

RADHAKRISHNA KURIES LIMITED

CIN: U65992KL1987PLC004728

REGISTERED OFFICE

IX/349, WEST NADA, GURUVAYOOR.

Email:mail@radhakrishnakuries.in

38th

**ANNUAL REPORT
2024-2025**

INDEPENDENT AUDITORS' REPORT

To the Members of
RADHAKRISHNA KURIES LIMITED

Report on the Audit of the Financial Statements

Qualified Opinion

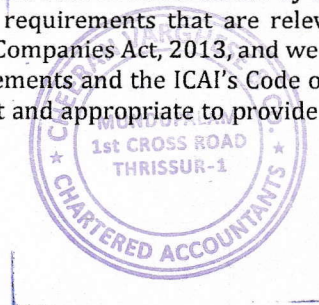
We have audited the financial statements of RADHAKRISHNA KURIES LIMITED("the Company"), which comprise the Balance Sheet as at March 31, 2025, the Statement of Profit and Loss, Cash Flow Statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the aforesaid financial statements give the information required by the Companies Act, 2013 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 31st, 2025 and its profit, and its cash flows for the year ended on that date.

Basis for Qualified Opinion

- i. The company is following the accounting policy that defaulted interest for defaulting kuri installments accrues only when kuri installments are received, for which there are different legal opinion. As the points are not well settled we are not in a position to express our opinion. Since the penal interest receivable is uncertain because of the peculiar scheme of kuri, the amount is not quantifiable.
- ii. In the case of suit filed account the interest receivable is not taken into account. Because of the uncertainty of the rate of the interest on suit filed account the amount is not quantifiable.
- iii. Schedule of Kuri Investment, Kuri Liability, Auction Discount to be written off is not available for verification.
- iv. The company has not contributed to certain statutory defined contribution plans and has not complied with 'Accounting Standard 15 – Employee benefits', with regard to actuarial valuation of the defined benefit obligations.
- v. The impact of clauses (i), (ii), (iii) and (iv) on the Profit for the year, reserves, assets & liabilities as at 31st March, 2025 could not be ascertained.

We conducted our audit in accordance with 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. 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 Companies Act, 2013, and we have fulfilled our ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.



Emphasis of Matter

We draw attention to Note No.25 of financial statement regarding the applicability of the provisions of The Chit Fund Act 1982 on the affairs of the company and its impacts on accounts. Our opinion is not qualified in respect of this matter.

The company has accepted Kuri security deposits from subscribers who are unable to offer other forms of collateral. This amount is exempted deposit as per section 45 (bb) (v)(a) of the Reserve Bank of India Act 1934. Our opinion is not qualified with respect to this matter.

We draw attention to note 36 of the financial statements regarding redemption of preference shares. The company has not created a Capital Redemption Reserve on account of insufficient profits and has redeemed the preference shares out of fresh issue of preference shares during the year.

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

The Company's Board of Directors is responsible for the matters stated 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, 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 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.

That Board of Directors is also responsible for overseeing the company's financial reporting process.

Auditors' 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.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

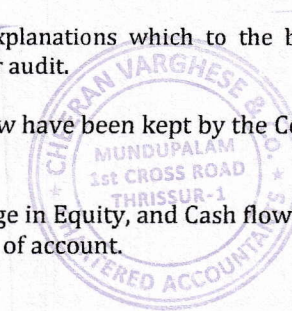
Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in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

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

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 Requirement

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 I**, a statement on the matters specified in paragraphs 3 and 4 of the Order.
2. As required by Section 143(3) of the Act, we report that:
 - (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - (c) The Balance Sheet, the Statement of Profit and Loss, Change in Equity, and Cash flow statement dealt with by this Report are in agreement with the books of account.



- (d) In our opinion, the aforesaid financial statements comply with the Indian Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014, as amended.
- (e) On the basis of written representations received from the directors as on March 31, 2025, 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.
- (f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure II".
- (g) With respect to the others matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended:

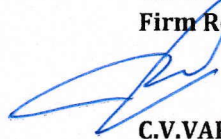
In our opinion and to the best of our information and according to the explanation given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.

- (h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014 as amended, in our opinion and to the best of our information and according to the explanations given to us:
 - i. The company has disclosed the impact of pending litigations on its financial position in its financial statements- Refer Note.33 to the financial statements.
 - ii. The company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
 - iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("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;
 - (b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("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;
 - (c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.
 - v. a. The final preference dividend proposed in the previous year, declared and paid by the Company during the year is not in accordance with Section 123 of the Act, as applicable. The

company did not have sufficient profits or reserves to pay preference dividend in accordance with section 123(1) and the rules applicable as under.

- b. The company has not paid any interim dividend during the year.
- c. The Board of Directors of the Company have not proposed any final dividend for the year.
- vi. Based on our examination, which included test checks, the Company has used accounting software systems for maintaining its books of account for the financial year ended March 31, 2025 which have the feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software systems. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the Company as per the statutory requirements for record retention.

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No : 050061S



C.V.VARGHESE
Partner

M. No: 020644

UDIN: 25020644BMJAZD1809

Place : THRISSUR,
Date : 25/06/2025.



Annexure I to the Auditors' Report

The Annexure I referred to in our report to the members of **RadhakrishnaKuriesLimited**(the Company') for the year ended on March 31, 2025. We report that:

(i) In respect of the Company's Property, Plant and Equipment and Intangible Assets:

(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, including quantitative details and situation of Intangible assets.

(b) The Company has a regular programme of physical verification of its Property, plant and equipment, by which all property, plant and equipment are verified in a phased manner over a period of two years. In our opinion, this periodicity of physical verification is reasonable having regard to the size of the Company and the nature of its assets. Pursuant to such program, a portion of property, plant and equipment has been physically verified by the management during the year and no material discrepancies were noticed on such verification.

(c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the title deeds of immovable properties are held in the name of the Company.

(d) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not revalued its Property, Plant and Equipment (including Right of Use assets) or intangible assets or both during the year.

(e) According to information and explanations given to us and on the basis of our examination of the records of the Company, there are no proceedings initiated or pending against the Company for holding any benami property under the Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder.

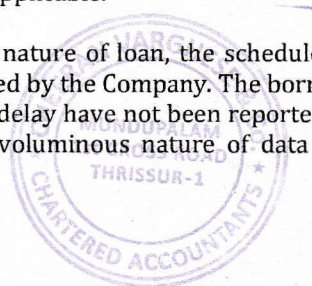
(ii) (a) The Company is a chit company, primarily rendering chit Services. Accordingly, it does not hold any physical inventories. Thus, paragraph 3(ii) of the Order is not applicable.

(b) The Company has not been sanctioned working capital limits in excess of five crore rupees, in aggregate, from banks and financial institutions and hence paragraph 3(ii) (b) of the Order is not applicable.

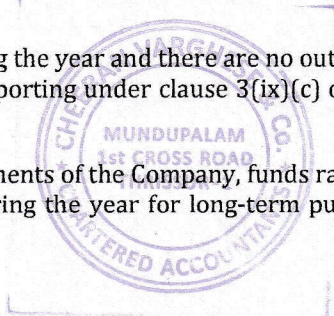
(iii) (a) The company is the Chit business regulated by the Chit Fund Act 1982 and is involved in the business of giving loans, hence the requirements under para 3 (iii)(a) of the Order are not applicable to the Company.

(b) In respect of the aforesaid loans, the parties are repaying the principal amounts as stipulated and are also regular in payment of interest, where applicable.

(c) In respect of the aforesaid loans/ advances in nature of loan, the schedule of repayment of principal and payment of interest has been stipulated by the Company. The borrower-wise details of the amount, due date for payment and extent of delay have not been reported because it is not practicable to furnish such details owing to the voluminous nature of data generated in the normal course of the Company's business.



- (d) In respect of the aforesaid loans and advances, we could not ascertain loans which are overdue for a period exceeding 90 days since the company does not maintain reliable records relating to ageing of such loans.
- (e) The Company involved in the business of giving loans. Accordingly, provision stated in paragraph 3(iii) (e) of the Order are not applicable to the Company.
- (f) According to the information explanation provided to us, the Company has not granted any loans and/ or advances in the nature of loans which are either repayable on demand or without specifying any terms or period of repayment. Hence, the requirements under paragraph 3(iii)(f) of the Order are not applicable to the Company.
- (iv) In our opinion and according to the information and explanations given to us, the Company has not given any loans, made any investments, provided any guarantees, and given any security to which the provisions of section 185 and 186 of the Companies Act, 2013 are applicable.
- (v) In our opinion and according to the information and explanations given to us, the company has not accepted any deposits from the public during the year.
- (vi) Being a financial company, maintenance of cost records has not been specified by the Central Government under sub-section (1) of section 148 of the Companies Act.
- (vii) (a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, amounts deducted/accrued in the books of account in respect of undisputed statutory dues including employees' state insurance, income-tax, sales tax, service tax, duty of customs, duty of excise, value added tax, cess, GST and other material statutory dues have been generally regularly deposited during the year by the Company with the appropriate authorities. With regard to goods and service tax, since the return have not been reconciled with books we are unable to ascertain if any dues remain unpaid as at the end of the financial year. The company has not registered under The Employees' Provident Funds & Miscellaneous Provisions Act, 1952 and hence, we are unable to comment on the penalties, fines or other contingent liability that may arise on account of such non-compliance.
- (b) According to the information and explanations given to us and the records of the company examined by us, there are no dues of income-tax, goods and service tax, sales tax, service tax, duty of customs, duty of excise and value added tax which have not been deposited on account of any dispute.
- (viii) There were no transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961).
- (ix) (a) The Company has not taken any loans or other borrowings from any lender. Hence reporting under clause 3(ix)(a) of the Order is not applicable.
- (b) The Company has not been declared willful defaulter by any bank or financial institution or government or any government authority.
- (c) The Company has not taken any term loan during the year and there are no outstanding term loans at the beginning of the year and hence, reporting under clause 3(ix)(c) of the Order is not applicable.
- (d) On an overall examination of the financial statements of the Company, funds raised on short-term basis have, prima facie, not been used during the year for long-term purposes by the Company.



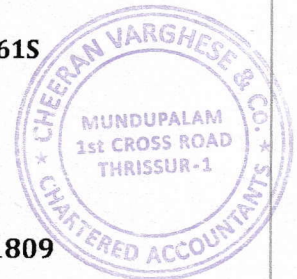
- (e) On an overall examination of the financial statements of the Company, the Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries.
- (f) The Company has not raised any loans during the year and hence reporting on clause 3(ix)(f) of the Order is not applicable.
- (x) (a) The Company has not raised moneys by way of initial public offer or further public offer (including debt instruments) during the year and hence reporting under clause 3(x)(a) of the Order is not applicable.
- (b) The company has not made preferential allotment or private placement of shares or convertible debenture during the period. Hence reporting under clause 3(x) (b) is not applicable.
- (xi) (a) No fraud by the Company and no material fraud on the Company has been noticed or reported during the year.
- (b) Since no fraud by the Company and no material fraud on the Company has been noticed or reported during the year, reporting under clause 3(xi) (b) is not applicable.
- (c). According to the information and explanations given to us, no whistleblower complaints were received by the company during the year. According to the information and explanations given to us, no fraud by the Company or on the Company by its officers or employees has been noticed or reported during the course of our audit.
- (xii) In our opinion and according to the information and explanations given to us, the Company is not a Nidhi Company. Accordingly, paragraph 3 (xii) of the Order is not applicable.
- (xiii) In our opinion, the Company is in compliance with Section 177 and 188 of the Companies Act, 2013 with respect to applicable transactions with the related parties and the details of related party transactions have been disclosed in the financial statements as required by the applicable accounting standards.
- (xiv) (a) In our opinion the Company has an adequate internal audit system commensurate with the size and the nature of its business.
- (b) We have considered, the internal audit reports for the year under audit, issued to the Company during the year and till date, in determining the nature, timing and extent of our audit procedures.
- (xv) In our opinion during the year the Company has not entered into any non-cash transactions with its Directors or persons connected with its directors. and hence provisions of section 192 of the Companies Act, 2013 are not applicable to the Company.
- (xvi) (a) According to the information and explanations given to us and based on our examination of the records of the Company, the Company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934.
- (b) The Company is not required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934. Accordingly, clause 3(xvi)(b) of the Order is not applicable.
- (c) The Company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Accordingly, clause 3(xvi)(c) of the Order is not applicable.
- (d) According to the information and explanation given to us by the management, there are no Core Investment Companies within the group.

- (xvii) The Company has not incurred cash losses during the current financial year and immediately preceding financial year.
- (xviii) There has been no resignation of the statutory auditors of the Company 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 and 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 indicating 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) According to the information and explanation given to us, sub-section (5) of section 135 of the Companies Act is not applicable to the company.
- (xxi) In our opinion the consolidated financial statement is not applicable to the company, hence paragraph 3(xxi) is not applicable.

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No : 050061S


C.V. VARGHESE
Partner
M.No: 020644
UDIN: 25020644BMJAZD1809

Place : THRISSUR,
Date : 25/06/2025.



Annexure II to the Auditors' Report

(Referred to in paragraph 2(g) under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of Radhakrishna Kuries Ltd

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

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

Management's Responsibility for Internal Financial Controls

The Company's management 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 issued by the Institute of Chartered Accountants of India. 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 respective 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 Companies Act, 2013.

Auditors' Responsibility

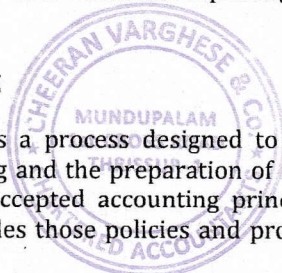
Our responsibility is to express an opinion on the internal financial controls over financial reporting of the Company based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India and the Standards on Auditing prescribed under Section 143(10) of the Companies Act, 2013, 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.

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 included 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 judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

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

Meaning of Internal Financial Controls over Financial Reporting

A 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. A 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 authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Limitations of Internal Financial Controls Over Financial Reporting

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.

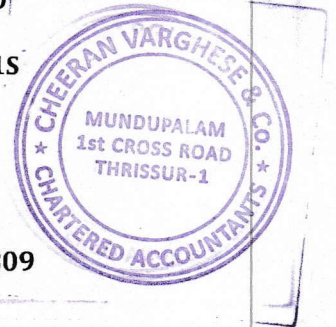
Opinion

In our opinion, to the best of our information and according to the explanations given to us, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 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 : THRISSUR,
Date:25/06/2025.

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No : 050061S


C.V. VARGHESE
Partner
M.No: 020644
UDIN: 25020644BMJAZD1809




RADHAKRISHNA KURIES LIMITED
BALANCE SHEET AS AT 31ST MARCH, 2025
(Presented in Rupees Lakhs other than share data and EPS)

Rs in Lakhs

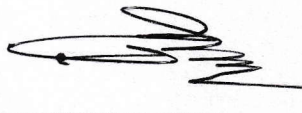
| | Note | March 31,2025 | March 31,2024 |
|--|------|-----------------|-----------------|
| I. EQUITY AND LIABILITIES | | | |
| (1) Shareholder's Funds | | | |
| (a) Share Capital | 3 | 489.34 | 405.67 |
| (b) Reserves and Surplus | 4 | 451.69 | 473.19 |
| (c) Money Received Against Share Warrants | | 0.00 | 0.00 |
| (2) Share Application Money Pending Allotment | | 0.00 | 0.00 |
| (3) Non-Current Liabilities | | | |
| (a) Long-Term Borrowings | 5 | 62.07 | 63.53 |
| (b) Deferred Tax Liabilities (Net) | | 0.00 | 0.00 |
| (c) Other Long Term Liabilities | | 0.00 | 0.00 |
| (d) Long Term Provisions | 6 | 26.06 | 28.96 |
| (4) Current Liabilities | | 0.00 | 0.00 |
| (a) Short-Term Borrowings | 7 | 15.51 | 5.30 |
| (b) Trade Payables | | 0.00 | 0.00 |
| (c) Other Current Liabilities | 8 | 961.91 | 836.58 |
| (d) Short-Term Provisions | 9 | 13.04 | 0.00 |
| Total | | 2,019.62 | 1,813.23 |
| II. ASSETS | | | |
| (1) Non-current assets | | | |
| (a) Property, Plant, Equipment & Intangible Assets | | | |
| (i) Property, Plant & Equipment | 10 | 575.85 | 565.19 |
| (ii) Intangible Assets | 11 | 5.94 | 6.60 |
| (iii) Capital Work-in-Progress | | 0.00 | 0.00 |
| (iv) Intangible Assets Under Development | 12 | 149.83 | 70.21 |
| (b) Non-Current Investments | | 0.00 | 0.00 |
| (c) Deferred Tax Assets (Net) | 13 | 12.04 | 11.25 |
| (d) Long Term Loans and Advances | | 0.00 | 0.00 |
| (e) Other Non-Current Assets | 14 | 614.34 | 469.44 |
| (2) Current Assets | | 0.00 | 0.00 |
| (a) Current Investments | | 0.00 | 0.00 |
| (b) Inventories | | 0.00 | 0.00 |
| (c) Trade Receivables | | 0.00 | 0.00 |
| (d) Cash and Cash Equivalents | 15 | 82.88 | 141.63 |
| (e) Short-Term Loans and Advances | | 0.00 | 0.00 |
| (f) Other Current Assets | 16 | 578.74 | 548.91 |
| Total | | 2,019.62 | 1,813.23 |

Accompanying notes are integral part of the financial statements
For and on behalf of the Board

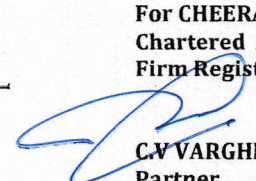
As per our report of even date attached



P.S. PRAMANANDAN
DIN:00881717



P.S. PRASANNAKUMAR
DIN:00881674



For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No.050061S

C.V. VARGHESE
Partner
M. No. 020644
UDIN: 25020644BMJAZD1809

Place: THRISSUR,
Date :25/06/2025.



RADHAKRISHNA KURIES LIMITED
STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH, 2025
(Presented in Rupees Lakhs other than share data and EPS)

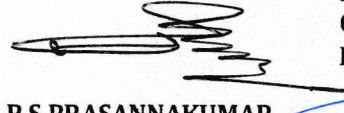
| | | Rs in Lakhs | |
|--|------|---------------|---------------|
| Particulars | Note | March 31,2025 | March 31,2024 |
| Revenue from Operations | 17 | 261.31 | 207.07 |
| Other Income | 18 | 76.74 | 57.56 |
| Total Income | | 338.05 | 264.63 |
| Expenses: | | | |
| Employee Benefit Expense | 19 | 115.81 | 115.24 |
| Finance Costs | 20 | 33.01 | 35.59 |
| Depreciation and Amortization Expense | 21 | 21.12 | 6.70 |
| Other Expenses | 22 | 99.87 | 98.37 |
| Total Expenses | | 269.81 | 255.90 |
| Profit Before Exceptional and Extraordinary Items and Tax | | 68.24 | 8.73 |
| Exceptional Items | | 0.00 | 0.00 |
| Profit Before Extraordinary Items and Tax | | 68.24 | 8.73 |
| Extraordinary Items | | 0.00 | 0.00 |
| Profit Before Tax | | 68.24 | 8.73 |
| Tax expense: | | | |
| Tax paid for earlier years | | (0.16) | 1.21 |
| Current tax | | 18.69 | 3.10 |
| Deferred tax | | (0.79) | (0.53) |
| Profit(Loss) for the Year | | 50.50 | 4.95 |
| Earning Per Equity Share | 23 | | |
| (1) Basic(Rs) | | 6.84 | (8.17) |
| (2) Diluted (Rs) | | 6.84 | (8.17) |
| (3) Nominal Value Per Share(Rs) | | 100.00 | 100.00 |

Significant accounting policies (2)
Accompanying notes are integral part of the financial statements

For and on behalf of the Board


P.S. PREMANANDAN
DIN:00881717

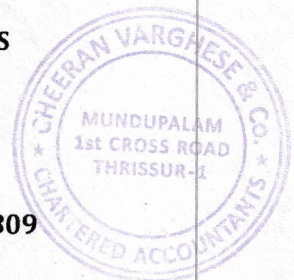
Place: THRISSUR,
Date: 25/06/2025.


P.S. PRASANNAKUMAR
DIN:00881674



As per our report of even date attached
For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No.050061S

C.V. VARGHESE
Partner
M. No. 020644
UDIN: 25020644BMJAZD1809




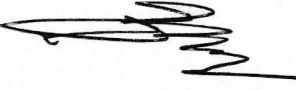
RADHAKRISHNA KURIES LIMITED
Cash Flow Statement For The Year Ended 31st March, 2025
(Presented in Rupees Lakhs other than share data and EPS)

| Particulars | Rs in Lakhs | |
|--|----------------|-----------------|
| | March 31,2025 | March 31,2024 |
| A. Cash flows from operating activities | | |
| Net Profit before tax | 68.24 | 8.73 |
| Add :- | | |
| Depreciation | 21.12 | 6.70 |
| Tax Paid for Earlier Years | (0.16) | 0.00 |
| Interest Paid on Long Term Borrowings | 8.94 | 6.1 |
| Interest on shortfall of Advance Tax | 0.96 | 0.02 |
| Gratuity Provision | 0.00 | 4.43 |
| Less : | | |
| Interest Received From Bank | 16.41 | 19.43 |
| Profit on sale of fixed Asset | 0.03 | 0.01 |
| Excess Provision Reversed | 2.90 | 0.00 |
| Gratuity paid | | |
| Operating Profit before Changes in Working Capital | 79.76 | 6.54 |
| Increase/(Decrease) in Short Term Borrowings | 10.21 | 5.30 |
| Increase/(Decrease) in Current Liabilities | 125.33 | 88.39 |
| Increase/(Decrease) in Long term borrowings | (1.46) | 13.33 |
| (Increase)/Decrease in Other Non Current Assets | (144.90) | (112.07) |
| (Increase)/Decrease in Other Current Assets | (29.83) | (46.48) |
| Cash Generated From Operations | 39.11 | (44.99) |
| Income Tax Paid | (6.29) | (12.8) |
| Net Cash From Operating Activities | 32.82 | (57.79) |
| B. Cash Flows From Investing Activities | | |
| Interest Received From Bank | 16.41 | 19.43 |
| Sale of Fixed Asset | 0.04 | 0.00 |
| Increase in Intangible Assets Under Development | (79.62) | (65.02) |
| Purchase of Fixed Assets | (31.13) | (51.44) |
| Net Cash From Investing Activities | (94.30) | (97.03) |
| C. Cash Flows From Financing Activities | | |
| Proceeds from Issue of Non-Convertible Cumulative Preference Shares | 283.67 | 90.00 |
| Redemption of Preference Shares | (200.00) | (60.00) |
| Interest Paid on Loan & Borrowings | (8.94) | (6.10) |
| Dividends paid | (72.00) | (21.60) |
| Net Cash From Financing Activities | 2.73 | 2.30 |
| Net Increase in Cash and Cash Equivalents | (58.75) | (152.52) |
| Cash and Bank Balance at Beginning of Period | 141.63 | 294.15 |
| Cash and Bank Balance at end of Period | 82.88 | 141.63 |
| Components of Cash and Cash Equivalent at the end of the Period | | |
| Current Account with Banks | 33.37 | 93.8 |
| Deposit Account with Banks | 48.50 | 47.63 |
| Cash on Hand | 1.01 | 0.20 |
| Total | 82.88 | 141.63 |


For and on behalf of the Board

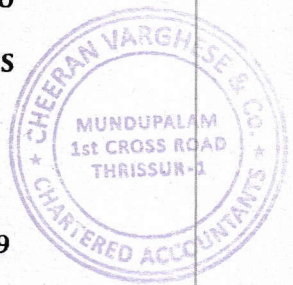
As per our report of even date attached


P.S. PREMANANDAN
DIN:00881717


P.S. PRASANNAKUMAR
DIN:00881674

For CHEERAN VARGHESE & CO
Chartered Accountants
Firm Registration No.050061S


C.V. VARGHESE
Partner
M. No. 020644
UDIN: 25020644BMJAZD1809



Place: THRISSUR,
Date: 25/06/2025.

NOTES TO THE FINANCIAL STATEMENTS

1. Corporate Information

RadhakrishnaKuriesLimited is a company engaged primarily in chitty business. The Chitty business is coming under the concept of Rotating Savings and Credit Association (ROSCA). This activity is a part of financial inclusion and coming under Section 45-I(c) (v) of Reserve Bank of India Act, 1934. These companies are governed by Miscellaneous Non-Banking Companies (Reserve bank) Directions, 2016. In most of the states of India, it is regulated by The Chit Fund Act, 1982.

Chitty means a transaction, whether called Chitty or Kuri, by which one or more persons, hereinafter called the "foreman" or "foremen" enter into an agreement with a number of persons that every one of the contracting parties shall subscribe a certain amount of money or quantity of grain or other commodity by periodical installments for a certain definite period and that each in his term as determined by lot or by auction or by both, shall be entitled to the prize amount, whether payable in cash, kind or any other article of value or in such other manner as may be provided for in the agreement.

2. Summary of Significant accounting policies

2.1 Basis of Preparation & Presentation of Financial statements.

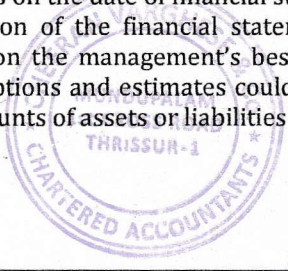
The Financial Statements of the company have been prepared in accordance with Generally Accepted Accounting Principles in India (Indian GAAP). The company has prepared these Financial Statements to comply in all material aspects with Accounting Standards notified under The Companies (Accounts) Rules, 2014 (as amended) and the relevant provisions of the Companies Act, 2013. The Financial Statements have been prepared on an accrual basis and under the historical cost convention.

The Accounting Policies adopted in the preparation of Financial Statements are consistent with those of previous year, except for the change in Accounting Policy mentioned below.

The principal activity of the company is conducting chits as defined under section 2(b) of The Chit Fund Act, 1982. The company being the Foreman as defined under section 2(j) of the said Act, is deriving income from conducting chits. Since there is running account for each Chit and no separate due dates are identifiable as service is rendered on a continuous basis, the amount due to/from the total chit scheme is shown under Other Current Liabilities/ Other Current Assets respectively. Hence the period of receivables/payables cannot be ascertained with certainty. The company is receiving commission for conducting chits; the commission received is shown in the Statement of profit and loss under the head 'Revenue from operation. Transactions with each scheme of Kuri/ Chit are considered as related party transactions as defined under Accounting Standard-18.

During the year ended 31 March 2025, The Company has complied with Schedule III notified under the Companies Act, 2013, for preparation and presentation of its financial statements. The company has also reclassified the previous year figures in accordance with the requirements applicable in the current year.

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.



2.2 Property, Plant & Equipment

Property, plant & 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 fixed assets. Property plant and equipment taken on Finance Lease are capitalized.

The costs of Assets not ready for use as at the Balance Sheet date are disclosed under Capital Work-In-Progress.

2.3 Depreciation on Property, Plant & Equipment

Depreciation on Property, Plant & Equipment is calculated on written down value basis using the rates arrived at based on the useful lives prescribed under Schedule II to the Companies Act, 2013. The company has used the following life to provide depreciation on its fixed assets.

| Asset | Useful Life |
|----------------------|-------------|
| Computer | 3 yrs |
| Electrical Equipment | 10 yrs |
| Furniture & Fittings | 10 yrs |
| Office Equipment | 5 yrs |
| Motor Vehicles | 10 yrs |

Pursuant to the enactment of Companies Act, 2013, the company has applied the estimated useful lives as specified in schedule II. Accordingly the unamortized carrying value is being depreciated/amortized over the revised/remaining useful lives.

2.4 Borrowing Costs

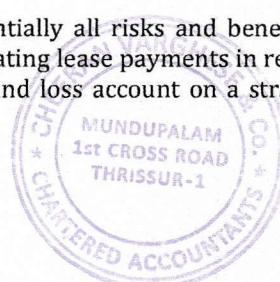
General and specific borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. All other borrowing costs are recognized in the Statement of Profit and Loss in the period in which they are incurred.

2.5 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.

2.6 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.



2.7 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.

2.8 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

Other Income

Interest: Interest income is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.

2.9 Employee Benefits

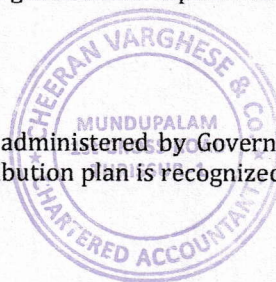
Short term Employee Benefits

All employee benefits payable wholly within twelve months of rendering the service are classified as short term employee benefits. These benefits include compensated absence such as paid annual leave and sickness leave. The undiscounted amount of short term employee benefits expected to be paid in exchange for the services rendered by employees are recognized as an expense during the period.

Long term Employee Benefits

Defined contribution plans:

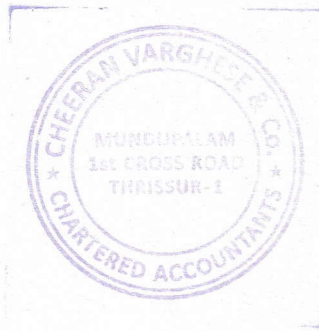
Defined contribution plan is a Provident Fund scheme administered by Government for all eligible employees. The company's contribution to defined contribution plan is recognized in the Profit & Loss account in the financial year to which they relate.



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.

2.14 Dividends

Dividends on shares are recorded as liability on the date of approval by the shareholders and Interim dividend are recorded as a liability on the date of declaration by the Company's Board of Directors



NOTES ON ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2025

(Presented in Rupees Lakhs other than share data and EPS)

3. Share Capital

| | Rs in Lakhs | |
|--|---------------|---------------|
| | March 31,2025 | March 31,2024 |
| Authorised | | |
| 5,00,000 Equity shares of Rs. 100/- each | 500.00 | 220.00 |
| 5,00,000 Non-Convertible Cumulative Preference Shares of Rs. 100/- each | 500.00 | 280.00 |
| Issued | | |
| 1,15,668 (PY: 1,15,668) Equity shares of Rs. 100/- each | 115.67 | 115.67 |
| 3,73,670 (PY: 2,90,000) Non-Convertible Cumulative Preference Shares of Rs. 100/- each | 373.67 | 290.00 |
| Subscribed and Paid-up | | |
| 1,15,668 (PY: 1,15,668) Equity shares of Rs. 100/- each | 115.67 | 115.67 |
| 3,73,670 (PY: 2,90,000) Non-Convertible Cumulative Preference Shares of Rs. 100/- each | 373.67 | 290.00 |
| Total | 489.34 | 405.67 |

| (a) Reconciliation of number of shares | | | | |
|---|-----------------|---------------|-----------------|---------------|
| Rs in Lakhs | | | | |
| Particulars | March 31,2025 | | March 31,2024 | |
| | Number | Amount | Number | Amount |
| Equity Share Capital | | | | |
| Balance as at the beginning of the year | 1,15,668 | 115.67 | 1,15,668 | 115.67 |
| Add: Shares issued to the shareholders | 0 | 0.00 | 0 | 0.00 |
| Add: Bonus shares issued during the year | 0 | 0.00 | 0 | 0.00 |
| Balance as at the end of the year | 1,15,668 | 115.67 | 1,15,668 | 115.67 |
| Non-Convertible Cumulative Preference Shares | | | | |
| Balance as at the beginning of the year | 2,90,000 | 290.00 | 2,60,000 | 260.00 |
| Add: Shares issued to the shareholders | 2,83,670 | 283.67 | 90,000 | 90.00 |
| Add: Bonus shares issued during the year | 0 | 0.00 | 0 | 0.00 |
| Less: Redeemed during the Year (Refer Note 36) | 2,00,000 | 200.00 | 60,000 | 60.00 |
| Balance as at the end of the year | 3,73,670 | 373.67 | 2,90,000 | 290.00 |
| Total | 4,89,338 | 489.34 | 4,05,668 | 405.67 |

(b) Rights, Preferences and Restrictions attached to Equity shares

Equity Shares: The company has one class of equity shares having a par value of Rs.100 per share. Each shareholder is eligible for one vote per share held. In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amounts, in proportion to their shareholding.

(c) Rights, Preferences and Restrictions attached to Non-Convertible Cumulative Preference shares

Non-Convertible Cumulative Preference shares shall be entitled to a dividend at the rate of 9% p.a (on face value) which will remain fixed over the tenor of the preference shares. The Preference shares will carry cumulative right with regard to payment of dividend. In the event of liquidation, preference shares will carry a preferential right vis-a-vis equity shares of the company with respect to the payment of dividend and repayment of capital. The Preference shares shall be non-participating in the surplus funds and profits, on winding up which may remain after the entire capital has been repaid. Preference shareholders shall have a right to vote only on those resolutions which directly affect the rights attached to their preference shares and, on any resolution for the winding up of the company or for the repayment or reduction of its equity or preference share capital and their voting right shall be in proportion to their shares in the paid-up preference share capital of the company.

(d) Details of Shareholders holding more than 5% of the aggregate shares in the Company

| Name | March 31,2025 | | March 31,2024 | |
|-----------------|--------------------|-------------|--------------------|-------------|
| | No. of shares held | % of Shares | No. of shares held | % of Shares |
| Premanandan P S | 69,333 | 59.94% | 69,333 | 59.94% |
| Mini M N | 10,000 | 8.65% | 10,000 | 8.65% |
| T K Gouri | 8,667 | 7.49% | 8,667 | 7.49% |

(e) Share held by promoters at the end of the year

| Name of the shareholders | March 31, 2025 | | | March 31, 2024 | | |
|--------------------------|--------------------|--------------|----------|--------------------|--------------|----------|
| | No. of Shares held | % of holding | % change | No. of Shares held | % of holding | % change |
| K P RAJAN | 0 | 0% | -100% | 160 | 0.14% | 0% |
| TOTAL | 0 | 0% | | 160 | 0.14% | |



4. Reserves and surplus

| | Rs in Lakhs | |
|--|----------------|---------------|
| | March 31,2025 | March 31,2024 |
| Capital Reserve | 7.08 | 7.08 |
| Revaluation Reserve | 444.49 | 444.49 |
| Other Reserves | | |
| General Reserve | 0.78 | 0.78 |
| Chit statutory reserve | | |
| Opening | 7.43 | 6.94 |
| Add: Transfer from Profit and Loss | 5.05 | 0.49 |
| Closing | 12.48 | 7.43 |
| Surplus in Statement of Profit and Loss | | |
| Balance as at the beginning of the Year | 13.41 | 30.55 |
| Profit for theyear | 50.50 | 4.95 |
| Less: Transfer To Chit Statutory Reserve | (5.05) | (0.49) |
| Less: Preference Share Dividend | (72.00) | (21.60) |
| Balance as at the end of the year | (13.14) | 13.41 |
| Total | 451.69 | 473.19 |

NOTE: Statutory Reserve represents the Reserve Fund created under Section 8 (3) of The Chit Funds Act 1982. An amount of Rs.5.05/- (In Lakhs) (PY: Rs 0.49 (In Lakhs)) representing 10% of Net Profit is transferred to the Fund for the year. No appropriation was made from the Statutory Reserve during the year. During the year the Company paid Preference Dividend to preference shareholders at 12% on the face value amounting to Rs 72 lakhs (PY Rs 21.60 lakhs).

5. Long Term Borrowings

| | Rs in Lakhs | |
|---|---------------|---------------|
| | March 31,2025 | March 31,2024 |
| Borrowing from Bank | | |
| Car Loan | 11.87 | 13.33 |
| Loans and Deposits from Others | | |
| Unsecured deposits from Shareholders | | |
| Shareholders Deposit | 50.20 | 50.20 |
| Total | 62.07 | 63.53 |
| (a) Aggregate Loans Guaranteed by Directors | 11.87 | 13.33 |
| (b) Aggregate Loans Guaranteed by Others | 0.00 | 0.00 |

*Terms of Loan:

| Loan Date | Rs in Lakhs | Interest Rate | No. of Installment |
|------------|-------------|---------------|--------------------|
| 05/02/2024 | 13.46 | 8.90% | 84 |

6. Long Term Provisions

| | Rs in Lakhs | |
|---|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Provision for Employees Benefits | | |
| Provision for Gratuity | 26.06 | 28.96 |
| Total | 26.06 | 28.96 |

7. Short-Term Borrowings

| | Rs in Lakhs | |
|--|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Demand Loan - Federal Bank OD A/c-1055 | 15.51 | 5.30 |
| Total | 15.51 | 5.30 |

*Terms of loan: Interest rate - 13.25% p.a (One year MCLR+3.95%); Sanctioned OD limit-Rs.125 lakhs
Collateral Security -(i) Hypothecation of entire current assets including receivables of the company with Nil Margin.(ii) Land situated in Vylathur Village, Chavakkad Taluk, Thrissur District Owned by M/s Radhakrishna Kuries Pvt Ltd valued at Rs.153.04 lakhs



8. Other Current Liabilities

| | Rs in Lakhs | |
|--|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Other Payables | | |
| Advance kuri collection | 74.67 | 108.27 |
| Audit fee payable | 1.08 | 0.90 |
| Canvassing Commission Payable | 1.10 | 0.04 |
| Cheque Issued but not cleared | 22.36 | 91.96 |
| Chit Liability(note 30) | 77.37 | 115.86 |
| consultation fee payable | 0.33 | 1.63 |
| Interest Payable | 2.66 | 0.24 |
| Kuri Liability | 342.75 | 236.24 |
| Kuri Security Receipt | 356.85 | 203.13 |
| other Payables | 4.56 | 4.73 |
| Rent Payable | 1.15 | 1.82 |
| Repair & maintenance payable | 0.11 | 0.11 |
| Retention Money Payable | 0.30 | 0.30 |
| Salary & Remuneration payable | 10.48 | 8.84 |
| Share Holder Interest payable | 0.46 | 0.15 |
| Sitting Fee Payable | 0.00 | 0.01 |
| Statutory Dues Payable | 2.16 | 2.24 |
| Suit amount collected | 59.6 | 57.8 |
| GST payable | 2.38 | 0.00 |
| TDS Payable | 1.31 | 2.08 |
| Travelling expenses payable | 0.23 | 0.23 |
| Total | 961.91 | 836.58 |
| Amounts due from directors or other officers of the company or any of them either severally or jointly with any other persons | 0.00 | 0.00 |
| Amounts due from firms or private companies respectively in which any director any director is a partner or a director or a member | 0.00 | 0.00 |

9. Short-Term Provisions

| | Rs in Lakhs | |
|--|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Income Tax Provision(Net of Advance Tax & TDS note 35) | 13.04 | 0.00 |
| Total | 13.04 | 0.00 |



10. Property, Plant & Equipment

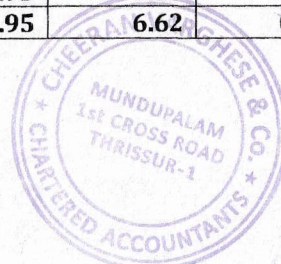
Rs in Lakhs

| Particulars | Gross Block | | | | Depreciation | | | | Net Block | |
|-----------------------|---------------|--------------|-------------|----------------|---------------|--------------|-------------|----------------|----------------|----------------|
| | April 1, 2024 | Addition | Disposal | March 31, 2025 | April 1, 2024 | For the year | Deletions | March 31, 2025 | March 31, 2025 | March 31, 2024 |
| Land | 512.72 | 0.00 | 0.00 | 512.72 | 0.00 | 0.00 | 0.00 | 0.00 | 512.72 | 512.72 |
| Electrical Equipments | 26.27 | 3.89 | 0.01 | 30.15 | 16.52 | 2.73 | 0.00 | 19.25 | 10.90 | 9.74 |
| Office Equipments | 21.81 | 1.83 | 0.00 | 23.64 | 19.58 | 1.17 | 0.00 | 20.75 | 2.89 | 2.22 |
| Motor Vehicles | 16.54 | 0.00 | 0.00 | 16.54 | 1.20 | 3.95 | 0.00 | 5.15 | 11.39 | 15.36 |
| Furniture & Fixtures | 76.83 | 21.12 | 0.00 | 97.95 | 55.34 | 9.07 | 0.00 | 64.41 | 33.54 | 21.49 |
| Computer | 22.56 | 4.29 | 0.00 | 26.85 | 18.90 | 3.54 | 0.00 | 22.44 | 4.41 | 3.66 |
| Total | 676.73 | 31.13 | 0.01 | 707.85 | 111.54 | 20.46 | 0.00 | 132.00 | 575.85 | 565.19 |
| Previous year | 625.42 | 51.31 | 0.00 | 676.73 | 105.58 | 5.97 | 0.01 | 111.54 | 565.19 | 519.83 |

11. Intangible Assets

Rs in Lakhs

| Particulars | Gross Block | | | | Depreciation | | | | Net Block | |
|--------------------|---------------|-------------|-------------|----------------|---------------|--------------|-------------------|----------------|----------------|----------------|
| | April 1, 2024 | Addition | Disposal | March 31, 2025 | April 1, 2024 | For the year | Other Adjustments | March 31, 2025 | March 31, 2025 | March 31, 2024 |
| Brands/ Trademarks | 0.39 | 0.00 | 0.00 | 0.39 | 0.15 | 0.02 | 0.00 | 0.17 | 0.22 | 0.24 |
| Software | 13.56 | 0.00 | 0.00 | 13.56 | 7.20 | 0.64 | 0.00 | 7.84 | 5.72 | 6.36 |
| Total | 13.95 | 0.00 | 0.00 | 13.95 | 7.35 | 0.66 | 0.00 | 8.01 | 5.94 | 6.60 |
| Previous year | 13.81 | 0.14 | 0.00 | 13.95 | 6.62 | 0.73 | 0.00 | 7.35 | 6.60 | 7.19 |



12. Intangible Assets under development

Rs in Lakhs

| Particulars | March 31,2025 | March 31,2024 |
|------------------------------------|---------------|---------------|
| Intangible Asset Under Development | | |
| Software | 149.83 | 70.21 |
| Total | 149.83 | 70.21 |

Ageing of Intangible assets under development

| Particulars | 2024-2025 | | | | | 2023-2024 | | | | |
|--------------------------------|--------------------|--------------|-------------|------------------|---------------|--------------------|-------------|-------------|------------------|--------------|
| | Less than one year | 1-2 years | 2-3 years | More the 3 years | Total | Less than one year | 1-2 years | 2-3 years | More the 3 years | Total |
| Projects in Progress | 79.61 | 65.01 | 5.20 | 0.00 | 149.83 | 65.01 | 5.20 | 0.00 | 0.00 | 70.21 |
| Projects temporarily suspended | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 79.61 | 65.01 | 5.20 | 0.00 | 149.83 | 65.01 | 5.20 | 0.00 | 0.00 | 70.21 |

13. Deferred Tax Assets (net)

Rs in Lakhs

| Particulars | March 31,2025 | March 31,2024 |
|-------------------------|---------------|---------------|
| Deferred Tax Assets on: | | |
| Depreciation | 6.31 | 4.88 |
| Provision for Gratuity | 5.73 | 6.37 |
| Total | 12.04 | 11.25 |

14. Other Non-Current Assets

Rs in Lakhs

| Particulars | March 31,2025 | March 31,2024 |
|---|---------------|---------------|
| Security Deposits | | |
| Telephone Deposits | 0.22 | 0.22 |
| Electricity Deposits | 0.28 | 0.26 |
| Rent Security Deposits | 10.70 | 11.50 |
| Chit Security Deposits(note:31) | 214.00 | 191.75 |
| Fixed Deposits - BG margin | 11.55 | 6.45 |
| Locker Security Deposit-TD | 0.30 | 0.00 |
| Interest Receivable on Fixed Deposits | 55.26 | 52.92 |
| Kuri Investment | 6.68 | 10.07 |
| Auction Discount | 310.30 | 190.79 |
| Investment | 2.50 | 2.50 |
| Others | 2.55 | 2.98 |
| Total | 614.34 | 469.44 |
| Secured Considered Good | 214.00 | 191.75 |
| Unsecured Considered Good | 400.35 | 277.68 |
| Doubtful | 0.00 | 0.00 |
| Loans and advances due from related parties | 0.00 | 0.00 |



15. Cash and Cash Equivalents

| | Rs in Lakhs | |
|---|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Balance with Banks | | |
| Axis Bank | 0.45 | 0.50 |
| Bank of India | 2.33 | 0.03 |
| Canara Bank | 0.85 | 0.62 |
| Catholic Syrian Bank | 0.07 | 0.07 |
| Urban Co Operative Bank | 0.45 | 0.45 |
| Corporation Bank | 2.79 | 7.43 |
| Dhanlaxmi Bank | 0.00 | 0.00 |
| Federal bank | 19.83 | 34.59 |
| Kerala Grameen Bank | 0.04 | 0.04 |
| Punjab National Bank | 3.27 | 6.32 |
| State Bank of India | 2.51 | 42.59 |
| Union Bank of India | 0.78 | 1.16 |
| Fixed deposits in Banks with maturity period of less than 3months (note:32) | 16.50 | 18.13 |
| Chit Security Deposit(note:31) | 32.00 | 29.50 |
| Cash in Hand | 1.01 | 0.20 |
| Total | 82.88 | 141.63 |

16. Other Current Assets

| | Rs in Lakhs | |
|---|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Advance | 43.60 | 30.66 |
| Chit Asset(note 30) | 423.17 | 403.28 |
| Court Expenses Recoverable | 26.56 | 24.82 |
| Non KCR defaulters transferred | 53.65 | 54.42 |
| Prepaid Expenses | 8.86 | 5.18 |
| Deposits with maturity more than 3 Months but less than 12 months (note:32) | 4.50 | 10.50 |
| Pronote Loan Suit Balances | 7.49 | 9.10 |
| Salary Advance | 1.86 | 1.80 |
| Stamp Paper | 3.34 | 3.04 |
| GST Input Receivable | 0.38 | 5.97 |
| Miscellaneous | 5.33 | 0.14 |
| Total | 578.74 | 548.91 |



NOTES FORMING PART OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2025
(Presented in Rupees Lakhs other than share data and EPS)

17. Revenue from Operations

| | Rs in Lakhs | |
|----------------------------|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Foreman's Commission | 186.72 | 182.88 |
| Forgone Auction Discount | 11.54 | 9.55 |
| Default Interest | 55.41 | 14.02 |
| Interest on Suit Filed | 2.50 | 0.62 |
| Subscriber Removal Charges | 5.14 | 0.00 |
| Total | 261.31 | 207.07 |

Note: Interest and dividend amounts pertaining to defaulted chit installments are recognized as income **only upon actual realization** along with the corresponding chit installments. As on March 31, 2025 the accrued Interest on defaulted installments (yet to be realized) amounted to ₹1,91,40,886 and the dividend proposed to be forfeited due to defaults amounted to ₹27,30,935. These amounts have not been recognized as income in the books, because of the uncertainty of the realisation

18. Other Income

| | Rs in Lakhs | |
|--------------------------------------|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Document Charges Collected | 3.57 | 1.31 |
| Interest on Fixed Deposit | 16.41 | 19.43 |
| Interest on IT refund | 0.11 | 0.00 |
| Auction Discount Received Own Ticket | 53.45 | 36.65 |
| Provision written back | 2.9 | 0.01 |
| Miscellaneous Income | 0.30 | 0.16 |
| Total | 76.74 | 57.56 |

19. Employee Benefit Expense

| | Rs in Lakhs | |
|------------------------|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Salaries and Wages | 98.82 | 90.92 |
| Collection Incentives | 0.00 | 0.20 |
| Directors Remuneration | 14.05 | 13.83 |
| Directors Sitting Fee | 0.12 | 0.16 |
| ESI Paid | 1.11 | 1.36 |
| Festival Allowance | 1.06 | 2.52 |
| Labour welfare fund | 0.11 | 0.12 |
| Gratuity Paid | 0.00 | 5.74 |
| Staff Welfare Expenses | 0.51 | 0.18 |
| Recruitment Expenses | 0.02 | 0.01 |
| Labour Tax | 0.01 | 0.20 |
| Total | 115.81 | 115.24 |

20. Finance Costs

| | Rs in Lakhs | |
|--------------------------------------|---------------|---------------|
| Particulars | March 31,2025 | March 31,2024 |
| Interest Expenses | | |
| Interest On KSR | 21.31 | 27.26 |
| Interest on Loan | 2.12 | 0.14 |
| Interest On Shareholders Deposit | 6.33 | 6.1 |
| Interest on Shortfall of Advance tax | 0.96 | 0.02 |
| Other Borrowing cost | | |
| Bank Charges and processing fee | 0.68 | 1.85 |
| Bank Guarantee commission | 1.61 | 0.22 |
| Total | 33.01 | 35.59 |



21. Depreciation and Amortization Expense

Rs in Lakhs

| Particulars | March 31,2025 | March 31,2024 |
|---|---------------|---------------|
| Depreciation on Property, Plant & Equipment | 20.46 | 5.97 |
| Amortisation of Intangible Assets | 0.66 | 0.73 |
| Total | 21.12 | 6.70 |

22. Other Expenses

Rs in Lakhs

| Particulars | March 31,2025 | March 31,2024 |
|--|---------------|---------------|
| Administrative and General Expenses | | |
| Advertisement & Publicity | 8.77 | 14.43 |
| AGM Expenses | 0.52 | 0.47 |
| Annual Maintenance Charge | 1.87 | 1.62 |
| Bonus | 0.37 | 0.00 |
| Business Promotion Expenses | 2.56 | 4.22 |
| Canvassing Commission | 4.93 | 5.46 |
| Chit Registration Expenses | 0.01 | 0.64 |
| Cleaning Charges | 0.70 | 0.64 |
| Consultation Fee | 6.07 | 8.54 |
| Donation | 1.44 | 1.24 |
| Insurance Expenses | 0.16 | 0.30 |
| Interest on TDS | 0.01 | 0.04 |
| ISO consultancy Service Charge | 0.28 | 0.11 |
| Legal Charges | 0.47 | 0.85 |
| Marketing Expenses | 0.19 | 1.09 |
| Meeting Expenses | 1.04 | 0.65 |
| Membership Fees | 0.28 | 0.20 |
| Office Expenses | 8.05 | 2.34 |
| Payment to Auditors | | |
| Statutory Audit | 0.90 | 0.70 |
| Taxation matters | 0.30 | 0.30 |
| Power & Fuel | 4.60 | 6.09 |
| Postage expenses | 0.40 | 0.17 |
| Printing & Stationery | 3.17 | 3.47 |
| Professional Charges | 2.69 | 0.48 |
| Rates & Tax | 0.22 | 0.08 |
| Refreshment Expenses | 0.55 | 0.07 |
| Registration and Filing Fees | 6.35 | 7.49 |
| Rent | 24.15 | 16.18 |
| Repairs & Maintenance | 3.67 | 6.05 |
| Server charges | 2.54 | 1.42 |
| Subscription & periodicals | 0.08 | 0.06 |
| Telephone Charges | 3.20 | 2.89 |
| Travelling Expenses | 8.93 | 9.29 |
| Miscellaneous Expenses | 0.40 | 0.79 |
| Total | 99.87 | 98.37 |



23. Earnings Per Share

| | | Rs in Lakhs | | | |
|--|------------|---------------|---------------|---------------|---------------|
| Particulars | | March 31,2025 | March 31,2024 | March 31,2025 | March 31,2024 |
| (a) Basic | | | | | |
| Profit after tax | | 50.50 | 4.95 | 50.50 | 4.95 |
| Less: Dividend on Preference Shares | | 42.59 | 14.4 | 42.59 | 14.4 |
| Adjusted net profit for the year | A | 7.91 | (9.45) | 7.91 | (9.45) |
| Weighted average number of shares outstanding | B | 1,15,668.00 | 1,15,668.00 | 1,15,668.00 | 1,15,668.00 |
| Basic EPS (In ₹) | A/B | 6.84 | (8.17) | 6.84 | (8.17) |
| Diluted | | | | | |
| Profit after tax | A | 50.50 | 4.95 | 50.50 | 4.95 |
| Add: Interest expense on convertible debentures (net of tax) | B | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: Dividend on Preference Shares | C | 42.59 | 14.4 | 42.59 | 14.4 |
| Adjusted net profits for the year | D= (A+B-C) | 7.91 | (9.45) | 7.91 | (9.45) |
| Weighted average number of shares outstanding | E | 1,15,668.00 | 1,15,668.00 | 1,15,668.00 | 1,15,668.00 |
| Add: Weighted average number of potential equity shares on account of employee stock options | F | 0.00 | 0.00 | 0.00 | 0.00 |
| Add: Weighted average number of potential equity shares on account of convertible debentures | G | 0.00 | 0.00 | 0.00 | 0.00 |
| Weighted average number of shares outstanding for diluted EPS | H= (E+F+G) | 1,15,668.00 | 1,15,668.00 | 1,15,668.00 | 1,15,668.00 |
| Diluted EPS (Rs) | D/H | 6.84 | (8.17) | 6.84 | (8.17) |
| Face value per share (Rs) | | 100.00 | 100.00 | 100.00 | 100.00 |

24. Financial Ratios.

| Sl No. | Ratio | Numerator | Denominator | Current Period | Previous Period | % Variance | Reason for variance |
|--------|-----------------------------|--------------------------------------|------------------------------|----------------|-----------------|------------|---------------------|
| 1 | Current Ratio | Current Asset | Current Liability | 0.67 | 0.82 | -18.29% | |
| 2 | Debt to Equity Ratio | Total Debt | Shareholders' Equity | 0.08 | 0.08 | 0.00% | |
| 3 | Debt Service Coverage Ratio | Earnings Available for debt services | Debt Service | 3.46 | 0.65 | 432.31% | Note 1 |
| 4 | Net Capital Turnover Ratio | Net Sales | Average Working Capital | (1.09) | (3.85) | -71.69% | Note 2 |
| 5 | Net Profit Ratio | Net Profit | Net Sales | 0.19 | 0.02 | 850.00% | Note 3 |
| 6 | Return On Capital Employed | EBIT | Capital Employed | 0.08 | 0.02 | 300.00% | |
| 7 | Return on Equity | (PAT-Pref. Dividend) | Average Shareholders' Equity | 0.06 | 0.01 | 500.00% | |

Note 1: Increase in profit before tax from Rs 4.95 lakhs in the previous year to Rs 50.50 lakhs in the current year.

The company's borrowings did not increase in line with the increase in profit before tax.

Note 2 : There has been a significant increase in current liabilities in account of increase in Kuri liability and KSD resulting in a lower average working capital in the current year as compared to previous year.

Note 3: Operational revenue increased from Rs 2.64 crores in the previous year to Rs 3.38 crores in the current year while operating costs were controlled resulting in a



25. The Chit Fund Act 1982 has been notified by the Central Government on 30-04-2012 in the State of Kerala and Haryana. On 08/05/2012 Honorable Supreme Court has delivered its Judgment on the applicability of The Chit Funds Act, 1982 in Kerala. Honorable Supreme Court has vide order dated above repealed The Kerala Chitties Act, 1975 and thereby making the amendments made in the Kerala Chitties Act, 1975 in the year 2002 void. The court has further made it clear that The Chit Funds Act, 1982 is in existence from the date of its enactment in the State of Kerala. In order to avoid any vacuum created by this order Court has given limited applicability of the provisions of the Kerala Chitties Act to Chits commenced prior to the notification of The Chit Fund Act, 1982 i.e. till 30-04-2012. All Chits commenced prior to the date of notification of The Chit fund Act, 1982 will not have any impact and will be continued as such and only new chits started from 30-04-2012 will be governed by the provisions of The Chit Fund Act, 1982. The Company has complied with the provisions of The Chit Fund Act, 1982 during the year for chits started after 30/04/2012.

26. Notes to Statutory Reserve

As per Section 8 (3) of The Chit Funds Act 1982 Every company carrying on chit business shall create and maintain a reserve fund and shall, out of the balance of profit of each year as disclosed in its profit and loss account and before any dividend on its shares is declared, transfer to such reserve fund, a sum equal to not less than ten per cent, of such profit. During the year, the company transferred Rs.5.05/- (In Lakhs) (PY:Rs 0.49(In Lakhs)) to Statutory Reserve, maintained u/s 8 (3) of the Chit Fund Act, 1982.

27. In our opinion the Company has no dues payable to suppliers registered under the Micro, Small and Medium Enterprises Development Act 2006 (MSMED Act).

28. Previous year's numbers have been regrouped and reclassified to match with current year classification. The current year and previous year figures have been rounded off to the nearest lakhs to comply with Schedule III requirement.

29. Related Party Disclosures

As per Sec.2 of The Chit Fund Act, 1982, "chit" means a transaction whether called chit, chit fund, chitty, kuri or by any other name by or under which a person enters into an agreement with a specified number of persons that every one of them shall subscribe a certain sum of money (or a certain quantity of grain instead) by way of periodical installments over a definite period and that each such subscriber shall, in his turn, as determined by lot or by auction or by tender or in such other manner as may be specified in the chit agreement, be entitled to the prize amount.

As per said definition each scheme (Chit/Kuri) is a related party for the Company (Foreman).

The following parties come under the purview of Related Parties, to comply with the disclosure requirement of Companies (Accounting Standards) Rules, 2021.

a) Entities having control

| Sl.No | 2024-25 | 2023-24 | Sl.No | 2024-25 | 2023-24 | Sl.No | 2024-25 | 2023-24 |
|-------|---------|---------|-------|---------------|---------|-------|---------|---------|
| 1 | 11/2019 | 2/13 | 46 | KKM 6/2023 | 147/20 | 91 | RKLB1 | RKLA15 |
| 2 | 34/2018 | 3/13 | 47 | 40/2023 | 14/21 | 92 | RKLA15 | RKLA14 |
| 3 | 30/2019 | 5/14 | 48 | 06/2022 | A1 | 93 | RKLA14 | RKLA16 |
| 4 | 28/2021 | 7/16 | 49 | 41/2020 | A2 | 94 | RKLA16 | RKLA17 |
| 5 | 15/2023 | 8/16 | 50 | 1/13 | A3 | 95 | RKLA17 | RKLA19 |
| 6 | 8/2020 | 9/17 | 51 | 8/23 | A4 | 96 | RKLA19 | RKLA18 |
| 7 | 29/2022 | 10/18 | 52 | 3/15 | A5 | 97 | RKLA18 | RKLA20 |
| 8 | 2/13 | 1/14 | 53 | 44/22 | A6 | 98 | RKLA20 | RKLA21 |
| 9 | 3/13 | 2/14 | 54 | 4/16 | A7 | 99 | RKLA21 | RKLA22 |
| 10 | 5/14 | 4/16 | 55 | 3/2020 | 28/2021 | 100 | RKLA22 | RKLA23 |



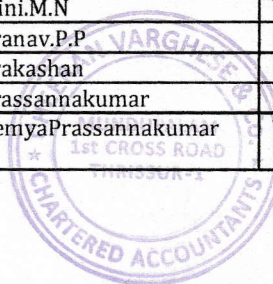
| | | | | | | | | |
|----|---------|----------|----|---------------|--------------|-----|-----------|--------|
| 11 | 6/14 | 5/16 | 56 | 13/2020 | 12/2021 | 101 | RKLA23 | RKLA24 |
| 12 | 7/16 | 6/18 | 57 | 05/2022 | 25/2021 | 102 | RKLA24 | 6/14 |
| 13 | 8/16 | 23/13 | 58 | 09/2021 | 5/2022 | 103 | RKLA25 | |
| 14 | 9/17 | 44/13 | 59 | 15/2022 | 19/2021 | 104 | RKLA26 | |
| 15 | 14/21 | 64/13 | 60 | PTB 8/2023 | 22/2021 | 105 | RKLA27 | |
| 16 | 10/18 | 27/14 | 61 | 24/2023 | 6/2022 | 106 | RKLA28DL | |
| 17 | 1/14 | 7/17 | 62 | 10/2022 | 5/2022 | 107 | RKLA29DL | |
| 18 | 2/14 | 2/18 | 63 | 188/2018 | 9/2021 | 108 | RKLA30 | |
| 19 | 4/16 | 1/13 | 64 | 271/2019 | 10/2022 | 109 | RKLA31 | |
| 20 | 5/16 | 3/15 | 65 | 68/2021 | 68/2021 | 110 | RKLA32DL | |
| 21 | 6/18 | 4/16 | 66 | 237/2021 | 237/2021 | 111 | RKLA33 | |
| 22 | 10/18 | 1/14 | 67 | 1/14 | 162/ 2021 | 112 | RKLAREF01 | |
| 23 | 14/2019 | 3/15 | 68 | 32/23 | 86/22 | 113 | RKLCBE01 | |
| 24 | 15/2020 | 2/15 | 69 | 154/22 | 15/2023 | 114 | RKLCBE02 | |
| 25 | 16/2020 | 188/2018 | 70 | 99/20 | 29/2022 | 115 | RKLCLO1 | |
| 26 | 12/2021 | 27/2018 | 71 | 131/20 | 13/2023 | 116 | RKLCOR01 | |
| 27 | 25/2021 | 50/2018 | 72 | 147/20 | 21/22 | 117 | RKLCOR02 | |
| 28 | 05/2022 | 10/18 | 73 | 162/2021 | 33/2022 | 118 | RKLDEL01 | |
| 29 | 19/2021 | 34/2018 | 74 | 2/15 | 6/2023 | 119 | RKLDEL02 | |
| 30 | 21/20 | 11/2019 | 75 | 3/15 | 40/2023 | 120 | RKLDEL03 | |
| 31 | 13/2023 | 30/2019 | 76 | 86/22 | 8/23 | 121 | RKLDEL04 | |
| 32 | 21/22 | 8/2020 | 77 | A1 | 44/22 | 122 | RKLDEL05 | |
| 33 | 23/13 | 14/2019 | 78 | A2 | 15/2022 | 123 | RKLEDP01 | |
| 34 | 44/13 | 18/2019 | 79 | A3 | 8/2023 | 124 | RKLEDP02 | |
| 35 | 64/13 | 43/2019 | 80 | A4 | 24/2023 | 125 | RKLEKM01 | |
| 36 | 27/14 | 3/2020 | 81 | A5 | 32/23 | 126 | RKLEKM02 | |
| 37 | 07/17 | 271/2019 | 82 | A6 | 154/22 | 127 | RKLGVR01 | |
| 38 | 02/18 | 13/2020 | 83 | A7 | A8 | 128 | RKLGVR02 | |
| 39 | 27/2018 | 15/2020 | 84 | A8 | A9 | 129 | RKLKKM01 | |
| 40 | 50/2018 | 16/2020 | 85 | A9 | A10 | 130 | RKLKTD01 | |
| 41 | 18/2019 | 21/20 | 86 | A10 | A11 | 131 | RKLPTB01 | |
| 42 | 43/2019 | 18/20 | 87 | A11 | RKL T A1 | 132 | RKL VKD01 | |
| 43 | 18/20 | 41/2020 | 88 | RKL T A1 | RK001 | 133 | RKL VKD02 | |
| 44 | 22/2021 | 99/20 | 89 | RKC001 | RKCA1 | 134 | RKL VKD03 | |
| 45 | 33/2022 | 131/20 | 90 | RKCA1 | RKLB1 | | | |

b) Key Managerial Personnel

| Sl. No | 2024-2025 | | 2023-2024 | |
|--------|-----------------|----------|-----------------|----------|
| | Name | Relation | Name | Relation |
| 1. | Premanandan P S | Chairman | Premanandan P S | Chairman |

c) Relatives of Key Managerial Personnel

| Sl. No | 2024-2025 | | 2023-2024 | |
|--------|---------------------|----------------------------|---------------------|----------------------------|
| | Name | Relation | Name | Relation |
| 1 | Amrutha PP | Daughter of Chairman | Amrutha P P | Daughter of Chairman |
| 2 | Mini.M.N | Wife of Chairman | Mini.M.N | Wife of Chairman |
| 3 | Pranav.P.P | Son of Chairman | Pranav.P.P | Son of Chairman |
| 4 | Prakashan | Brother of Chairman | Prakashan | Brother of Chairman |
| 5 | Prassannakumar | Brother of Chairman | Prassannakumar | Brother of Chairman |
| 6 | RemyaPrassannakumar | Wife of chairman's Brother | RemyaPrassannakumar | Wife of chairman's Brother |



d) Associates

| Sl. No | 2024-2025 | 2023-2024 |
|--------|---|---|
| 1 | Radhakrishna Villas and Apartments (P) Ltd | Radhakrishna Villas and Apartments (P) Ltd |
| 2 | Radhakrishna Finance (P) Ltd | Radhakrishna Finance (P) Ltd |
| 3 | AmrithamRadhakrishnaNidhi Limited | AmrithamRadhakrishnaNidhi Limited |
| 4 | Radhakrishna Management and Information Technology Services LLP | Radhakrishna Management and Information Technology Services LLP |

To comply with the disclosure requirement of Companies (Accounting Standards) Rules, 2021 the following transactions with the related parties are shown as per the AS-18 Related Party Disclosure

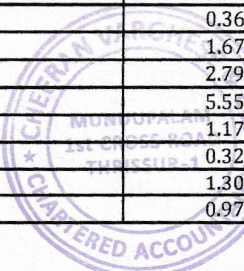
e) Entities having control

Rs in Lakhs

| Sl No. | Chit Scheme | 2024-25 | | 2023-24 | |
|--------|-------------|-----------------------|--------|-----------------------|--------|
| | | Nature of Transaction | Amount | Nature of Transaction | Amount |
| 1 | 2/13 | Amount Received | 2.10 | Amount Received | 2.10 |
| 2 | 3/13 | Amount Received | 3.30 | Amount Received | 3.30 |
| 3 | 5/14 | Amount Received | 21.96 | Amount Received | 21.96 |
| 4 | 7/16 | Amount Received | 0.02 | Amount Received | 0.02 |
| 5 | 8/16 | Amount Received | 1.20 | Amount Received | 1.60 |
| 6 | 9/17 | Amount Paid | 0.38 | Amount Received | 12.93 |
| 7 | 2/14 | Amount Received | 1.05 | Amount Received | 1.05 |
| 8 | 5/16 | Amount Received | 0.68 | Amount Received | 0.85 |
| 9 | 6/18 | Amount Paid | 0.40 | Amount Paid | 0.10 |
| 10 | 23/13 | Amount Received | 8.90 | Amount Received | 8.90 |
| 11 | 44/13 | Amount Received | 0.02 | Amount Received | 0.02 |
| 12 | 64/13 | Amount Received | 1.50 | Amount Received | 1.50 |
| 13 | 27/14 | Amount Received | 2.18 | Amount Received | 2.18 |
| 14 | 7/17 | Amount Received | 4.47 | Amount Paid | 9.08 |
| 15 | 2/18 | Amount Paid | 3.04 | Amount Paid | 2.94 |
| 16 | 1/13 | Amount Received | 8.70 | Amount Received | 8.70 |
| 17 | 4/16 | Amount Received | 0.02 | Amount Received | 0.02 |
| 18 | 1/14 | Amount Received | 1.36 | Amount Received | 1.36 |
| 19 | 3/15 | Amount Received | 3.95 | Amount Received | 4.45 |
| 20 | 2/15 | Amount Received | 5.42 | Amount Received | 6.02 |
| 21 | 188/2018 | Amount Received | 5.02 | Amount Received | 6.01 |
| 22 | 27/2018 | Amount Received | 2.40 | Amount Received | 6.22 |
| 23 | 50/2018 | Amount Received | 0.30 | Amount Received | 2.05 |
| 24 | 10/18 | Amount Paid | 5.00 | Amount Paid | 5.00 |
| 25 | 34/2018 | Amount Received | 36.50 | Amount Received | 44.29 |
| 26 | 30/2019 | Amount Received | 1.00 | Amount Received | 5.74 |
| 27 | 8/2020 | Amount Paid | 2.96 | Amount Paid | 16.13 |
| 28 | 14/2019 | Amount Received | 2.11 | Amount Paid | 5.51 |
| 29 | 18/2019 | Amount Received | 1.89 | Amount Received | 2.43 |
| 30 | 43/2019 | Amount Paid | 0.93 | Amount Paid | 1.93 |
| 31 | 3/2020 | Amount Paid | 0.25 | Amount Paid | 7.13 |
| 32 | 271/2019 | Amount Received | 12.72 | Amount Received | 12.53 |
| 33 | 14/21 | Amount Paid | 0.81 | Amount Paid | 10.44 |
| 34 | 13/2020 | Amount Received | 5.34 | Amount Received | 4.46 |
| 35 | 15/2020 | Amount Received | 0.07 | Amount Received | 0.07 |
| 36 | 16/2020 | Amount Paid | 0.02 | Amount Paid | 0.03 |
| 37 | 21/20 | Amount Received | 0.40 | Amount Received | 0.50 |
| 38 | 18/20 | Amount Received | 10.57 | Amount Received | 2.02 |
| 39 | 41/2020 | Amount Received | 1.00 | Amount Paid | 1.98 |
| 40 | 99/20 | Amount Received | 0.55 | Amount Paid | 0.23 |
| 41 | 131/20 | Amount Received | 0.00 | Amount Received | 0.10 |



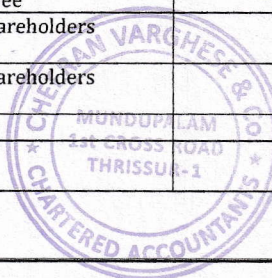
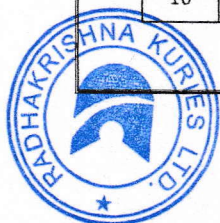
| | | | | | |
|-----|----------|-----------------|-------|-----------------|-------|
| 42 | 147/20 | Amount Received | 1.00 | Amount Received | 0.36 |
| 43 | A1 | Amount Received | 0.47 | Amount Received | 0.47 |
| 44 | A2 | Amount Received | 1.33 | Amount Received | 1.33 |
| 45 | A3 | Amount Received | 0.43 | Amount Received | 0.43 |
| 46 | A4 | Amount Received | 0.63 | Amount Received | 0.82 |
| 47 | A5 | Amount Received | 0.81 | Amount Received | 1.54 |
| 48 | A6 | Amount Received | 0.99 | Amount Received | 1.32 |
| 49 | A7 | Amount Received | 0.21 | Amount Received | 0.35 |
| 50 | 12/2021 | Amount Received | 2.79 | Amount Received | 0.55 |
| 51 | 25/2021 | Amount Received | 0.35 | Amount Received | 0.55 |
| 52 | 5/2022 | Amount Received | 1.97 | Amount Paid | 1.09 |
| 53 | 19/2021 | Amount Paid | 0.58 | Amount Paid | 0.53 |
| 54 | 22/2021 | Amount Paid | 0.44 | Amount Paid | 0.87 |
| 55 | 6/2022 | Amount Received | 5.46 | Amount Received | 6.75 |
| 56 | 5/2022 | Amount Received | 0.21 | Amount Received | 0.41 |
| 57 | 9/2021 | Amount Received | 0.41 | Amount Received | 0.62 |
| 58 | 10/2022 | Amount Received | 0.10 | Amount Received | 0.20 |
| 59 | 68/2021 | Amount Received | 8.99 | Amount Received | 25.34 |
| 60 | 237/2021 | Amount Received | 1.98 | Amount Received | 7.11 |
| 61 | 162/2021 | Amount Received | 2.13 | Amount Received | 2.17 |
| 62 | 86/22 | Amount Received | 7.17 | Amount Received | 7.82 |
| 63 | 29/22 | Amount Received | 5.11 | Amount Received | 7.53 |
| 64 | 21/22 | Amount Paid | 4.25 | Amount Paid | 2.65 |
| 65 | 6/23 | Amount Received | 4.91 | Amount Paid | 2.19 |
| 66 | 8/23 | Amount Received | 4.55 | Amount Received | 4.55 |
| 67 | 44/22 | Amount Received | 4.00 | Amount Received | 2.63 |
| 68 | 32/23 | Amount Received | 44.13 | Amount Received | 6.09 |
| 69 | A11 | Amount Received | 1.61 | Amount Received | 0.21 |
| 70 | 11/2019 | Amount Received | 49.45 | Amount Received | 70.87 |
| 71 | 28/2021 | Amount Paid | 1.97 | Amount Received | 5.22 |
| 72 | 10/18 | Amount Received | 5.12 | Amount Received | 6.02 |
| 73 | 4/16 | Amount Received | 6.83 | Amount Received | 5.70 |
| 74 | 1/14 | Amount Received | 31.31 | Amount Received | 31.80 |
| 75 | 154/22 | Amount Received | 1.98 | Amount Received | 1.65 |
| 76 | 3/15 | Amount Received | 26.22 | Amount Received | 27.47 |
| 77 | A8 | Amount Received | 1.12 | Amount Received | 1.36 |
| 78 | A9 | Amount Received | 1.27 | Amount Received | 0.35 |
| 79 | A10 | Amount Received | 2.01 | Amount Received | 0.40 |
| 80 | 15/2023 | Amount Paid | 26.05 | Amount Paid | 23.91 |
| 81 | 13/2023 | Amount Received | 2.37 | Amount Paid | 2.12 |
| 82 | 33/2022 | Amount Received | 4.84 | Amount Received | 2.90 |
| 83 | 40/2023 | Amount Received | 2.66 | Amount Paid | 2.83 |
| 84 | 15/2022 | Amount Received | 0.57 | Amount Received | 0.82 |
| 85 | 8/2023 | Amount Received | 0.06 | Amount Received | 1.34 |
| 86 | 24/2023 | Amount Received | 6.97 | Amount Paid | 1.80 |
| 87 | RKLT A1 | Amount Received | 1.31 | Amount Received | 2.30 |
| 88 | RK001 | Amount Received | 0.02 | Amount Paid | 0.07 |
| 89 | RKCA1 | Amount Received | 0.13 | Amount Paid | 0.69 |
| 90 | RKLB1 | Amount Received | 1.14 | Amount Received | 0.99 |
| 91 | RKLA15 | Amount Received | 6.52 | Amount Received | 1.33 |
| 92 | RKLA14 | Amount Paid | 9.10 | Amount Paid | 10.78 |
| 93 | RKLA16 | Amount Received | 1.10 | Amount Received | 0.19 |
| 94 | RKLA17 | Amount Received | 0.59 | Amount Paid | 0.03 |
| 95 | RKLA19 | Amount Received | 0.36 | Amount Paid | 0.03 |
| 96 | RKLA18 | Amount Paid | 1.67 | Amount Received | 0.04 |
| 97 | RKLA20 | Amount Received | 2.79 | Amount Paid | 0.10 |
| 98 | RKLA21 | Amount Received | 5.55 | Amount Paid | 0.20 |
| 99 | RKLA22 | Amount Paid | 1.17 | Amount Paid | 1.00 |
| 100 | RKLA23 | Amount Received | 0.32 | Amount Paid | 3.75 |
| 101 | RKLA24 | Amount Received | 1.30 | Amount Paid | 0.72 |
| 102 | RKLA25 | Amount Received | 0.97 | | |



| | | | | |
|-----|-----------|-----------------|------|--|
| 103 | RKLA26 | Amount Received | 1.40 | |
| 104 | RKLA27 | Amount Paid | 6.72 | |
| 105 | RKLA28DL | Amount Paid | 1.00 | |
| 106 | RKLA29DL | Amount Paid | 3.63 | |
| 107 | RKLA30 | Amount Received | 1.19 | |
| 108 | RKLA31 | Amount Received | 0.21 | |
| 109 | RKLA32DL | Amount Received | 0.46 | |
| 110 | RKLA33 | Amount Received | 1.32 | |
| 111 | RKLAREF01 | Amount Paid | 0.75 | |
| 112 | RKLCBE01 | Amount Received | 0.08 | |
| 113 | RKLCBE02 | Amount Paid | 0.60 | |
| 114 | RKLCLT01 | Amount Paid | 0.62 | |
| 115 | RKLCOR01 | Amount Paid | 0.01 | |
| 116 | RKLCOR02 | Amount Received | 0.34 | |
| 117 | RKLDEL01 | Amount Received | 0.26 | |
| 118 | RKLDEL02 | Amount Received | 0.57 | |
| 119 | RKLDEL03 | Amount Paid | 0.40 | |
| 120 | RKLDEL04 | Amount Paid | 0.02 | |
| 121 | RKLDEL05 | Amount Paid | 0.05 | |
| 122 | RKLEDP01 | Amount Received | 0.46 | |
| 123 | RKLEDP02 | Amount Paid | 0.32 | |
| 124 | RKLEKM01 | Amount Received | 1.68 | |
| 125 | RKLEKM02 | Amount Received | 0.69 | |
| 126 | RKLGVR01 | Amount Paid | 0.70 | |
| 127 | RKLGVR02 | Amount Paid | 1.90 | |
| 128 | RKLKKM01 | Amount Received | 0.13 | |
| 129 | RKLKTD01 | Amount Received | 0.45 | |
| 130 | RKLPTB01 | Amount Received | 0.60 | |
| 131 | RKLVKD01 | Amount Paid | 0.04 | |
| 132 | RKLVKD02 | Amount Paid | 0.07 | |
| 133 | RKLVKD03 | Amount Paid | 1.51 | |

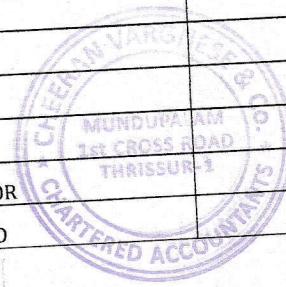
f) Individuals Having Control

| Sl No | Name | Relation | Nature of Payment | Rs in Lakhs | |
|-------|----------------------|---------------------------------|----------------------------------|-------------|---------|
| | | | | 2024-25 | 2023-24 |
| 1 | Premanandan P. S. | Chairman | Sitting Fee | 0.03 | 0.04 |
| | | | Remuneration | 9.60 | 9.60 |
| | | | Business Promotion | 0.96 | 0.96 |
| 2 | Prassannakumar | Director | Business Promotion | 0.00 | 0.84 |
| | | | Sitting Fee | 0.03 | 0.04 |
| | | | Remuneration | 3.00 | 3.00 |
| 3 | Prakashan | Director | Interest on Shareholders Deposit | 1.20 | 1.20 |
| | | | Sitting Fee | 0.03 | 0.04 |
| | | | Travelling Allowance | 1.80 | 0.90 |
| 4 | Pranad | | Remuneration | 1.45 | 1.45 |
| 5 | Letha V S | Director | Remuneration | 0.00 | 0.25 |
| 6 | Janardanan M G | Director | Salary | 2.40 | 2.40 |
| | | | Sitting Fee | 0.03 | 0.00 |
| | | | Sitting Fee | 0.00 | 0.00 |
| 7 | Pranav.P.P | Son of Chairman | Travelling Allowance | 0.90 | 0.90 |
| | | | Business Promotion | 0.00 | 1.16 |
| | | | Interest on Shareholders Deposit | 0.00 | 2.34 |
| 8 | Amritha P P | Daughter of Chairman | Consultation Fee | 2.34 | 2.34 |
| | | | Interest on Shareholders Deposit | 3.00 | 3.00 |
| | | | Interest on Shareholders Deposit | 1.88 | 1.88 |
| 9 | Remya Prassannakumar | Wife of Director Prassannakumar | Interest on Shareholders Deposit | 0.00 | 0.08 |
| | | | Interest on Shareholders Deposit | 0.00 | 0.00 |
| | | | Salary | 1.32 | 1.32 |
| 10 | Gouri | Wife of Director Janardanan | Salary | 2.05 | 2.10 |

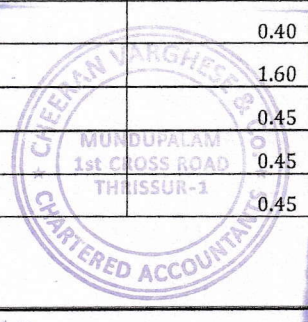


Details of Foreman commission received.

| Sl No | Chitty Scheme | BRANCH | Rs in Lakhs | |
|-------|---------------|-------------|-------------|-----------|
| | | | 2024-2025 | 2023-2024 |
| | | THRISSUR | 0.00 | 0.10 |
| 1 | 3/15 | GURUVAYOOR | 0.03 | 0.19 |
| 2 | 34/18 | THRISSUR | 0.00 | 0.21 |
| 3 | 188/18 | GURUVAYOOR | 0.08 | 8.82 |
| 4 | 11/19 | GURUVAYOOR | 0.01 | 4.17 |
| 5 | 30/19 | GURUVAYOOR | 7.20 | 7.60 |
| 6 | 8/2020 | KOOTTANAD | 0.01 | 2.79 |
| 7 | 14/19 | KUNNAMKULAM | 0.00 | 1.36 |
| 8 | 18/19 | KUNNAMKULAM | 0.05 | 2.54 |
| 9 | 43/19 | PATTAMBI | 0.76 | 3.00 |
| 10 | 3/2020 | THRISSUR | 0.26 | 3.08 |
| 11 | 271/19 | GURUVAYOOR | 10.20 | 10.10 |
| 12 | 14/21 | KOOTTANAD | 0.00 | 0.00 |
| 13 | 16/20 | KUNNAMKULAM | 1.83 | 4.48 |
| 14 | 18/20 | KUNNAMKULAM | 5.04 | 5.04 |
| 15 | 41/20 | PATTAMBI | 3.23 | 4.22 |
| 16 | 13/20 | THRISSUR | 0.00 | 0.01 |
| 17 | 99/20 | THRISSUR | 0.00 | 0.02 |
| 18 | 131/20 | THRISSUR | 0.00 | 0.01 |
| 19 | 147/20 | KUNIAMUTHUR | 0.00 | 0.25 |
| 20 | A7 | GURUVAYOOR | 4.22 | 4.34 |
| 21 | 28/21 | KOOTTANAD | 0.57 | 1.72 |
| 22 | 12/2021 | KOOTTANAD | 0.00 | 0.24 |
| 23 | 25/21 | KOOTTANAD | 1.68 | 1.68 |
| 24 | 5/2022 | KOOTTANAD | 0.00 | 0.05 |
| 25 | 19/21 | KUNNAMKULAM | 5.05 | 5.05 |
| 26 | 22/21 | KUNNAMKULAM | 5.04 | 5.05 |
| 27 | 6/2022 | PATTAMBI | 0.00 | 0.28 |
| 28 | 5/2022 | PATTAMBI | 0.00 | 0.42 |
| 29 | 10/2022 | THRISSUR | 4.24 | 4.31 |
| 30 | 68/21 | THRISSUR | 4.21 | 4.25 |
| 31 | 237/21 | THRISSUR | 0.00 | 0.01 |
| 32 | 162/21 | THRISSUR | 2.52 | 2.58 |
| 33 | 86/22 | GURUVAYOOR | 10.09 | 10.11 |
| 34 | 29/22 | KOOTTANAD | 4.20 | 4.23 |
| 35 | 21/2022 | | | |



| | | | | |
|----|----------|--------------|-------|-------|
| 36 | 33/2022 | KUNNAMKULAM | 5.08 | 5.09 |
| 37 | 15/2022 | PATTAMBI | 0.00 | 0.56 |
| 38 | 44/2022 | PATTAMBI | 2.52 | 2.52 |
| 39 | 32/2023 | THRISSUR | 10.13 | 10.10 |
| 40 | 154/2022 | THRISSUR | 4.26 | 4.22 |
| 41 | A8 | KUNIAMUTHUR | 0.00 | 0.45 |
| 42 | A9 | KUNIAMUTHUR | 0.05 | 0.60 |
| 43 | A10 | KUNIAMUTHUR | 0.20 | 0.60 |
| 44 | A11 | KUNIAMUTHUR | 0.30 | 0.60 |
| 45 | 15/2023 | GURUVAYOOR | 33.75 | 36.47 |
| 46 | 13/2023 | KOOTTANAD | 4.20 | 4.20 |
| 47 | 6/2023 | KUNNAMKULAM | 5.04 | 5.04 |
| 48 | 40/2023 | KUNNAMKULAM | 5.05 | 4.22 |
| 49 | 8/2023 | PATTAMBI | 0.26 | 0.60 |
| 50 | 24/2023 | PATTAMBI | 1.68 | 1.54 |
| 51 | RKL T A1 | KUNIAMUTHUR | 0.40 | 0.60 |
| 52 | RK001 | SUNDARAPURAM | 0.00 | 0.09 |
| 53 | RKCA1 | SUNDARAPURAM | 0.60 | 0.30 |
| 54 | RKLB1 | SUNDARAPURAM | 1.20 | 0.50 |
| 55 | RKLA15 | SUNDARAPURAM | 1.80 | 0.60 |
| 56 | RKLA14 | SUNDARAPURAM | 4.80 | 1.20 |
| 57 | RKLA16 | SUNDARAPURAM | 1.50 | 0.25 |
| 58 | RKLA17 | SUNDARAPURAM | 0.60 | 0.15 |
| 59 | RKLA19 | SUNDARAPURAM | 0.72 | 0.02 |
| 60 | RKLA18 | SUNDARAPURAM | 0.60 | 0.05 |
| 61 | RKLA20 | SUNDARAPURAM | 2.70 | 0.00 |
| 62 | RKLA21 | SUNDARAPURAM | 2.52 | 0.00 |
| 63 | RKLA22 | SUNDARAPURAM | 3.60 | 0.00 |
| 64 | RKLA23 | SUNDARAPURAM | 9.90 | 0.00 |
| 65 | RKLA24 | SUNDARAPURAM | 0.60 | 0.00 |
| 66 | RKLA25 | SUNDARAPURAM | 0.55 | 0.00 |
| 67 | RKLA26 | SUNDARAPURAM | 0.50 | 0.00 |
| 68 | RKLA27 | SUNDARAPURAM | 2.70 | 0.00 |
| 69 | RKLA28DL | SUNDARAPURAM | 0.40 | 0.00 |
| 70 | RKLA29DL | SUNDARAPURAM | 1.60 | 0.00 |
| 71 | RKLA30 | SUNDARAPURAM | 0.45 | 0.00 |
| 72 | RKLA31 | SUNDARAPURAM | 0.45 | 0.00 |
| 73 | RKLA32DL | SUNDARAPURAM | 0.45 | 0.00 |



| | | | | |
|--------------|----------|--------------|---------------|---------------|
| 74 | RKLA33 | SUNDARAPURAM | 0.40 | 0.00 |
| 75 | RKLCBE01 | SUNDARAPURAM | 0.20 | 0.00 |
| 76 | RKLCLT01 | SUNDARAPURAM | 0.15 | 0.00 |
| 77 | RKLCOR01 | SUNDARAPURAM | 0.08 | 0.00 |
| 78 | RKLCOR02 | SUNDARAPURAM | 0.36 | 0.00 |
| 79 | RKLDEL01 | SUNDARAPURAM | 0.35 | 0.00 |
| 80 | RKLDEL02 | SUNDARAPURAM | 0.60 | 0.00 |
| 81 | RKLDEL04 | SUNDARAPURAM | 0.15 | 0.00 |
| 82 | RKLEDP01 | SUNDARAPURAM | 0.30 | 0.00 |
| 83 | RKLEDP02 | SUNDARAPURAM | 0.20 | 0.00 |
| 84 | RKLEKM01 | SUNDARAPURAM | 0.30 | 0.00 |
| 85 | RKLEKM02 | SUNDARAPURAM | 0.20 | 0.00 |
| 86 | RKLGVR01 | SUNDARAPURAM | 0.30 | 0.00 |
| 87 | RKLKKM01 | SUNDARAPURAM | 0.20 | 0.00 |
| 88 | RKLKTD01 | SUNDARAPURAM | 0.25 | 0.00 |
| 89 | RKLPTB01 | SUNDARAPURAM | 0.25 | 0.00 |
| 90 | RKLVKD01 | SUNDARAPURAM | 0.25 | 0.00 |
| 91 | RKLVKD02 | SUNDARAPURAM | 0.20 | 0.00 |
| 92 | RKLVKD03 | SUNDARAPURAM | 0.30 | 0.00 |
| TOTAL | | | 186.72 | 182.88 |

Foreman commission is recognized in the Profit and Loss Account on an **accrual basis**. In respect of ongoing chits, **future foreman commission** is expected to be received in the coming years as the chit's progress to completion. The estimated receivable foreman commission for running chits is as follows:

| Sl No | Financial Year | Amount |
|--------------|----------------|--------------------|
| 1 | FY 2025-26 | 1,89,99,000 |
| 2 | FY 2026-27 | 1,44,85,750 |
| 3 | FY 2027-28 | 73,23,000 |
| 4 | FY 2028-29 | 39,60,000 |
| 5 | FY 2029-30 | 14,04,000 |
| Total | | 4,61,71,750 |

g) Loans given and repayment thereof. - Nil

h) Loans taken and repayment thereof.- Nil



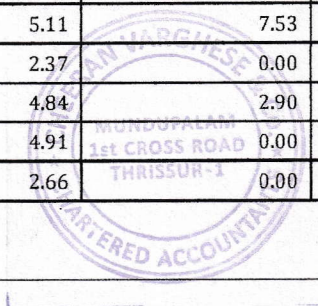
30. Notes to Chit Assets and Liabilities

Rs in Lakhs

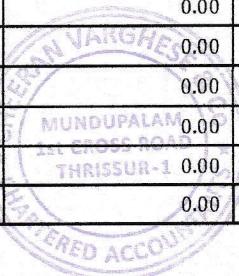
| Name of Scheme | Chit Assets | | Chit Liabilities | |
|----------------|-------------|-------|------------------|-------|
| | 2025 | 2024 | 2025 | 2024 |
| 2/13 | 2.10 | 2.10 | 0.00 | 0.00 |
| 3/13 | 3.30 | 3.30 | 0.00 | 0.00 |
| 5/14 | 21.96 | 21.96 | 0.00 | 0.00 |
| 7/16 | 0.02 | 0.02 | 0.00 | 0.00 |
| 8/16 | 1.20 | 1.60 | 0.00 | 0.00 |
| 9/17 | 0.00 | 12.93 | 0.38 | 0.00 |
| 10/18 | 5.12 | 6.02 | 0.00 | 0.00 |
| 1/14 | 1.36 | 1.36 | 0.00 | 0.00 |
| 4/16 | 6.83 | 5.70 | 0.00 | 0.00 |
| 5/16 | 0.68 | 0.85 | 0.00 | 0.00 |
| 6/18 | 0.00 | 0.00 | 0.40 | 0.10 |
| 23/13 | 8.90 | 8.90 | 0.00 | 0.00 |
| 44/13 | 0.02 | 0.02 | 0.00 | 0.00 |
| 64/13 | 1.50 | 1.50 | 0.00 | 0.00 |
| 27/14 | 2.18 | 2.18 | 0.00 | 0.00 |
| 7/17 | 4.47 | 0.00 | 0.00 | 9.08 |
| 2/18 | 0.00 | 0.00 | 3.04 | 2.94 |
| 1/13 | 8.70 | 8.70 | 0.00 | 0.00 |
| 2/14 | 1.05 | 1.05 | 0.00 | 0.00 |
| 3/15 | 26.22 | 27.47 | 0.00 | 0.00 |
| 4/16 | 0.02 | 0.02 | 0.00 | 0.00 |
| 1/14 | 31.31 | 31.80 | 0.00 | 0.00 |
| 3/15 | 3.95 | 4.45 | 0.00 | 0.00 |
| 2/15 | 5.42 | 6.02 | 0.00 | 0.00 |
| 188/2018 | 5.02 | 6.01 | 0.00 | 0.00 |
| 27/2018 | 2.40 | 6.22 | 0.00 | 0.00 |
| 50/2018 | 0.30 | 2.05 | 0.00 | 0.00 |
| 10/18 | 0.00 | 0.00 | 5.00 | 5.00 |
| 34/2018 | 36.50 | 44.29 | 0.00 | 0.00 |
| 11/2019 | 49.45 | 70.87 | 0.00 | 0.00 |
| 30/2019 | 1.00 | 5.74 | 0.00 | 0.00 |
| 8/2020 | 0.00 | 0.00 | 2.96 | 16.13 |
| 14/2019 | 2.11 | 0.00 | 0.00 | 5.51 |
| 18/2019 | 1.89 | 2.43 | 0.00 | 0.00 |
| 43/2019 | 0.00 | 0.00 | 0.93 | 1.93 |
| 3/2020 | 0.00 | 0.00 | 0.25 | 7.13 |
| 271/2019 | 12.72 | 12.53 | 0.00 | 0.00 |
| 13/2020 | 5.34 | 4.46 | 0.00 | 0.00 |



| | | | | |
|------------|-------|-------|-------|-------|
| 15/2020 | 0.07 | 0.07 | 0.00 | 0.00 |
| 16/2020 | 0.00 | 0.00 | 0.02 | 0.03 |
| 21/20 | 0.40 | 0.50 | 0.00 | 0.00 |
| 18/20 | 10.57 | 2.02 | 0.00 | 0.00 |
| 41/2020 | 1.00 | 0.00 | 0.00 | 1.98 |
| 99/20 | 0.55 | 0.00 | 0.00 | 0.23 |
| 131/20 | 0.00 | 0.10 | 0.00 | 0.00 |
| 147/20 | 1.00 | 0.36 | 0.00 | 0.00 |
| 14/21 | 0.00 | 0.00 | 0.81 | 10.44 |
| A1 | 0.47 | 0.47 | 0.00 | 0.00 |
| A2 | 1.33 | 1.33 | 0.00 | 0.00 |
| A3 | 0.43 | 0.43 | 0.00 | 0.00 |
| A4 | 0.63 | 0.82 | 0.00 | 0.00 |
| A5 | 0.81 | 1.54 | 0.00 | 0.00 |
| A6 | 0.99 | 1.32 | 0.00 | 0.00 |
| A7 | 0.21 | 0.35 | 0.00 | 0.00 |
| 28/ 2021 | 0.00 | 5.22 | 1.97 | 0.00 |
| 12/2021 | 2.79 | 0.55 | 0.00 | 0.00 |
| 25/ 2021 | 0.35 | 0.55 | 0.00 | 0.00 |
| 5/2022 | 1.97 | 0.00 | 0.00 | 1.09 |
| 19/ 2021 | 0.00 | 0.00 | 0.58 | 0.53 |
| 22/ 2021 | 0.00 | 0.00 | 0.44 | 0.87 |
| 6/2022 | 5.46 | 6.75 | 0.00 | 0.00 |
| 5/2022 | 0.21 | 0.41 | 0.00 | 0.00 |
| 9/2021 | 0.41 | 0.62 | 0.00 | 0.00 |
| 10/22 | 0.10 | 0.20 | 0.00 | 0.00 |
| 68/2021 | 8.99 | 25.34 | 0.00 | 0.00 |
| 237/2021 | 1.98 | 7.11 | 0.00 | 0.00 |
| 162/ 2021 | 2.13 | 2.17 | 0.00 | 0.00 |
| 86 / 22 | 7.17 | 7.82 | 0.00 | 0.00 |
| 21/22 | 0.00 | 0.00 | 4.25 | 2.65 |
| 32/23 | 44.13 | 6.09 | 0.00 | 0.00 |
| A11 | 1.61 | 0.21 | 0.00 | 0.00 |
| A8 | 1.12 | 1.36 | 0.00 | 0.00 |
| A9 | 1.27 | 0.35 | 0.00 | 0.00 |
| A10 | 2.01 | 0.40 | 0.00 | 0.00 |
| 15/2023 | 0.00 | 0.00 | 26.05 | 23.91 |
| 29/2022 | 5.11 | 7.53 | 0.00 | 0.00 |
| 13/2023 | 2.37 | 0.00 | 0.00 | 2.12 |
| 33/2022 | 4.84 | 2.90 | 0.00 | 0.00 |
| KKM 6/2023 | 4.91 | 0.00 | 0.00 | 2.19 |
| 40/2023 | 2.66 | 0.00 | 0.00 | 2.83 |



| | | | | |
|------------|------|------|------|-------|
| 8/23 | 4.55 | 4.55 | 0.00 | 0.00 |
| 44/22 | 4.00 | 2.63 | 0.00 | 0.00 |
| 15/2022 | 0.57 | 0.82 | 0.00 | 0.00 |
| PTB 8/2023 | 0.06 | 1.34 | 0.00 | 0.00 |
| 24/2023 | 6.97 | 0.00 | 0.00 | 1.80 |
| 154/22 | 1.98 | 1.65 | 0.00 | 0.00 |
| RKL T A1 | 1.31 | 2.30 | 0.00 | 0.00 |
| RK001 | 0.02 | 0.00 | 0.00 | 0.07 |
| RKCA1 | 0.13 | 0.00 | 0.00 | 0.69 |
| RKLB1 | 1.14 | 0.99 | 0.00 | 0.00 |
| RKLA15 | 6.52 | 1.33 | 0.00 | 0.00 |
| RKLA14 | 0.00 | 0.00 | 9.10 | 10.78 |
| RKLA16 | 1.11 | 0.19 | 0.00 | 0.00 |
| RKLA17 | 0.59 | 0.00 | 0.00 | 0.03 |
| RKLA19 | 0.36 | 0.00 | 0.00 | 0.03 |
| RKLA18 | 0.00 | 0.04 | 1.67 | 0.00 |
| RKLA20 | 2.79 | 0.00 | 0.00 | 0.10 |
| RKLA21 | 5.55 | 0.00 | 0.00 | 0.20 |
| RKLA22 | 0.00 | 0.00 | 1.17 | 1.00 |
| RKLA23 | 0.32 | 0.00 | 0.00 | 3.75 |
| RKLA24 | 1.30 | 0.00 | 0.00 | 0.72 |
| RKLA25 | 0.97 | 0.00 | 0.00 | 0.00 |
| RKLA26 | 1.40 | 0.00 | 0.00 | 0.00 |
| RKLA27 | 0.00 | 0.00 | 6.73 | 0.00 |
| RKLA28DL | 0.00 | 0.00 | 1.00 | 0.00 |
| RKLA29DL | 0.00 | 0.00 | 3.63 | 0.00 |
| RKLA30 | 1.19 | 0.00 | 0.00 | 0.00 |
| RKLA31 | 0.21 | 0.00 | 0.00 | 0.00 |
| RKLA32DL | 0.46 | 0.00 | 0.00 | 0.00 |
| RKLA33 | 1.32 | 0.00 | 0.00 | 0.00 |
| RKLAREF01 | 0.00 | 0.00 | 0.75 | 0.00 |
| RKLCBE01 | 0.08 | 0.00 | 0.00 | 0.00 |
| RKLCBE02 | 0.00 | 0.00 | 0.60 | 0.00 |
| RKLCLT01 | 0.00 | 0.00 | 0.62 | 0.00 |
| RKLCOR01 | 0.00 | 0.00 | 0.01 | 0.00 |
| RKLCOR02 | 0.34 | 0.00 | 0.00 | 0.00 |
| RKLDEL01 | 0.26 | 0.00 | 0.00 | 0.00 |
| RKLDEL02 | 0.57 | 0.00 | 0.00 | 0.00 |
| RKLDEL03 | 0.00 | 0.00 | 0.40 | 0.00 |
| RKLDEL04 | 0.00 | 0.00 | 0.02 | 0.00 |
| RKLDEL05 | 0.00 | 0.00 | 0.05 | 0.00 |
| RKLEDP01 | 0.46 | 0.00 | 0.00 | 0.00 |



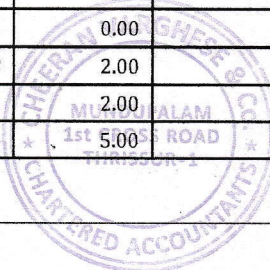
| | | | | |
|--------------|---------------|---------------|--------------|---------------|
| RKLEDP02 | 0.00 | 0.00 | 0.32 | 0.00 |
| RKLEKM01 | 1.68 | 0.00 | 0.00 | 0.00 |
| RKLEKM02 | 0.69 | 0.00 | 0.00 | 0.00 |
| RKLGVR01 | 0.00 | 0.00 | 0.70 | 0.00 |
| RKLGVR02 | 0.00 | 0.00 | 1.90 | 0.00 |
| RKLKKM01 | 0.13 | 0.00 | 0.00 | 0.00 |
| RKLKTD01 | 0.45 | 0.00 | 0.00 | 0.00 |
| RKLPTB01 | 0.60 | 0.00 | 0.00 | 0.00 |
| RKLVKD01 | 0.00 | 0.00 | 0.04 | 0.00 |
| RKLVKD02 | 0.00 | 0.00 | 0.07 | 0.00 |
| RKLVKD03 | 0.00 | 0.00 | 1.51 | 0.00 |
| Total | 423.17 | 403.28 | 77.37 | 115.86 |

| Statement of Chit Asset and Liabilities | Rs in Lakhs |
|--|-----------------|
| Chit Assets: | |
| Due from prized/auctioned subscribers | 2,773.99 |
| Kuri Suitfiled | 250.04 |
| Total (A) | 3,024.03 |
| Chit Liabilities: | |
| Non-Prized Collection | 2,121.80 |
| Auction discount | 96.60 |
| Kuri amount payable | 383.73 |
| Forfeited amount payable | 76.10 |
| Total (B) | 2,678.23 |
| Chit Asset/(Liability) Net (A-B) | 345.80 |

31. Notes to Chit Security Deposit

Rs in Lakhs

| Name Of Bank | Account Number | 2025 | | 2024 | |
|------------------|-----------------|---------|-------------|---------|-------------|
| | | Current | Non Current | Current | Non Current |
| Federal Bank | 18880400004417 | 0.00 | 0.00 | 5.00 | 0.00 |
| Federal Bank | 18880400004458 | 0.00 | 0.00 | 5.00 | 0.00 |
| Federal Bank | 18880400005034 | 12.00 | 0.00 | 0.00 | 12.00 |
| Federal Bank | 18880400005257 | 0.00 | 0.00 | 5.00 | 0.00 |
| Federal Bank | 18880400005240 | 0.00 | 0.00 | 5.00 | 0.00 |
| Corporation Bank | 530101345472856 | 0.00 | 0.00 | 5.00 | 0.00 |
| Federal Bank | 18880400006701 | 5.00 | 0.00 | 0.00 | 5.00 |
| Federal Bank | 18880400006487 | 0.00 | 12.00 | 0.00 | 12.00 |
| Federal Bank | 18880400005950 | 0.00 | 6.00 | 0.00 | 6.00 |
| Federal Bank | 13420300268781 | 0.00 | 6.00 | 0.00 | 6.00 |
| Federal Bank | 13420300272593 | 0.00 | 6.00 | 0.00 | 6.00 |
| Federal Bank | 18150400013788 | 2.00 | 0.00 | 0.00 | 2.00 |
| Federal Bank | 16970400011041 | 2.00 | 0.00 | 0.00 | 2.00 |
| Federal Bank | 13680400088344 | 5.00 | 0.00 | 0.00 | 5.00 |



| | | | | | |
|--------------|----------------|------|-------|------|-------|
| Federal Bank | 13680400089458 | 0.00 | 5.00 | 0.00 | 5.00 |
| Federal Bank | 13680400090704 | 0.00 | 3.00 | 0.00 | 3.00 |
| Federal Bank | 18880400008418 | 0.00 | 12.00 | 0.00 | 12.00 |
| Federal Bank | 13420400220815 | 0.00 | 6.00 | 0.00 | 6.00 |
| Federal Bank | 13420300274946 | 0.00 | 6.00 | 0.00 | 6.00 |
| Federal Bank | 18150400013770 | 0.00 | 0.00 | 0.00 | 1.00 |
| Federal Bank | 16970400012437 | 0.00 | 5.00 | 0.00 | 5.00 |
| Federal Bank | 16970400014409 | 0.00 | 5.00 | 0.00 | 5.00 |
| Federal Bank | 14120400050050 | 0.00 | 3.00 | 0.00 | 3.00 |
| Federal Bank | 13680300149360 | 0.00 | 12.00 | 0.00 | 12.00 |
| Federal Bank | 13680400090688 | 0.00 | 5.00 | 0.00 | 5.00 |
| Federal Bank | 14120400051991 | 0.00 | 2.00 | 0.00 | 2.00 |
| Federal Bank | 18880400012402 | 0.00 | 3.00 | 0.00 | 3.00 |
| Federal Bank | 18880400014150 | 1.00 | 0.00 | 0.00 | 1.00 |
| Federal Bank | 18880400014143 | 1.00 | 0.00 | 0.00 | 1.00 |
| Federal Bank | 18880400014135 | 1.00 | 0.00 | 0.00 | 1.00 |
| Federal Bank | 18880400014127 | 1.00 | 0.00 | 0.00 | 1.00 |
| Federal Bank | 18880400014168 | 1.00 | 0.00 | 0.00 | 1.00 |
| Federal Bank | 18880400013962 | 0.00 | 1.25 | 0.00 | 1.25 |
| Federal Bank | 18880400013731 | 0.00 | 3.00 | 0.00 | 3.00 |
| Federal Bank | 18880400013723 | 0.00 | 8.00 | 0.00 | 8.00 |
| Federal Bank | 18880400014580 | 0.00 | 7.50 | 0.00 | 7.50 |
| Federal Bank | 18880400013582 | 1.00 | 0.00 | 0.00 | 1.00 |
| Federal Bank | 16970400010472 | 0.00 | 0.00 | 0.00 | 2.00 |
| Federal Bank | 18150400013523 | 0.00 | 0.00 | 1.00 | 0.00 |
| Federal Bank | 18150400012350 | 0.00 | 0.00 | 1.00 | 0.00 |
| Federal Bank | 18150400012970 | 0.00 | 0.00 | 1.00 | 0.00 |
| Federal Bank | 14120400052007 | 0.00 | 0.00 | 1.00 | 0.00 |
| Federal Bank | 18880400014424 | 0.00 | 0.00 | 0.50 | 0.00 |
| Federal Bank | 18880400011495 | 0.00 | 40.00 | 0.00 | 40.00 |
| Federal Bank | 18880400014614 | 0.00 | 2.50 | 0.00 | 0.00 |
| Federal Bank | 18880400014606 | 0.00 | 3.00 | 0.00 | 0.00 |
| Federal Bank | 18880400014598 | 0.00 | 5.00 | 0.00 | 0.00 |
| Federal Bank | 18880400015777 | 0.00 | 7.50 | 0.00 | 0.00 |
| Federal Bank | 18880400015934 | 0.00 | 1.00 | 0.00 | 0.00 |
| Federal Bank | 18880400015942 | 0.00 | 2.50 | 0.00 | 0.00 |
| Federal Bank | 18880400016148 | 0.00 | 1.00 | 0.00 | 0.00 |
| Federal Bank | 18880400016494 | 0.00 | 1.00 | 0.00 | 0.00 |
| Federal Bank | 18880400016627 | 0.00 | 1.00 | 0.00 | 0.00 |
| Federal Bank | 18880400016619 | 0.00 | 1.00 | 0.00 | 0.00 |
| Federal Bank | 18880400017310 | 0.00 | 1.00 | 0.00 | 0.00 |
| Federal Bank | 18880400017336 | 0.00 | 0.25 | 0.00 | 0.00 |
| Federal Bank | 18880400017427 | 0.00 | 1.00 | 0.00 | 0.00 |
| Federal Bank | 18880400017567 | 0.00 | 1.00 | 0.00 | 0.00 |



Form No. MGT-11

Proxy form

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

CIN : U65992KL1987PTC004728
Name of the company : RAHDAKRISHNA KURIES LIMITED
Registered office : WEST NADA, GURUVAYOOR. Email: mail@radhakrishnakuries.in

Name of the member (s) :
Registered address :
E-mail Id :
Folio No/ Client Id :
DP ID :

I/We, being the member (s) of shares of the above named company, hereby appoint

1. Name:

Address:

E-mail Id:

Signature:....., or failing him

2. Name:

Address:

E-mail Id:

Signature:....., or failing him

3. Name:

Address:

E-mail Id:

Signature:....., or failing him

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the **38th** Annual general meeting of the company, to be held **on 22/09/2025 at 3.00 PM at** RadhakrishnaKuries Limited, XIII/203, West Nada, Guruvayoor, Thrissur- 680101 and at any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No. 1

2

3

Signed 2025

Signature of shareholder

Signature of Proxy holder(s)

**Affix
Revenue
Stamp**

Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the meeting