-2024
(a) Interest accrued but not due on borrowings		
Interest payable on deposits	10,76,182	7,82,347
(b) Other Payables		
Audit fee payable	75,000	75,000
ESI payable	2,261	1,364
PF payable	6,416	1,909
GST payable	43,634	24,861
GST payable under reverse charge	1,154	19,800
Total	12,04,647	9,05,281

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Note no: 8 Short term provisions		
Particulars	As at 31-03-2025	As at 31-03-2024
(a) Provision for employee benefits		
Provision for Gratuity	87,097	78,387
(b) Others		
Provision for taxation	62,686	
Provision for non-performing asset		-
Total	1,49,783	78,387

Note 9: Fixed assets (separately attached)

Note no: 10 Non-current investments		
Particulars	As at 31-03-2025	As at 31-03-2024
(a) Other non-current investments		
Fixed deposits with bank[2]	35,51,937	32,48,296
Total	35,51,937	32,48,296

[2]Deposit balance includes interest accrued

Note no: 11 Cash & cash equivalents		
Particulars	As at 31-03-2025	As at 31-03-2024
Balance with banks	41,48,431	32,23,537
Cash on hand	20,06,579	9,25,336
Total	61,55,010	41,48,872

Note no: 12 Short term loans & advances		
Particulars	As at 31-03-2025	As at 31-03-2024
(a) Secured, considered good		
Others		
Gold loan[3]	4,80,56,465	2,98,06,711
(a) Unsecured, considered good		
Others		
Security deposits	26,20,000	26,20,000
Total	5,06,76,465	3,24,26,711

[3]Additional disclosure of gold loan is provided in Note 21 to Note 25

Note no: 13 Other current assets		
Particulars	As at 31-03-2025	As at 31-03-2024
Interest receivable on gold loan	12,37,844	10,56,921
GST credit	6,46,189	5,51,364
Prepaid expenses	18,025	18,276
Advance tax	2,50,000	40,000
TDS	15,132	2,38,449
Interest Receivable	89,170	3,00,000
Total	22,56,360	22,05,010

MOK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Note no: 14 Revenue from operations		
Particulars	**Year ended 31-03-2025**	**Year ended 31-03-2024**
(a) Interest;		
Interest on gold loan	69,92,069	62,51,806
Total	69,92,069	62,51,806

Note no: 15 Other income		
Particulars	**Year ended 31-03-2025**	**Year ended 31-03-2024**
(a) Interest Income		
Interest on bank deposits	2,08,075	16,04,477
Interest Income	2,08,075	16,04,477
(b) Other Non-operative income		
Provision for non-performing assets		
Processing and service charges	79,835	99,115
Appraiser charges	22,820	31,120
Postage charges	1,481	7,880
Interest on income tax refund	8,020	2,02,803
Total	3,20,231	19,45,395

Note no: 16 Employee benefit expenses		
Particulars	**Year ended 31-03-2025**	**Year ended 31-03-2024**
(a) Salaries and wages	9,98,991	10,00,150
(b) Contribution to provident and other funds		
ESI contribution	20,586	12,436
PF contribution	31,618	8,628
Total	10,51,195	10,21,214

Note no: 17 Finance costs		
Particulars	**Year ended 31-03-2025**	**Year ended 31-03-2024**
(a) Interest Expense		
Interest on fixed deposits	18,37,839	44,94,537
Interest on recurring deposits	1,21,388	1,51,899
Interest on savings deposits	75,730	70,112
Total	20,34,957	47,16,548

Note no: 18 Depreciation and amortisation expenses		
Particulars	**Year ended 31-03-2025**	**Year ended 31-03-2024**
Depreciation	9,94,097	9,80,079
Amortisation	-	-
Total	9,94,097	9,80,079

SIDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Note no: 19 Other expenses		
Particulars	Year ended 31-03-2025	Year ended 31-03-2024
(a) Administrative expenses :		
Rent	7,34,087	4,32,780
Business promotion expense		
Advertisement	2,580	2,643
Office expenses	65,182	24,983
Annual maintenance charges	43,851	49,550
Repair & maintenance	89,695	36,095
Printing & stationary	25,088	9,193
Postage and courier	575	2,007
Professional charges	3,66,450	12,13,500
Rate and taxes	2,450	4,670
Compounding fee	65,000	-
Bank charges	2,898	334
Telephone expense	39,927	39,314
Rebate on gold loan	59,263	1,002
Housekeeping	1,63,000	1,63,500
Filing fees	18,750	17,160
Travelling expenses	900	-
Electricity charges	45,314	31,732
Water charges	5,739	3,056
Webiste Expense	8,175	8,175
Miscellaneous expense	16,170	1,552
Labour Charges	2,81,100	3,16,590
(b) Provisions :		
Provision for non-performing asset		
Provision for Gratuity	8,710	8,709
(c) Payment to Auditors as:		
Audit fee	75,000	75,000
Total	21,19,904	24,41,545

MOK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Note No :9- (i) Property, Plant and Equipments

Particular	Gross carrying value				Accumulated depreciation			Net carrying value	
	01-Apr-24	Additions	Deletions	31-Mar-25	01-Apr-24	During FY 2024-25	31-Mar-25	31-Mar-25	31-Mar-24
Land	89,67,701	78,000.00	-	90,45,701	-	-	-	90,45,701	89,67,701
Building	29,47,746		-	29,47,746	1,82,229	93,345	2,75,575	26,72,171	27,65,517
Plant and Equipment	19,82,577		-	19,82,577	6,90,082	2,16,084	9,06,166	10,76,411	12,92,495
Computer & peripherals	28,73,761		-	28,73,761	24,55,939	2,10,135	26,66,074	2,07,687	4,17,822
Office equipments	35,18,914		-	35,18,914	9,93,389	4,74,532	14,67,921	20,50,993	25,25,525
Total	**2,02,90,698**	**78,000.00**	**-**	**2,03,68,698**	**43,21,639**	**9,94,097**	**53,15,736**	**1,50,52,963**	**1,59,69,059**

(ii) Intangible assets

Particulars	Gross carrying value				Accumulated amortisation			Net carrying value	
	01-Apr-24	Additions	Deletions	31-Mar-25	01-Apr-24	During FY 2023-24	31-Mar-25	31-Mar-24	31-Mar-23
Computer software	7,26,561.00		-	7,26,561.00	6,90,233.00	-	6,90,233.00	36,328.00	36,328.00
Total	**7,26,561**	**-**	**-**	**7,26,561**	**6,90,233**	**-**	**6,90,233**	**36,328**	**36,328**

GRAND TOTAL	2,10,17,259	78,000	-	2,10,95,259	50,11,872	9,94,097	60,05,969	1,50,89,291	1,60,05,387

Note : 21 – Related Party Disclosures

Transactions with key managerial personnel, party who has the ability to influence and their relatives are considered as related party transactions requiring disclosure under Accounting Standard 18

(a) List of related parties and relationship

Sl. No.	Name and particulars of related parties	Relationship with the Company
1	Ashley Thomas Jacob	KMP/ Managing Director
2	Molly Jacob	Directors
3	Liz Thomas	
4	Jacob Thomas	Relatives of Key Managerial Personnel
5	Alicia Marium Thomas	
6	Alistair Jacob Thomas	

To comply with the disclosure requirement of the Companies (Accounting Standard) Rules, 2006 the following transactions with the related parties are shown as per the AS-18 related party disclosure.

(b) Related party transactions during the year

Sl. No	Particulars	FY 2024-2025	FY 2023-2024
1	**Salaries paid**		
	(1) Ashley Thomas Jacob	-	5,00,000
2	**Sitting Fees Paid**		
	(1) Ashley Thomas Jacob	-	-
	(2) Liz Thomas	-	5,00,000
3	**Professional fee Paid**		
	(1) Molly Jacob	90,000	3,00,000
	(2) Ashley Thomas Jacob	1,50,000	5,00,000
	(2) Liz Thomas	90,000	3,00,000
4	**Term Deposit Accepted**		
	(1) Ashley Thomas Jacob	-	-
	(2) Jacob Thomas	-	-
	(3) Molly Jacob	2,00,000	-
	(4) Liz Thomas	20,00,000	-
	(5) Alicia Marium Thomas	37,50,000	-
5	**Savings Deposit Accepted**		
	(1) Ashley Thomas Jacob	-	-
	(2) Liz Thomas	-	-
	(3) Molly Jacob	2,20435	36,000
6	**Interest Paid on Savings Deposit**		
	(1) Ashley Thomas Jacob	10	9
	(2) Molly Jacob	126	-
	(3) Liz Thomas	50	43
	(4) Jacob Thomas	-	23
	(5) Alecia Mirium Thomas	1,980	2,222
	(6) Alistair Jacob Thomas	2,600	2,222
7	**Rent paid**		
	(1) Ashley thomas Jacob	7,08,000.00	4,03,560.00
	(1) Moly Jacob	-	70,000.00

GURUVAYUR ASSOCIATES CHARTERED ACCOUNTANTS

Note : 22 – Loans and Advances- Classification and Maturity

(a) Loans and Advances- Financing Activity

Particulars	31-Mar-25	31-Mar-24
Loans		
(A) Property Loan		
Gold Loan	4,80,56,465	2,98,06,711
Other Loans		
Staff Loans		
Total - A Gross Amount	4,80,56,465	2,98,06,711
(B) (i) Secured by Securities and Assets	4,80,56,465	2,98,06,711
(ii) Covered by Other Securities		
(iii) Unsecured		
Total - B Gross Amount	4,80,56,465	2,98,06,711
(C) Loans in India		
(i) Public Sector		
(ii) Others	4,80,56,465	2,98,06,711
Total - C Gross Amount	4,80,56,465	2,98,06,711

(b) Loans and Advances- Financing Activity Maturity Wise

Particulars	Non Current		Current	
	31-Mar-24	March 31, 2023	31-Mar-25	March 31, 2024
Loans				
(A) Property Loan		-	-	
Gold Loan		-	4,80,56,465	2,98,06,711
Other Loans		-	-	-
Staff Loans		-	-	-
Total (A) – Gross		-	4,80,56,465	2,98,06,711
(B) (i) Secured by Securities and Assets		-	4,80,56,465	2,98,06,711
(ii) Covered by Other Securities		-	-	-
(ii) Unsecured		-	-	-
Total (B) – Gross		-	4,80,56,465	2,98,06,711
(C) Loans in India				
(i) Public Sector		-	-	-
(ii) Others		-	4,80,56,465	2,98,06,711
Total (C) – Gross		-	4,80,56,465	2,98,06,711

Note : 23 – Movement of Loans and advances during the year is as under :

Nature of loan	March 31,2025 (Amount In Rs.)	March 31, 2024 (Amount in Rs.)
Secured :	Outstanding Balance	Outstanding Balance
Gold loan	4,80,56,465	2,98,06,711
Other Loans	-	-
Total	4,80,56,465	2,98,06,711

MDK & ASSOCIATES GURUVAYUR CHARTERED ACCOUNTANTS

Note : 24 - Additional Disclosures as per Nidhi Rules, 2014

Sl. No.	Particulars	FY 2024-25 (Amount in Rs.)	FY 2023-24 (Amount in Rs.)
1	Provision for non-performing assets		
	a) Opening provision	-	-
	b) Provision made during the year	-	-
	c) Closing provision	-	-
2	Interest income reversed on non-performing assets		

Note : 25– Gold Loan Portfolio

Sl. No.	Particulars	As at 31/03/2025	As at 31/03/2024
a.	Total Gold loan portfolio	4,80,56,465	2,98,06,711
b.	Total Assets	7,77,29,062	5,80,34,277
c.	Gold loan portfolio as a percentage of total assets (a/b)	62.82%	51.36%

Note : 26– Loan-to-value (LTV)

Sl. No.	Particulars	As at 31/03/2025	As at 31/03/2024
a.	Total Gold Loan	4,80,56,465	2,98,06,711
b.	Total Value of Gold Ornaments	7,37,99,390	4,24,91,084
c.	Loan to Value Ratio (LTV) (a/b)	61.46%	70.15%

Note : 27 – Earning per shares (EPS)

Sl. No.	Particulars	FY 2024-25	FY 2023-24
A	Calculation of Basic EPS :		(Rs.)
(i)	Profit after tax attributable to Equity Shareholders	10,60,702	-9,86,664
(ii)	Weighted average Equity shares outstanding during the year	24,81,347	24,81,347
(iii)	Face of Equity share	10	10
	Basic EPS	0.43	-0.40
B	Calculation of Diluted EPS :	(Rs.)	(Rs.)
(i)	Profit after tax attributable to Equity Shareholders	10,60,702	-9,86,664
(ii)	Weighted average Equity shares outstanding during the year	24,81,347	24,81,347
(iii)	Face of Equity share	10	10
	Diluted EPS	0.43	-0.40

Note : 28 – Provisions as per AS-29

Sl. No.	Particulars	As at 3/31/2025	As at 3/31/2024
1	Provision for taxation*	62,686	0
2	Provision for gratuity **	87,097	78,387

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