PURSHOTTAM INVESTOFIN LIMITED

Regd. Off: L-7, Menz Floor, Greenpark Extension, New Delhi -110016
Ph No. 011-46067802 CIN: L65910DL1988PLC033799 GSTIN: 07AAACD0419K1ZX
Email ID: purshottaminvestofin@gmail.com Website: www.purshottaminvestofin.in

Date: September 06, 2026
To,
BSE Limited
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street,
Fort, Mumbai - 400001

Sub: **Regulation-34 Annual Report for the Financial Year 2025-26, Notice of 37th Annual General Meeting & Book Closing for the purpose of AGM.**

Dear Sir(s),

Please find enclosed copy of the Annual Report for the FY 2025-26 and Notice of the 37th Annual General Meeting for the financial year 2025-26. The above is also being uploaded on the website of the Company www.purshottaminvestofin.in

Further, the register of Members and Share Transfer Books of the Company will remain closed from Thursday, September 24, 2026 to Wednesday, September 30, 2026 (both days inclusive) for the purpose of AGM.

Kindly take the above information for your records.

Thanking You,

Yours Faithfully,

For **Purshottam Investofin Limited**

ANKIT GUPTA
Digitally signed by ANKIT GUPTA
Date: 2026.09.05 11:25:26 +05'30'

Ankit Gupta
Company Secretary & Compliance Officer

PURSHOTTAM
INVESTOFIN LIMITED

ANNUAL REPORT
2025-26

FINANCIAL YEAR 2025-26

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CORPORATE INFORMATION

BOARD OF DIRECTORS AS ON MARCH 31, 2026

SAHIB SINGH GUSAIN	Managing Director
PRAMOD KUMAR JAIN	Whole Time Director
PARMIT KUMAR	Independent Director
ASHISH GOYAL	Independent Director
PRINCY ANAND	Independent Director

CHIEF FINANCIAL OFFICER
RAVI KUMAR PUROHIT

COMPANY SECRETARY
ANKIT GUPTA

CORPORATE IDENTITY NUMBER (CIN)
L65910DL1988PLC033799

REGISTERED OFFICE & WORKS
L-7, Menz. Floor, Green Park Extension
Delhi-110016
Email: purshottaminvestofin@gmail.com
pil.cs0187@gmail.com
Tel No 011-46067802
Website: www.purshottaminvestofin.in

STATUTORY AUDITORS
M/s AKGSR & Co.
Chartered Accountants

SECRETARIAL AUDITORS
M/s Kundan Agrawal & Associates
Company Secretaries

INTERNAL AUDITORS
M/s VSPV & Co.
Chartered Accountants

BANKERS
Axis Bank Ltd.
ICICI Bank Ltd.
HDFC Bank Ltd.
RBL Bank Ltd.

REGISTRAR & SHARE TRANSFER AGENT
MAS Services Ltd.
T-34, 2nd Floor,
Okhla Industrial Area, Phase-II,
New Delhi – 110020
Tel No 011-26387281, Email: info@masserv.com

DIRECTORS' REPORT

To the Members,

Your directors are pleased to present the 37th Annual Report of your Company, along with Audited Financial Statement for the year ended March 31, 2026.

Financial Highlights:

(In Lacs)

Particulars	March 31, 2026	March 31, 2025
Total Revenue	**717.92**	**773.17**
Profit before Exceptional and Extra-ordinary Items and Tax	**(235.34)**	**(26.00)**
Exceptional Items/Prior Period Items	-	-
Profit before Extraordinary Items and Tax	**(235.34)**	**(26.00)**
Extraordinary Items	-	-
Profit before Tax	**(235.34)**	**(26.00)**
Tax Expenses		
Current Tax	-	36.00
Earlier Year Tax	1.93	0.02
Deferred Tax	(57.85)	(25.18)
TDS written off for earlier years	-	-
Profit (Loss) for the Period before other comprehensive Income	**(179.42)**	**(36.84)**
Other Comprehensive Income	-	-
Total comprehensive profit for the year	**(179.42)**	**(36.84)**
Earning Per Equity Shares		
Basic	(2.42)	(0.50)
Diluted	(2.42)	(0.50)

Performance Overview

During the year under review, the total revenue is Rs. 717.92 Lacs (previous year: Rs. 773.17 Lacs). The profit/loss before taxation is Rs. (235.34) Lacs (previous year: Rs. (26.00) Lacs) and the net profit/Loss after tax & other comprehensive income is Rs. (179.42) Lacs (previous year: Rs. (36.84) Lacs).

Operations and State of Affairs

The operation and state of affairs have been adequately explained in the Management Discussion and Analysis segment and form part of this report.

Subsidiaries, Joint Ventures and Associate Companies

The Company does not have any Subsidiaries, Joint Ventures or Associate Companies.

Transfer to reserves

The amounts, if any, proposed to be transferred to the general reserve and statutory reserve are mentioned in note no. 22 of financial statement.

Dividend

In view of current and expected foreseeable growth opportunities, the Board intends to retain the financial resources of the Company and therefore, finds it prudent not to propose any dividend for the year under reporting.

Annual Return

A copy of the Annual Return in terms of Section 92 (3) read with Section 134(3)(a) of the Companies Act, 2013, and Rule 12(1) of Companies (Management and Administration) Rules, 2014, as amended, in the prescribed form, which will be filed with the Registrar of Companies/MCA, is placed on the website of the Company at this link: https://www.purshottaminvestofin.in/pdfs/MGT-7_2025-26.pdf

Share Capital

The paid-up Equity Share Capital as on March 31, 2026 was Rs. 742.33 Lacs. The Company has not issued shares with differential voting rights. It has neither issued employee stock options nor sweat equity shares and does not have any scheme to fund its employees to purchase the shares of the Company. The shareholding of directors has been provided in the report of Corporate Governance and form part of this report.

Deposits

During the year under review, your Company has not taken any public deposits.

Particulars of Loans, Guarantees and Investments

The Company, being a non-banking financial company registered with the RBI and engaged in the business of giving loans, is exempt from complying with the provisions of section 186 of the Act w.r.t. loans. Accordingly, the disclosures of the loans given as required under the aforesaid section have not been made in this Report.

Investments form part of the notes to the financial statement provided in this Annual Report.

Related Party Transactions

All contracts/arrangement/transactions entered by the Company during FY 2025-26 with related parties were in compliance with the applicable provisions of the Act, RBI Directions and SEBI Listing Regulations read with Industry Standards for Related Party Transactions. Prior omnibus approval of the Audit Committee is obtained for all related party transactions which are foreseen and of repetitive nature. Pursuant to the said omnibus approval, details of transaction entered into is also reviewed by the Audit Committee on a quarterly basis. There was no material transactions with any related parties as prescribed in Section 188 of the Act read with Companies (Meetings of the Board and its Powers) Rules, 2014. Therefore, the disclosure of Related Party Transactions as required under Section 134(3)(h) of the Act in Form AOC-2 is not applicable.

All related party transactions entered during FY 2025-26 were on arm's length basis and in the ordinary course of business of the Company under the Act.

The Company has adopted a Related Party Transactions Policy. The policy, as approved/revised by the Board, is uploaded on the Company's website at the web link: https://www.purshottaminvestofin.in/pdfs/Related%20Party%20Transaction_w.e.f.%2029.05.2026.pdf

Details of the transactions with Related Parties are also provided in the note no. 35 of the accompanying financial statement.

In terms of Regulation 23 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has submitted the half-yearly disclosure of related party transactions to the BSE Ltd.

Directors and key managerial personnel ('KMP')

A. Change in Directorate and KMP
There was no change in the Directorship of the Company during the year under review.
Further, Mr. Suraj Kumar resigned from the position of Chief Financial Officer. Consequently, Mr. Ravi Kumar Purohit was appointed as the Chief Financial Officer and Whole-time Key Managerial Personnel of the Company with effect from December 16, 2025 (close of business hours).

B. Director liable to retire by rotation
Mr. Sahib Singh Gusain, Managing Director (DIN: 00649786) retires by rotation at the ensuing AGM, being eligible, offers himself for re-appointment. Necessary details for re-appointment as required under the Act and SEBI Listing Regulations are given in the notice of the 37th AGM.

C. Key Managerial Personnel
Pursuant to Section 203 of the Act, the Key Managerial Personnel of the Company as on March 31, 2026 are:
a. Mr. Sahib Singh Gusain, Managing Director
b. Mr. Pramod Kumar Jain, Whole Time Director
c. Mr. Ravi Kumar Purohit, Chief Financial Officer
d. Mr. Ankit Gupta, Company Secretary & Compliance Officer

Declaration by Independent Directors

All the Independent Directors have given necessary declarations under Section 149(7) of the Act, that they meet the criteria of independence as laid down under Section 149 (6) of the Act and rules made thereunder, as amended, and relevant SEBI Listing Regulations, as amended.
During the year, the Independent Directors of your company had no pecuniary relationship or transaction with your Company other than sitting fees for attending Board and Committee meetings.

The independent directors have also confirmed compliance with the provisions of rule 6 of Companies (Appointment and Qualifications of Directors) Rules, 2014, as amended, relating to the inclusion of their name in the databank of independent directors and have qualified the online proficiency self-assessment test.

Statement of Board of Directors

In the opinion of the Board, Independent Directors fulfil the conditions of independence as specified in the Act, Rules, Regulations made there under and are independent of the management and the Board is satisfied of the integrity, expertise, and experience of all Independent Directors on the Board. The Independent Directors have confirmed compliance of relevant provisions of Rule 6 of the Companies (Appointments and Qualifications of Directors) Rules, 2014.

Board Meetings

The Board of Directors of the Company met 7 (Seven) times during the financial year 2025-26. The intervening gap between the Meetings was within the prescribed period. The details of meeting of the Board of Directors and its committees and the attendance of the Directors are provided in the Report on Corporate Governance, which forms a part of the Annual Report.

Committee Meetings

As required under the Act and SEBI Listing Regulations, the Company has constituted the following statutory committees: 1) Audit Committee 2) Nomination and Remuneration Committee 3) Stakeholders Relationship Committee and 4) Corporate Social Responsibility Committee. Details of all the statutory committees such as terms of reference, composition and meetings held during the year under review are provided in the Report on Corporate Governance, a part of this Annual Report.

Further as required RBI Master Directions, the company has also constituted Risk Management Committee. The details are mentioned in the below point.

Risk Management Committee

The Board of Directors of the Company has formed a Risk Management Committee ("RMC") to frame, implement and monitor the risk management plan of the Company. The committee is constituted pursuant to the RBI Directions for NBFC. It establishes various levels of accountability and overview within the Company, while vesting identified managers with responsibility for each significant risk. Details of the composition of the Risk Management Committee and their attendance at Risk Management Committee meetings are given below:

S. No.	Name & Category	Designation	Date of Risk Management Committee Meeting & Attendance
			January 30, 2026
1.	Mr. Sahib Singh Gusain (Managing Director)	Chairperson	✓
2.	Mr. Pramod Kumar Jain (Whole Time Director)	Member	✓
3.	Mr. Ravi Kumar Purohit* (Chief Financial Officer)	Member	✓

* Note: Mr. Suraj Kumar resigned from the position of Chief Financial Officer and ceased to be a member of the respective committees of the Company. Consequently, Mr. Ravi Kumar Purohit was appointed as the Chief Financial Officer and Whole-time Key Managerial Personnel of the Company with effect from December 16, 2025, at the close of business hours, and was subsequently appointed as a member of this Committee.

The risk management process consists of risk identification and assessment; risk measurement, mitigation, and monitoring; and risk reporting.

During the year under review, there were no risks which in the opinion of the Board threaten the existence of the Company. However, some of the risks which may pose challenges are set out in the Management Discussion and Analysis Report which forms part of this Annual Report.

The Board-approved Risk Management Policy is available on our website at given link:

https://www.purshottaminvestofin.in/pdfs/Risk%20Management%20Policy_w.e.f.%20April%2020,%202023.pdf

Directors' Responsibility Statement

In compliance of section 134(3) (c) of the Act, the Directors, to the best of their knowledge and belief, confirm that:

a) In the preparation of the annual financial statements for the year ended March 31, 2026, the applicable Indian Accounting Standards (Ind As) have been followed along with proper explanations relating to material departures, if any;
b) Appropriate accounting policies have been selected, applied consistently and judgment and estimates have been made that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company as at reporting date and of the profit of the company for the year ended on that date;
c) Proper and sufficient care has been taken for the maintenance of adequate accounting records in accordance with the provisions of the Act, for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;
d) The annual financial statements have been prepared on a going concern basis;
e) Proper internal financial controls were in place and the internal financial controls were adequate and operating effectively; and
f) Proper systems to ensure compliance with the provisions of all applicable laws were in place and were adequate and operating effectively.

Policy on Appointment and Remuneration of Directors

The Company has adopted a Nomination and Remuneration Policy for the Directors, Key Managerial Personnel and other employees, pursuant to the provisions of the Act and the Listing Regulations.

In accordance with the Nomination and Remuneration Policy adopted by the Company, the Nomination and Remuneration Committee is responsible for developing competency requirements for the Board based on the industry and strategy of the Company.

The Committee is responsible for reviewing and vetting the profile of potential candidate's vis-a-vis the required competencies and meeting potential candidates, prior to making recommendations of their nomination to the Board in accordance with the Nomination and Remuneration Policy of the Company. The Nomination and Remuneration Committee has formulated the criteria for determining requisite qualifications, positive attributes such as high standards of ethical behaviour, strong interpersonal and communication skills and soundness of judgment and independence of Directors in terms of provisions of Section 178 of the Act and the Listing Regulations. The philosophy for remuneration of Directors, Key Managerial Personnel and all other employees of the Company is based on the commitment of fostering a culture of leadership with trust. The Remuneration Policy of the Company is aligned to this philosophy.

The Nomination and Remuneration Committee has inter-alia considered the following factors while formulating the Policy:

(i) The level and composition of remuneration is reasonable and sufficient to attract, retain and motivate Directors of the quality required to run the Company successfully;

(ii) Relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and

(iii) Remuneration to Directors, Key Managerial Personnel and Senior Management involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the Company and its goals.

It is affirmed that the remuneration paid to Directors, Key Managerial Personnel and all other employees is as per the Remuneration Policy of the Company.

The Remuneration Policy, as approved by the Nomination and Board, is uploaded on the Company's website at the web link:

https://www.purshottaminvestofin.in/pdfs/Nomination%20And%20Remuneration%20Policy_w.e.f.%2006.02.2025.pdf

Annual Evaluation of Board Performance and Performance of its Committees and of Directors

Pursuant to the provisions of the Act, SEBI Guidance Note on Board Evaluation and the Listing Regulations, the Board has carried out an annual evaluation of its own performance, performance of the Directors as well as the evaluation of the working of its committees. Additionally, a separate meeting of Independent Directors was held, to evaluate the performance of Non-Independent Directors, the Board as a whole, and its committees.

The Nomination and Remuneration Committee has defined the evaluation criteria, procedure and time schedule for the Performance Evaluation process for the Board, its Committees and Directors.

The Board's functioning was evaluated on various aspects, including *inter alia* degree of fulfilment of key responsibilities, Board structure and composition, establishment and delineation of responsibilities to various Committees, effectiveness of Board processes, information and functioning.

Your directors express their satisfaction with the evaluation process and inform that the performance of the Board as a whole, its committees and its member individually were adjudged satisfactory.

Corporate Governance and Management Discussion & Analysis Report

The Corporate Governance and Management Discussion & Analysis Report, which form an integral part of this Annual Report, together with the Certificate from M/s Kundan Agrawal & Associates, Company Secretary in Practice in compliance with the requirements of Securities Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015. The Auditors' Certificate for the financial year 2025-26 does not contain any qualifications, reservations or adverse remarks.

Anti-Sexual Harassment Policy

Your Company has in place a policy on prevention of sexual harassment at workplace. Internal Complaint committee is not required to be constituted as the worker in our organisation is less than 10 during the Financial Year under review. Further the details of complaints received as follows:
(a) number of complaints of sexual harassment received in the year - Nil
(b) number of complaints disposed-off during the year - Nil
(c) number of cases pending for more than ninety days - Nil

Code for Prevention of Insider Trading

Pursuant to the SEBI (Prohibition of Insider Trading) Regulations 2015, the Company has adopted a Code for Prevention of Insider Trading. The objective of the code is to restrict an insider from dealing in the shares of the company either directly or indirectly when in possession of unpublished price sensitive information and also to restrict communication of such information. The code is applicable to directors and designated employees/ persons associated with the company. The code enumerates the procedure to be followed for dealing in the shares of the company and periodic disclosures to be made. It also restricts the insiders from dealing in the company's shares during the period when the 'Trading Window' is announced closed. The company secretary has been designated as the Compliance Officer.

The details of the said code are posted on the website of the company at:
https://www.purshottaminvestofin.in/pdfs/CODE%20ON%20INSIDER%20TRADING%20W.E.F.%2006.02.2025.pdf

Internal Controls Systems and Adequacy Thereof

The Company's internal audit systems are geared towards ensuring adequate internal controls commensurate with the size and needs of the business, with the objective of efficient conduct of operations through adherence to the Company's policies, identifying areas of improvement, evaluating the reliability of Financial Statements, ensuring compliances with applicable laws and regulations and safeguarding of assets from unauthorized use.

Details of the internal controls system are given in the Management Discussion and Analysis Report, which forms part of the Directors' Report.

Auditors and Audit

i) Statutory Auditors

In terms of Section 139 of the Companies Act, 2013, read with the Companies (Audit and Auditors) Rules, 2014, Members of the Company in the 35th Annual General Meeting held on September 30, 2024, approved the appointment of M/s. AKGSR & Co., Chartered Accountants, (ICAI Firm Registration no. 027579N), as the Statutory Auditors of the Company from the conclusion of the 35th AGM till the conclusion of the 40th AGM of the Company to be held in the year 2029. The Statutory Auditors have confirmed they are not disqualified from continuing as Auditors of the Company.

The Report given by M/s. AKGSR & Co., Chartered Accountants, on the financial statement of the Company for the financial year 2025-26 is part of the Annual Report. The Notes on the financial statement referred to in the Auditors' Report are self-explanatory and do not call for any further comments. The Auditors' Report does not contain any qualification, reservation, adverse remark or disclaimer.

ii) Secretarial Auditor

The shareholders at the 36th Annual General Meeting held on September 26, 2026 have approved the appointment of M/s Kundan Agrawal & Associates, Practicing Company Secretaries having firm registration number S2009DE113700, as the Secretarial Auditors of the Company from the conclusion of the 36th AGM till the conclusion of the 41st AGM of the Company to be held in the year 2030. The Secretarial Auditors have confirmed they are not disqualified from continuing as Auditors of the Company. The Secretarial Audit report is annexed herewith as Annexure-A. The Secretarial Audit Report is self-explanatory and do not call for any further comments. The Secretarial Audit Report does not contain any qualification, reservation, adverse remark or disclaimer.

Pursuant to regulation 24A(2) of SEBI Listing Regulations, a report on secretarial compliance for FY 2025-26 has been issued by M/s Kundan Agrawal & Associates, Company Secretaries, and the same has been submitted with the stock exchange within the given timeframe. The report is made available on the website of the Company. There are no observations, reservations or qualifications or adverse remark in any of the aforesaid reports.

iii) Cost Auditor

The provision of maintenance of cost records as specified by the Central Government under sub-section (1) of section 148 of the Companies Act, 2013 is not applicable to the company as the company is a Non-Banking Financing Company.

iv) Internal Auditor

Based on the recommendation of Audit Committee, the Board has approved the appointment of M/s. V S P V & Co., Chartered Accountants, as Internal Auditors of the Company for the financial year ended March 31, 2026 to conduct the internal audit of the activities of the Company.

Reporting of Frauds

During the year under review, neither the Statutory Auditor nor the Secretarial Auditor have reported to the Audit Committee/ Board or Central Government any instances of fraud in the Company by its officers or employees under section 143(12) of the Companies Act, 2013 and the rules made thereunder.

Secretarial Standards

The Company has complied with the applicable provisions of the Secretarial Standards issued by the Institute of Companies Secretaries of India.

Nature of Business

There is no change in the nature of business during the period under review.

Corporate Social Responsibility

The provisions of the Act relating to Corporate Social Responsibility are not applicable. Nevertheless, the Company shall continue its endeavour to fulfil its responsibility towards society.

RBI Norms

Your Company is a non-deposit taking non-banking financial company registered with the Reserve Bank of India ("RBI") and classified as NBFC - Base Layer under Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025. The Company continues to comply with all the applicable regulations/guidelines/directions prescribed by the RBI, from time to time.

Significant and Material Orders Passed by the Regulators or Courts

The Company has not received any significant or material orders passed by any regulatory Authority, Court or Tribunal which shall impact the going concern status and Company's operations in the future.

Material Changes and Commitments Affecting Financial Position Between the End of Financial Year and Date of the Report

There have been no material changes and commitments, which affect the financial position of the company, that have occurred between the end of the financial year to which the financial statement relates and the date of report.

Fund Raising

Your Company being a Non-Banking Financial Company is required to raise funds for its business requirements. During the year under review, your Company has borrowed funds through issued and allotted 30 Unsecured, unrated, unlisted, redeemable Non-Convertible Debentures ("NCDs") of Rs. 1,00,00,000/- each, aggregating to Rs. 30,00,00,000/- (Rupees Thirty Crore Only) at par on a Private Placement Basis.

Personnel

Industrial relations: During the year, the industrial relations at all the works of the Company were cordial.

Particulars of Employees

The information required under Section 197 read with Rule 5 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 with any amendments thereto, is annexed as Annexure-B.

Particulars of Conservation of Energy, Technology Absorption and Foreign Exchange Earnings and Outgo

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

Particulars	Current Year 2025-26	Previous Year 2024-25
Energy Conservation	NIL	NIL
Technology Absorption	NIL	NIL
Foreign Exchange Earnings and Outgoing	NIL	NIL

Investor Relations

Your Company always endeavours to keep the time of response to shareholders request/ grievance at the minimum. Priority is accorded to address all the issues raised by the shareholders and provide them a satisfactory reply at the earliest possible time. The Stakeholder Relationship Committee of the Board meets periodically and reviews the status of the Shareholders Grievances.

Other Disclosures

Neither any application was made, nor any proceeding is pending under the Insolvency and Bankruptcy Code, 2016 against the Company.
There was no instance of one-time settlement with any Bank or Financial Institution.
No company become or ceased to be our Subsidiaries, joint ventures or associate company during the year.
The company has complied the provisions relating to the Maternity Benefit Act 1961.

Acknowledgments

Your director's would like to place on record, their gratitude for the cooperation and guidance received from all the statutory bodies. Your director's sincerely acknowledge the trust and confidence that has been placed by the employees, shareholders and investors in the Company. The Directors are thankful to all the employees and the officers of the Company, for their dedication, support and co-operation.

On behalf of the Board of Directors
For **Purshottam Investofin Limited**

sd/-
Sahib Singh Gusain
Managing Director
DIN: 00649786

sd/-
Pramod Kumar Jain
Whole Time Director
DIN: 00112968

Date: August 12, 2026
Place: New Delhi

Annexure-A

Form No. MR-3
SECRETARIAL AUDIT REPORT
FOR THE FINANCIAL YEAR ENDED 31st MARCH, 2026
[*Pursuant to section 204(1) of the Companies Act, 2013 and rule 9 of the Companies* (*Appointment and Remuneration of Managerial Personnel*) *Rules, 2014*]

To,
The Members of
M/s PURSHOTTAM INVESTOFIN LIMITED
L-7, Menz. Floor, Green Park Extension,
Delhi - 110016

We have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **M/s Purshottam Investofin Limited** (hereinafter called the Company). Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing our opinion thereon.
Based on our verification of the Company's books, papers, minute books, forms and returns filed and other records maintained by the company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, we hereby report that in our opinion, the company has, during the audit period covering the financial year ended on 31st March, 2026('Audit Period') complied with the statutory provisions listed hereunder and also that the Company has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter.
We have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company for the financial year ended on 31st March, 2026 according to the provisions of:

(*i*) The Companies Act, 2013 (the Act) and the rules made thereunder;
(*ii*) The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made thereunder;
(*iii*) The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder;
(*iv*) Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings;
(*v*) The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act'): —
(*a*) The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
(*b*) The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
(c) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018; (Not applicable on the company for the period under review)
(d) Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021; (Not applicable on the company for the period under review)
(e) Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021; (Not applicable on the company for the period under review)
(f) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;
(g) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021; and (Not applicable on the company for the period under review)
(*h*) The Securities and Exchange Board of India (Buy-back of Securities) Regulations, 2018 (Not applicable on the company for the period under review)
(vi) Indian Stamp Act, 1899;
(vii) Indian Contract Act, 1872;
(viii) Income Tax Act, 1961 and indirect tax laws;
(ix) Reserve Bank of India Act ,1934;
(x) Applicable Labour Laws; and
(xi) other applicable laws

Having regard to the compliance system prevailing in the Company and on the basis of presentation and Reports made by statutory Auditors of the Company, we further report that the Company has adequate system to ensure the compliance of the other applicable laws specifically to the Company.
We have also examined compliance with the applicable clauses of the following:

- Secretarial Standards issued by The Institute of Company Secretaries of India.
- Listing Agreements with Stock Exchanges in India.

During the period under review the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc.
We further report that

- The Board of Directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors. The changes in the composition of the Board of Directors that took place during the period under review were carried out in compliance with the provisions of the Act.

- Adequate notice is given to all directors to schedule the Board Meetings, agenda and detailed notes on agenda were generally sent at least seven days in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting. Minutes of the meetings were in compliance with the Secretarial standards laid down by ICSI.
- All decisions at Board Meetings and Committee Meetings are carried out by unanimously/majority as recorded in the minutes of the meetings of the Board of Directors or Committee of the Board, as the case may be.
- The compliances related to Non-Banking Financial Company were duly complied with.

We further report that based on the information received and records maintained there are adequate systems and processes in the Company commensurate with the size and operations of the company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

For Kundan Agrawal & Associates
Company Secretaries
FRN: S2009DE113700

Sd/-
Kundan Agrawal
Company Secretary
Membership No.: - F7631
C.P. No. 8325
UDIN: F007631H001095729
Peer Review No.:- 5704/2024
Place: Delhi
Date: 12-08-2026
Annexure attached with report

Annexure-1

To
The Members of
M/s PURSHOTTAM INVESTOFIN LIMITED
L-7, Menz. Floor, Green Park Extension Delhi - 110016

Our Secretarial Audit Report for the financial year ended March 31st, 2026 of even date is to be read along with this letter.

1. Maintenances of secretarial record is the responsibility of the management of the Company. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of the Secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We are not verified the correctness and appropriateness of financial records and Books of Accounts of the Company.
4. Where ever required, we have obtained the Management representation about the compliances of laws, rules and regulations and happening of events etc.
5. The compliances of the provisions of Corporate and other applicable laws, rules, regulations, standards are the responsibility of managements. Our examination was limited to the verification of procedures on test basis.
6. The Secretarial Audit Report is neither an assurance as to the future viability of the Company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

For Kundan Agrawal & Associates
Company Secretaries
FRN: S2009DE113700

Sd/-
Kundan Agrawal
Company Secretary
Membership No.: - 7631
C.P. No. 8325
UDIN: F007631H001095729
Peer Review No.:- 5704/2024
Place: Delhi
Date: 12-08-2026

Annexure –B

[Pursuant to Rule 5 (1) of The Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]

1. The ratio of the remuneration of each Director* to the median remuneration of the Employees of the Company for the financial year 2025-26

Name of Director	Designation	Ratio to the median remuneration
Mr. Sahib Singh Gusain	Managing Director	1.42
Mr. Pramod Kumar Jain	Whole-time Director	3.70

2. The percentage increase in remuneration of each Director, Chief Financial Officer, Chief Executive Officer, Company Secretary, or Manager, if any, in the financial year:

Name of Director	Designation	% increase in remuneration
Mr. Sahib Singh Gusain	Managing Director	0.09
Mr. Pramod Kumar Jain	Whole-time Director	11.62
Mr. Ravi Kumar Purohit**	Chief Financial Officer	NA
Mr. Ankit Gupta	Company Secretary	23.07

* The non-executive and independent directors did not receive remuneration, except sitting fees for attending board/committee meeting, therefore, the ratio of remuneration and percentage increase are not considered for the above purpose.
** Mr. Ravi Kumar Purohit joined as CFO w.e.f. December 16, 2025

3. The percentage monthly increase in the median remuneration of employees in the financial year: 16.23%

4. The number of permanent employees on the rolls of the Company as at March 31, 2026: 6 (Male-5 and Female-1)

5. The average percentage increase already made in the salaries of employees other than the managerial personnel in FY 2025-26 was Nil, the average percentage increase in the managerial remuneration for the year was 10.93%. The increment given to each individual employee is based on the employees' education, potential, experience as also their performance and contribution to the Company's progress over a period of time and also the industrial standards in India.

6. It is affirmed that the remuneration paid is as per the Remuneration Policy of the Company.

[Pursuant to Rule 5 (2) of The Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014]
The statement containing particulars of top ten employees in terms of remuneration drawn and the particulars of employees as required under Section 197(12) of the Act read with Rule 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, is available at registered office of the Company. The said statement is open for inspection at the registered office of the Company. Any member interested in obtaining these particulars will be provided with the same, upon receipt of written request sent to the Company Secretary at pil.cs0187@gmail.com

For **Purshottam Investofin Limited**

Sd/-
Sahib Singh Gusain
Managing Director
DIN: 00649786

Sd/-
Pramod Kumar Jain
Whole Time Director
DIN: 00112968

Date: August 12, 2026
Place: New Delhi

REPORT ON CORPORATE GOVERNANCE

Pursuant to Regulation 34 read with Schedule V of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, a Report on Corporate Governance as follows:

A Good Corporate Governance is a system by which Companies are directed and controlled by the management in the best interest of the stakeholders and others. Corporate Governance ensures fairness transparency and integrity of the Management. Corporate Governance is a way of life, rather than a mere legal compulsion. It further inspires and strengthens investor's confidence and commitment to the Companies. The Company has been practicing the principles of Good Corporate Governance over the years.

The mission is to provide sustainable advanced solution and service to our customers, long term partnership with its investors, maximizing value to our stakeholders, clients, suppliers and its employees.

The Company's philosophy on Code of Governance

The Company's Board of Directors' responsibility is to govern the affairs of the Company for achievement of business success and the enhancement of long-term stakeholder's value with the highest standards of integrity and ethics. The Company's Board also considers the interests of other constituencies including the Company's employees, customers, suppliers and the communities in which it does business. The Company strives to set and achieve high standards of Corporate Governance. "Endeavor to maximization of long-term shareholders wealth" is the edifice on which the Corporate Governance initiative of Purshottam's is built on. The Company is of the view that transparency in management, best board practices and empowerment of shareholders are essential for maximizing shareholders value.

Board of Directors

The primary functions of Board of Directors include:

- **Strategic and Operational planning** — reviewing, understanding and approving Purshottam's long-term strategic plans and annual operating plans and monitoring the implementation and execution of those plans.
- **Financial reporting** — Reviewing, understanding and approving Purshottam's financial statements and reports and overseeing the establishment and maintenance of controls, process and procedures to promote accuracy, integrity and clarity in financial and other disclosures.
- **Governance, compliance and risk management** — Overseeing the establishment and maintenance of Purshottam's governance and compliance processes and procedures to promote the conduct of Purshottam's business with the highest standards of responsibility, ethics and integrity.

As on March 31, 2026, the company has 5 Directors, 2 are Executive Directors and 3 are Non-Executive-Independent Directors (including one-Woman Independent Director). The composition of the Board is in conformity with Regulation 17 of the SEBI Listing Regulations read with Section 149 of the Act.
The policy of the Company is to have an optimum combination of Executive and Non-Executive Directors, to ensure the independent functioning of the Board.

Independent Directors are non-executive directors as defined under Regulation 16(1) (b) of the SEBI Listing Regulations and Section 149(6) of the Act along with rules framed thereunder. In terms of Regulation 25(8) of SEBI Listing Regulations, they have confirmed that they are not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact their ability to discharge their duties. Based on the declarations received, the Board of Directors has confirmed that they meet the criteria of independence as mentioned under Regulation 16(1) (b) of the SEBI Listing Regulations and that they are independent of the management. Independent Directors have included their names in the data bank of Independent Directors maintained with the Indian Institute of Corporate Affairs in terms of Section 150 of the Act read with Rule 6 of the Companies (Appointment & Qualification of Directors) Rules, 2014.
7 (Seven) Board Meetings were held during the year under review and the gap between the two meetings did not exceed the prescribed timelines. The necessary quorum was present for all the necessary meetings. The detailed attendance of Directors at the Board Meetings during the financial year ended March 31, 2026, is provided below:

S. No.	Name	Date of Board Meeting & Attendance							AGM Attendance September 26, 2025
		April 26, 2025	May 30, 2025	August 13, 2025	November 06, 2025	December 16, 2025	January 30, 2026	March 14, 2026	
1	Mr. Sahib Singh Gusain	✓	✓	✓	✓	✓	✓	✓	✓
2	Mr. Pramod Kumar Jain	✓	✓	✓	✓	✓	✓	✓	✓
3	Mrs. Princy Anand	✓	✓	✓	✓	-	✓	✓	✓
4	Mr. Parmit Kumar	✓	✓	✓	✓	✓	✓	✓	✓
5	Mr. Ashish Goyal	-	✓	✓	✓	✓	✓	✓	✓

Details of the composition of the Board, category of the Directors and number of other directorships / other committee memberships held during the financial year 2025-2026, are given below:

S. No.	Name	Category	Number of Committee Memberships/ Chairmanships held in other Public Limited Companies incorporated in India		No. of other directorship in other Indian and overseas companies
			Chairman	Member	
1	Mr. Sahib Singh Gusain	Executive Director, Managing Director	-	-	02
2	Mr. Pramod Kumar Jain	Executive Director	-	-	02
3	Mrs. Princy Anand	Non- Executive Women Independent director	1	2	01
4	Mr. Parmit Kumar	Non-Executive Independent Director	-	-	00
5	Mr. Ashish Goyal	Non-Executive Independent Director	-	-	01

Note: Only the Audit Committee and the Stakeholders Relationship Committee are considered for the purpose of reckoning committee positions.

Except Mrs. Princy Anand, none of the directors holds any directorship in any other public listed company. Mrs. Princy Anand is also appointed on the Board of Thinking Hats Entertainment Solutions Limited (Listed Entity) as a Non-Executive Independent Director.

None of the directors hold office as a director, including as an alternate director, in more than twenty companies at the same time. None of them has directorships in more than ten public companies. For reckoning the limit of public companies, directorships of private companies that are either holding or subsidiary companies of a public company are included; while directorships in dormant companies and section 8 of the Act/section 25 of the Companies Act, 1956 are excluded. For the purpose of reckoning the directorships in listed companies, only equity listed companies have been considered.

As per declarations received, None of the Directors held directorship in more than 7 listed companies. Further, none of the independent directors serves as an independent director in more than seven equity-listed companies or in more than three equity-listed companies if he/she is a whole-time director/managing director in any listed company.

None of the directors was a member in more than ten committees, nor a chairperson in more than five committees across all public companies in which he/she was a director.

There is no inter-se relationship between the Directors of the Company.

As on March 31, 2026, none of the executive and non-executive directors held any shares and convertible instruments in the Company except Mr. Pramod Kumar Jain. Mr. Pramod Kumar Jain holds 89741 (1.21%) equity shares as on March 31, 2026.

The Board confirms that the Independent Directors fulfill the conditions specified in the Listing Regulations and the Act and are Independent of the management of the Company.

The docs relating to the agenda is circulated before the meeting to the Board members, along with comprehensive background information on the items in the agenda to enable the Board to arrive at appropriate decisions. The information as required under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations") is made available to the Board. The Board also reviews the declarations made by the management regarding compliance with all applicable laws, on a quarterly basis.

Skills/ Expertise/ Competencies of the Board of Directors

Members of the company be and is hereby informed that the Board with the help of the Nomination and Remuneration Committee evaluates the composition of the Board of Directors to ensure that the Board has the appropriate mix of skills, expertise, experience, professional competencies, independence and knowledge to ensure their continued effectiveness. It is evident from the details given herein below that the director of the Company have expertise in different fields including strategic and business leadership, entrepreneurship, finance, accounts, governance, decision-making, compliance, administrative area, tax, legal, Risk management etc. Details as mentioned herein above shall be treated as an adequate disclosure regarding skills/expertise of the directors pursuant to Schedule V of SEBI (LODR) Regulations, 2015.

The brief profile of the Directors of the Company as on March 31, 2026, in line with the requirement of Listing Regulations and the Companies Act, 2013 is given herein below:

Name of Director	Profile
Mr. Sahib Singh Gusain	He is the Managing Director of the Company. He has experience in the field of trading, decision-making, tax, accounting, financing, investments, and legal. He is an expert in understanding and delivering business concepts in flashy and never forgettable manner. He has adopted good planning methods and executed aggressive strategies to achieve business goals. He is also a member of audit committee and Stakeholder Relationship Committee of the company.
Mr. Pramod Kumar Jain	He is an Executive Director of the Company. He is a Graduate by qualification. He has vast knowledge and experience in field of trading, decision making, tax, accounting, financing, investments, entrepreneurship, compliance, risk management and legal. He has handled diversified business and having good experience in various segments. He has adopted the good planning methods and executed aggressive strategies to achieve business goals.
Mr. Parmit Kumar	He is a BCA graduate, from IGNOU in the year 2003. He has vast and rich experience in the relevant field of technology, management and interpersonal skills.
Mr. Ashish Goyal	He is a B.com Graduate from Sabarmati University. He has vast and rich experience and knowledge in the fields of Accountancy, Direct and Indirect Taxation, Finance, Leadership, decision-making, Corporate Compliance, etc. He is handling work of diversified businesses/ Industries and have elaborate experience in various segments which justify his appointment as an Independent Director.

Mrs. Princy Anand	She is a Company Secretary and an MBA. She has experience in the fields of Law, Management, Finance and Compliances.

Separate Meeting of Independent Directors

A separate meeting of Independent Directors of the Company, without the attendance of Non-Independent Directors and members of management, was held on May 30, 2025, as required under Schedule IV to the Companies Act, 2013 ("the Act) and the Listing Regulations. All Independent Directors have attended the meeting held on May 30, 2025. Mrs. Princy Anand chaired the Meeting.

Familiarization programs

The details of familiarization programs imparted to independent directors, is uploaded on the Company's website at the web link:
https://www.purshottaminvestofin.in/pdfs/Familiarisation%20Programme%20for%20Independent%20Director%20held%20in%202025-26.pdf

Evaluation of Board Performance and performance of its Committees and Directors

The criteria of evaluation have been adequately explained in Director's report.

Audit Committee

The Audit Committee is constituted in line with the provisions of Regulation 18 of SEBI Listing Regulations, read with Section 177 of the Companies Act.

The powers, roles and terms of reference of the Audit Committee cover the areas as specified under the Listing Regulations and the Act, 2013 besides other terms as may be referred by the Board. The functions of the Audit Committee include reviewing the Company's financial reporting process, disclosure norms, internal control systems, accounting policies and practices as well as quarterly/half-yearly / yearly financial statements etc. It approves the appointment of Chief Financial Officer, recommends appointment of Auditors, fixes audit fees and reviews matters required to be included in the Directors' Responsibility Statements, review of employees' remuneration packages and its financial implications, disclosures of related party transactions (if any), internal control systems, scope for observations of the auditors and adequacy of the internal audit function.

The Company Secretary acts as the Secretary for the Audit Committee.

The members of the Audit Committee met 7 (Seven) times during the financial year 2025-26. The necessary quorum was present in the meeting. Details of the composition of the Audit Committee and their attendance at Audit Committee meetings are given below:

S. No.	Name & Category	Designation	Date of Audit Committee Meeting & Attendance						
			April 26, 2025	May 30, 2025	August 13, 2025	November 06, 2025	December 16, 2025	January 30, 2026	March 14, 2026
1.	Mrs. Princy Anand (Non-executive, independent)	Chairperson	✓	✓	✓	✓	-	✓	✓
2.	Mr. Parmit Kumar (Non-executive, independent)	Member	✓	✓	✓	✓	✓	✓	✓
3.	Mr. Ashish Goyal (Non-executive, independent)	Member	-	✓	✓	✓	✓	✓	✓
4.	Mr. Sahib Singh Gusain (Executive)	Member	✓	✓	✓	✓	✓	✓	✓

Mrs. Princy Anand, Chairperson of the Committee was present at the last AGM held on September 26, 2025.

Stakeholder Relationship Committee

The Stakeholders' Relationship Committee is constituted in line with the provisions of Regulation 20 of SEBI Listing Regulations, read with Section 178 of the Companies Act.

During the year, 4(Four) Stakeholders Relationship Committee Meeting was held. The necessary quorum was present in the meeting. The composition of Stakeholders Relationship Committee meetings and the number of Stakeholders Relationship Committee meetings attended by the Members during the year are given below:

S. No.	Name & Category	Designation	Date of Stakeholder Relationship Committee Meeting & Attendance			
			May 30, 2025	August 13, 2025	November 06, 2025	January 30, 2026
1.	Mrs. Princy Anand (Non-executive, Independent)	Chairperson	✓	✓	✓	✓
2.	Mr. Parmit Kumar (Non-executive, Independent)	Member	✓	✓	✓	✓
3.	Mr. Sahib Singh Gusain (Executive)	Member	✓	✓	✓	✓

Name and designation of a compliance officer: Mr. Ankit Gupta, Company Secretary.
Mrs. Princy Anand, Chairperson of the Committee was present at the last AGM held on September 26, 2025.

Terms of Reference

a) To consider and resolve the grievances of Security holders of the Company.
b) To approve applications for transfer, transmission, transposition of shares and mutation of share certificates including issue of duplicate certificates, split sub-division or consolidation of certificates and to deal with all related matters
c) To look into and redress the Shareholders/investors grievances relating to:
- Transfer of shares;
- Non-receipt of dividends;
- Non-receipt of annual reports; and
- Any other complaint concerning the Shareholders /investors

d) The committee will oversee the performance of the Registrars and Share Transfer Agents of the company.
e) Such of the matters as may be required, time to time, by any statutory or regulatory authority to be attended by the committee;
f) Consider other matters, as from time to time be referred to it by the Board.

Details of No. of Shareholders complaints received, No. of Complaints not solved to the satisfaction of shareholders and no. of pending complaints

No. of complaints outstanding at the beginning of the year	Received	Resolved	No. of pending complaints at the end of the year
NIL	NIL	NIL	NIL

Nomination and Remuneration Committee

The Nomination and Remuneration Committee is constituted in line with the provisions of Regulation 19 of SEBI Listing Regulations, read with Section 178 of the Companies Act.

The purpose of the Nomination and Remuneration Committee ('NRC') is to oversee the Company's nomination process including succession planning for the senior management and the Board and specifically to assist the Board in identifying, screening and reviewing individuals qualified to serve as Executive Directors, Non-Executive Directors and determine the role and capabilities required for Independent Directors consistent with the criteria as stated by the Board in its Policy on Appointment and Removal of Directors.

The NRC also assists the Board in discharging its responsibilities relating to compensation of the Company's Executive Directors and Senior Management. The NRC has formulated Remuneration Policy for Directors, KMPs, all other employees of the Company and criteria for making payments to Non-Executive Directors and the same is available on Company's website on this link:
www.purshottaminvestofin.in/pdfs/Nomination%20And%20Remuneration%20Policy_w.e.f.%2006.02.2025.pdf

During the year, 3 (Three) Nomination and Remuneration Committee Meetings were held. The necessary quorum was present in the meeting. The composition of Nomination and Remuneration Committee meetings and the number of Nomination and Remuneration Committee meetings attended by the Members during the year are given below:

S. No.	Name & Category	Designation		Date of Nomination and Remuneration Committee Meeting & Attendance	
			August 13, 2025	December 16, 2025	January 30, 2026
1.	Mrs. Princy Anand (Non-executive, independent)	Chairperson	✓	-	✓
2.	Mr. Parmit Kumar (Non-executive, independent)	Member	✓	✓	✓
3	Mr. Ashish Goyal (Non-executive, independent)	Member	✓	✓	✓

Mrs. Princy Anand, Chairperson of the Committee was present at the last AGM held on September 26, 2025.
The Company Secretary acts as the Secretary for the Nomination and Remuneration Committee.

Criteria for Performance Evaluation of Independent Directors

The criteria and manner for evaluation of performance of Independent Directors provide certain parameters like board composition & quality, commitment to the Company's vision, level of participation at Board/Committee Meeting, level of engagement and contribution, Independence of judgment, understanding duties, responsibilities, qualifications, disqualifications and liabilities as an independent director, up-to-date knowledge / information pertaining to business of the Company in which the Company is engaged in, implementation of good corporate governance practices, enhancing long term shareholders' value, professional approach, openness to ideas, providing guidance and counsel to senior management in strategic matters and rendering independent and unbiased opinion at the meetings etc., monitoring the company's internal controls & review compliance Reports on applicable laws, regulations and guidelines.

Corporate Social Responsibility Committee

The Board of Directors, in their meeting on May 28, 2024, established the Corporate Social Responsibility (CSR) Committee. The committee plays a crucial role in strengthening and monitoring the Company's CSR policy, ensuring alignment with regulatory mandates and ethical business practices.

The role of this Committee also includes recommendation of the amount of expenditure to be incurred on the CSR activities as enumerated in Schedule VII of the Act, as also to monitor the CSR Policy from time to time etc. The CSR Policy of the Company is displayed on the website of the Company at the web-link: https://www.purshottaminvestofin.in/pdfs/CSR%20POLICY.pdf

During the year, 1 (One) Corporate Social Responsibility Committee Meetings were held. The necessary quorum was present in the meeting. The composition of Corporate Social Responsibility Committee meetings and the number of Corporate Social Responsibility Committee meetings attended by the Members during the year are given below:

S. No.	Name & Category	Designation	Date of Corporate Social Responsibility Committee Meetings & Attendance
			August 13, 2025
1.	Mr. Sahib Singh Gusain (Executive-Managing Director)	Chairman	✓
2.	Mr. Pramod Kumar Jain (Executive)	Member	✓
3.	Mrs. Princy Anand (Non-executive, independent)	Member	✓

The Company Secretary acts as the Secretary for the Corporate Social Responsibility Committee.

Details of Remuneration paid to Directors

The remuneration of Executive Directors is decided by the Board based on the recommendations of the Remuneration Committee as per remuneration policy, within the ceiling fixed by the shareholders. (In Lacs)

Name	Category	Annual Salary	Sitting Fees paid
Mr. Sahib Singh Gusain	Executive, Managing Director	9.20	-
Mr. Pramod Kumar Jain	Executive Director	24.00	-
Mrs. Princy Anand	Non-executive, independent	-	1.50
Mr. Parmit Kumar	Non-executive, independent	-	0.875
Mr. Ashish Goyal	Non-executive, independent	-	1.425

The Company has not paid any allowance, perquisite, bonus, pension, commission etc. to its Executive Directors. Further, no stock options have been allotted to any Director(s) during the financial year under consideration.
For any termination of the contract, in accordance with the provisions of AOA and the provision of the Companies Act, 2013 and rules made thereunder, as amended, for all Executive Directors.
Directors serve a reasonable notice period.
The Service contract with Executive Directors, Non-Executive or Independent Directors are governed through Board/ Shareholders Resolutions related to the appointment or re-appointment of the concerned directors.
There is no separate provision for payment of severance fees.
The Company has no other pecuniary relationship or transactions with Non-Executive Directors other than sitting fees.
Criteria of making payments/remuneration to non-executive directors cover under Nomination and Remuneration Policy of the Company, which is uploaded on the Company's website at the web link:
https://www.purshottaminvestofin.in/pdfs/Nomination%20And%20Remuneration%20Policy_w.e.f.%2006.02.2025.pdf

MD and CFO Certification

The MD and CFO have certified, in terms of the regulation 17(8) of Listing Regulations, to the Board that the financial statements present a true and fair view of the Company's affairs and are in compliance with existing accounting standards (Annexure-C).

Code of Conduct

All Board of Directors and senior management personnel have affirmed their respective annual compliance with the provisions of the Code of Conduct for the financial year ended March 31, 2026 laid down by the Board to govern the conduct of Directors and senior management of the Company by certain fundamental business principles, ethics, values, policies and procedures within the applicable laws, rules and regulations. A declaration that the Board Members and Senior Management Personnel have affirmed compliance with the Code of Conduct for the financial year ended March 31, 2026 marked as Annexure-C. Further, a copy of the Code has been put on the Company's website www.purshottaminvestofin.in

General Body Meeting

The details of the Annual General Meetings held in the last 3 years are as under:

S. No.	Particulars	Day, Date & Time	Venue
1	AGM For F.Y. 2024-25	Friday, September 26, 2025 at 04:30 P.M.	Through Video Conferencing
2	AGM For F.Y. 2023-24	Monday, September 30, 2024 at 04:30 P.M.	Through Video Conferencing
3	AGM For F.Y. 2022-23	Saturday, September 30, 2023 at 05:00 P.M.	Through Video Conferencing

All resolutions moved at the last AGM were passed by means of electronic voting and voting at the AGM by the requisite majority of members.

Special Resolution(s)

One Special Resolution were passed by the shareholders at the Annual General Meeting held on September 26, 2025 of the Company:
1. Consent of Members for increase in the limits applicable for making investments in Bodies Corporate

Three Special Resolutions were passed by the shareholders at the Annual General Meeting held on September 30, 2024 of the Company:
1. Re-appointment of Mr. Sahib Singh Gusain as a Whole Time Director designated as Managing Director of the Company
2. Re-appointment of Mr. Pramod Kumar Jain as a Whole Time Director designated as Executive Director of the Company
3. Regularization of Mr. Ashish Goyal as Independent Director of Company

No Special Resolutions were passed by the shareholders at the Annual General Meeting held on September 30, 2023 of the Company.

Postal Ballot

During the FY 2025-26, no special resolution was passed through postal ballot. Further, as on the date of this report, no special resolution is proposed to be conducted through postal ballot.

Means of Communication

The Unaudited/Audited Financial Results and other relevant notices regarding Book Closure and the date of the AGM have been published in a Hindi Newspaper and an English Newspaper. The results were sent to the Stock Exchange i.e. BSE Limited on a quarterly basis. Details of the publication of Financial Results are given below:

PERIOD	NAME OF NEWSPAPER
Audited Financial Results for the year ended March 31, 2026	Financial Express (English) Jansatta (Hindi)
Unaudited Financial Results for the Quarter ended on December 31, 2025	Financial Express (English) Jansatta (Hindi)
Unaudited Financial Results for the Quarter ended on September 30, 2025	Financial Express (English) Jansatta (Hindi)
Unaudited Financial Results for the Quarter ended on June 30, 2025	Financial Express (English) Jansatta (Hindi)

In addition to the above, the Company's quarterly, half-yearly and annual audited financial results and other statutory filings are also available on www.bseindia.com and the web portal of the Company at www.purshottaminvestofin.in

Official news releases and/or presentations, if any, made to Institutional Investors and Analysts are posted on the Company's website at www.purshottaminvestofin.in

Shareholders' Information

Annual General Meeting Day: Date: Time: Venue/Mode:	Wednesday September 30, 2026 04:30 P.M. (IST) The Company is conducting meeting through video conferencing ('VC')/other audio visual means ('OAVM') pursuant to the MCA circular. For details, please refer to the Notice of AGM.
Financial Year	1st day of April to 31st day of March for each year.
Date of Book Closure:	Thursday, September 24, 2026 to Friday, Wednesday 30, 2026 (both days inclusive)
Dividend	In view of current and expected foreseeable growth opportunities, the Board intends to retain the financial resources of the Company and therefore, finds it prudent not to propose any dividend for the year under reporting.
Listing on Stock Exchange	BSE Limited, (BSE) Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400001 Listing fees for the aforesaid Stock Exchange have already been paid for the financial year 2025-26. Annual custodian charges of Depository have also been paid to NSDL and CDSL for the financial year 2025-26.
Stock Code	BSE Limited: 538647
Share transfer system:	It is now mandatory for listed companies to issue securities in dematerialised mode only while processing any investor service request viz. issue of duplicate securities certificates, claim from unclaimed suspense account, renewal/ exchange of securities certificate, endorsement, sub-division/ splitting of securities certificate, consolidation of securities certificates/ folios, transmission and transposition, in compliance with Regulation 40 of the Listing Regulations. The requirement of issuance of Letter of Confirmation (LOC) has been done away with in terms of SEBI Circular No. HO/38/13/(3)2026-MIRSD-POD/I/3763/2026 dated January 30, 2026. Under the revised framework effective from April 2, 2026, RTA shall directly credit securities to the demat account of the investor, after carrying out necessary due diligence. This will reduce the timeline for credit of securities from approximately 150 days to 30 days, while also mitigating risks associated with loss or pilferage of LOC. Investor service requests shall be accompanied with a copy of latest Client Master List (CML) of the demat account, not older than two months and duly attested by the Depository Participant. Special Window for Re-lodgement of Transfer Requests of Physical Shares: Pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026, another Special Window for transfer and dematerialisation ("demat") of physical securities has been opened for a period of one year from February 5, 2026 to February 4, 2027, for those investors who had sold/purchased physical securities of the Company prior to April 1, 2019; and (i) had not lodged the physical securities for transfer; or (ii) had lodged the physical securities for transfer but the same were rejected/returned/not attended to due to deficiency in the documents/process/ or otherwise.
Registrar & Share Transfer Agent	MAS Services Ltd. T-34, 2nd Floor, Okhla Industrial Area, Phase-II, New Delhi – 110020 Tel: 011-26387281, Email: info@masserv.com
Outstanding Warrants GDRs/ADRs, or Convertible Bonds, Conversion date and likely impact on equity	The Company has not issued any GDRs / ADRs / Warrants or any convertible instruments.
Plant Locations	There are no plants as the Company is not a manufacturing entity.
Address for Correspondence	Ankit Gupta, Company Secretary Purshottam Investofin Limited L-7, Menz. Floor, Green Park Extension, Delhi-110016 Tel: 011-46067802 Email: pil.cs0187@gmail.com Website: **www.purshottaminvestofin.in**
Compliance Officer	Mr. Ankit Gupta

List of all credit ratings obtained by the entity along with any revisions thereto during the relevant financial year, for all debt instruments of such entity or any fixed deposit programme or any scheme or proposal of the listed entity involving mobilization of funds, whether in India or abroad – No credit rating obtained by the company during the relevant financial year.

Dematerialization of Shares

The total Equity Shares of the company are 7423295. 7396755 Equity Shares of the Company are dematerialized. 3346073 Shares with NSDL and the 4050682 Shares with CDSL. The ISIN with NSDL and CDSL is INE729C01020.

Distribution of shareholding (as on March 31, 2026)

Sr. No.	No. of equity Shares held	No. of Shareholders	% of total Shareholders	No. of total Shares held	Shareholding in % age
1	1-5000	1187	87.407	65510	0.882
2	5001-10000	48	3.534	38053	0.512
3	10001-20000	25	1.840	37141	0.500
4	20001-30000	20	1.472	51782	0.697
5	30001-40000	8	0.589	27888	0.375
6	40001-50000	8	0.589	35122	0.473
7	50001-100000	10	0.736	67068	0.903
8	100001 & above	52	3.829	7100731	95.654
	Total	**1358**	**100.00**	**7423295**	**100.00**

Shareholding Pattern (as on March 31, 2026) *

Categories	No. of Shares	Shareholding in %
Promoter and Promoter Group	-	-
Mutual Funds	-	-
Bodies Corporate	4889688	65.87
Indian Public (Individuals & HUF)	2188727	29.48
Foreign shareholding (NRIs / OCBs / FIIs/FPI)	327238	4.41
Others (Clearing Member/NRIs)	17642	0.24
Total	**7423295**	**100.00**

Note: *The company has issued only one class of shares/ securities i.e., fully paid-up equity shares.

Other Disclosures:

a) Disclosure on materially significant related party transactions
All transactions entered into with Related Parties during the financial year were in the ordinary course of business and on an arm's length pricing basis.
All such transactions were reviewed and approved by the Audit Committee. Prior omnibus approvals are granted by the Audit Committee for related party transactions which are of repetitive nature, entered in the ordinary course of business and are on arm's length basis in accordance with the provisions of the Companies Act, 2013 read with the Rules issued there under, and the Listing Regulations read with Industry Standards for Related Party Transactions.
During the year under review, except the transactions approved by the shareholders, the Company has not entered into any material contract(s)/ arrangement(s)/ transaction(s) with related parties, which could be considered material in accordance with the Listing Regulations, sub- section (1) of Section 188 of the Act and the Policy of the Company on materiality of RPTs.
The particulars of transactions between the Company and the related parties for the year ended March 31, 2026, are disclosed in the notes to the accounts in this Annual Report. None of these transactions are likely to have any conflict with the Company's interest and approval required, if any, from members as per Regulation 23 of SEBI LODR, 2015 has been taken.
Policy Web link: https://www.purshottaminvestofin.in/pdfs/Related%20Party%20Transaction_w.e.f.%2029.05.2026.pdf

b) Details of non - compliance by the Company, penalties, and strictures imposed on the Company by the Stock Exchange or SEBI or any statutory authority, on the matter related to capital markets, during the last three years:
Purshottam Investofin Limited has complied with all the requirement of regulatory authorities. No penalties/strictures were imposed on the Company by Stock Exchanges or SEBI or any statutory authority, on the matter related to capital markets, during the last three years.

c) The company has a vigil mechanism named 'Whistle Blower Policy' to deal with instances of fraud and mismanagement, if any. The details of the said policy is posted on the website of company at https://www.purshottaminvestofin.in/pdfs/Whistle%20Blower%20Policy_14.02.2023.pdf
The Company affirms that no personnel have been denied access to the Audit Committee.

d) Details of compliance with mandatory requirements of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and adoption of the non-mandatory requirements of Regulation 27(1) of the Listing Regulations:
The Company is complying with all the mandatory requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. However, the Company has adopted only one discretionary requirement as specified in Part E of Schedule II of SEBI LODR i.e. reporting of Internal Auditor directly to the audit committee.

e) Disclosure with respect to demat suspense account/ unclaimed suspense account: As on March 31, 2026, equity shares of the Company held in Demat Suspense Account are as follows:

S. No.	Description	No. of shareholders	No. of shares
1	Aggregate Number of shareholders and the outstanding shares lying unclaimed as on April 01, 2025	Nil	Nil
2	Number of shareholders who approached listed entity for transfer of shares from suspense account during the year	Nil	Nil
3	Number of shareholders to whom shares were transferred from suspense account during the year	Nil	Nil
4	Aggregate Number of shareholders and the outstanding shares lying unclaimed as on March 31, 2026	Nil	Nil

f) Material Subsidiaries: During the year under review, the Company does not have any material subsidiaries.
Policy web link: https://www.purshottaminvestofin.in/pdfs/Material%20Subsidiary%20Policy_w.e.f.%2006.02.2025.pdf

g) No funds have been raised through preferential allotment or qualified institutions placement.

h) Total fee (Statutory Audit & Tax Audit) of Statutory Auditor paid in in F.Y 2025-26 for all services rendered is 2,50,000 plus applicable GST.

i) Particulars of Directors seeking appointment/reappointment at the ensuing Annual General Meeting have been provided in the Notice of the AGM.

j) The business activities of the Company are not directly exposed to any commodity price risks/foreign exchange risk and accordingly, the Company did not enter in any commodity hedging activities.

k) The Company has received a certificate from M/s. Kundan Agrawal & Associates, Company Secretary in Practice that none of the directors on the Board of Purshottam Investofin Limited has been debarred or disqualified from being appointed or continuing as directors of the Companies by the Securities and Exchange Board of India/ Ministry of Corporate Affairs or any such statutory authority. (Annexure-D)

l) The complaint pending under the Sexual Harassment of Women at the Workplace (Prevention, Prohibition & Redressal) Act, 2013 during the financial year under reporting as under:

- number of complaints of sexual harassment received in the year - Nil
- number of complaints disposed-off during the year - Nil
- number of complaints pending as on end of the financial year - Nil

m) The securities of the Company were not suspended from trading during the year on account of corporate actions or otherwise.

n) Information required under clause 5A of Paragraph A of Part A of schedule III of the Listing Regulations: Please note that there is no agreement (which are binding to the Company) disclosed under clause 5A of paragraph A of Part A of Schedule III to the Listing Regulations.

o) Senior Management: Particulars of senior management including the changes therein since the close of the previous financial year are as follows:

S. No.	Name	Designation	Changes since the close of the previous financial year
1	Suraj Kumar	Chief Financial Officer	Upto December 16, 2025
2	Ravi Kumar Purohit	Chief Financial Officer	From December 16, 2025
3	Ankit Gupta	Company Secretary	-

p) The disclosures of the compliance with corporate governance requirements specified in regulations 17 to 27 and clause (b) to (i) of sub-regulation (2) of regulation 46 of the SEBI (LODR) Regulations, 2015:
The Company is in compliance with corporate governance requirements specified in regulations 17 to 27 and clause (b) to (i) of sub-regulation (2) of regulation 46 of the SEBI (LODR) Regulations, 2015 and the compliance certificate is annexed to the report as (Annexure-E)
Further, the Company has been regularly submitting the quarterly corporate governance compliance report to the stock exchanges as required under regulation 27(2) of the SEBI Listing Regulations.

q) During the period under review, the board has accepted all mandatory recommendations of committees.

r) Disclosure on loans or advances: There are no loans and advances in the nature of loans to firms / companies in which directors are interested at the end of the Financial Year. Further please refer to note 35 of the financial statement.

s) The Company has complied with all the requirements of the Corporate Governance Report as stated under sub-paras (2) to (1O) of section (C) of Schedule V to the Listing Regulations.

t) There is no transaction of the company with any person or entity or entity belonging to the promoter/promoter group which hold(s) 10% or more shareholding in the listed entity.

u) Reconciliation of Share Capital: During the year under review, an audit was carried out at the end of every quarter by Practising Company Secretary for reconciling the total admitted capital with NSDL and CDSL and the total issued and listed capital. The audit confirms that the total issued/paid up capital is in agreement with the total number of shares held in physical form and the total number of dematerialized shares held with NSDL and CDSL. The report for every quarter upon reconciliation of capital was submitted to the stock exchanges.

v) Certain information and disclosures under the Act, 2013 and Listing Regulations, have been provided either in Directors' Report or in Management Discussion Analysis or in other section of this report. The same can be referred for any further requisite information.

On behalf of the Board of Directors
For **Purshottam Investofin Limited**

Sd/-	**Sd/-**
Sahib Singh Gusain	**Pramod Kumar Jain**
Managing Director	**Whole Time Director**
DIN: 00649786	**DIN: 00112968**

Date: August 12, 2026
Place: New Delhi

Annexure-C

COMPLIANCE CERTIFICATE UNDER REGULATION 17(8) OF SEBI (LODR) REGULATIONS, 2015

The Board of Directors
Purshottam Investofin Limited

We the undersigned certify to the Board that:
A. We have reviewed financial statements and the cash flow statement for the year ended March 31, 2026 and that to the best of our knowledge and belief:
(1) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
(2) these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards, applicable laws and regulations.

B. There are, to the best of my knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or violative of the company code of conduct.

C. We accept responsibility for establishing and maintaining internal controls for financial reporting and that we have evaluated the effectiveness of internal control systems of the company pertaining to financial reporting and we have disclosed to the auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.

D. We have indicated to the auditors and the Audit committee: -
(1) significant changes in internal control over financial reporting during the year;
(2) significant changes in accounting policies during the year and that the same have been disclosed in the notes to the financial statements; and
(3) instances of significant fraud of which they have become aware and the involvement therein, if any, of the management or an employee having a significant role in the company's internal control system over financial reporting.

	sd/-	**sd/-**
	Sahib Singh Gusain	**Ravi Kumar Purohit**
Date: May 29, 2026	**Managing Director**	**CFO**
Place: New Delhi	**DIN: 00649786**	**PAN: AFTPP0055J**

DECLARATION REGARDING COMPLIANCE BY BOARD MEMBERS AND SENIOR MANAGEMENT PERSONNEL WITH THE COMPANY'S CODE OF CONDUCT

Dear Members,
Purshottam Investofin Limited

I hereby confirm that all Board members and senior management personnel have affirmed compliance with the code of Conduct, as applicable to them for the year ended March 31, 2026.

sd/-
Sahib Singh Gusain
Date: May 29, 2026 — **Managing Director**
Place: New Delhi — **DIN: 00649786**

Annexure-D

CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

(pursuant to Regulation 34(3) and Schedule V Para C clause (10)(i) of the SEBI (ListingObligations and Disclosure Requirements) Regulations, 2015)

To,
The Members of
Purshottam Investofin Limited
L-7, Menz. Floor, Green Park Extension
Delhi - 110016 India

We Kundan Agrawal & Associates, Company Secretaries have examined the relevant registers,records, forms, returns and disclosures received from the Directors of **Purshottam Investofin Limited** having CIN L65910DL1988PLC033799 and having registered office at L-7, Menz. Floor, Green Park Extension Delhi - 110016 India (hereinafter referred to as 'the Company'), produced before us by the Company for the purpose of issuing this Certificate, in accordance with Regulation 34(3) read with Schedule V Para-C Sub clause 10(i) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In our opinion and to the best of our information and according to the verifications (including Directors Identification Number (DIN) status at the portal (www.mca.gov.in) as considered necessary and explanations furnished to us by the Company & its officers, We hereby certify that none of the Directors on the Board of the Company as stated below for the Financial Year ending on 31st March, 2026 have been debarred or disqualified from being appointed or continuing as Directors of companies by the Securities and Exchange Board of India, Ministry of Corporate Affairs, or any such other Statutory Authority.

Sr. No.	Name of Director	DIN	Original Date of appointment in Company
1.	Mr. Sahib Singh Gusain	00649786	13.08.2018
2.	Mr. Pramod Kumar Jain	00112968	13.08.2018
3.	Mr. Ashish Goyal	10555206	06.08.2024
4.	Mr. Parmit Kumar	03418216	25.06.2022
5.	Mrs. Princy Anand	10414963	22.12.2023

Ensuring the eligibility of for the appointment / continuity of every Director on the Board is the responsibility of the management of the Company. Our responsibility is to express an opinion on these based on our verification. This certificate is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For Kundan Agarwal & Associates
Company Secretaries
FRN: S2009DE113700
Sd/-
Kundan Agrawal
Company Secretary
M. No. F7631
COP No. 8325
UDIN: F007631H001095685
Peer Review No.: 5704/2024
Date: 12-08-2026
Place: Delhi

Annexure-E

PRACTISING COMPANY SECRETARY CERTIFICATE FOR COMPLIANCE WITH THE CONDITIONS OF CORPORATE GOVERNANCE UNDER SEBI (LISTING OBLIGATION AND DISCLOSURE REQUIREMENTS) REGULATION 2015

To,
The Members
M/s PURSHOTTAM INVESTOFIN LIMITED
L-7, Menz. Floor, Green Park Extension, Delhi - 110016

1) We have examined the compliance of the conditions of Corporate Governance by **PURSHOTTAM INVESTOFIN LIMITED** ('the Company') for the year ended on March 31, 2026, as stipulated under Regulations 17 to 27, clauses (b) to (i) of sub- regulation (2) of Regulation 46 and para-C, D and E of Schedule V of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations").
2) The compliance of the conditions of Corporate Governance is the responsibility of the management of the Company. Our examination was limited to the review of procedures and implementation thereof, as adopted by the Company for ensuring compliance with conditions of Corporate Governance. It is neither an audit nor an expression of opinion on the financial statements of the Company.
3) In our opinion and to the best of our information and according to the explanations given to us, and the representations made by the Directors and the Management we certify that the Company has complied with the conditions of Corporate Governance as stipulated in the SEBI Listing Regulations for the year ended on March 31, 2026.
4) We further state that such compliance is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For **Kundan Agrawal & Associates**
Company Secretaries
FRN: S2009DE113700

Sd/-
Kundan Agrawal
Membership No.: F7631
C.P. No. 8325
UDIN: F007631H001095696
Peer Review No.: 5704/2024
Date: 12-08-2026
Place: Delhi

MANAGEMENT DISCUSSION AND ANALYSIS REPORT

Overview

Non-banking financial companies (NBFCs) form an integral part of the Indian financial system. They play an important role in nation building and financial inclusion by complementing the banking sector in reaching out credit to the unbanked segments of society, especially to the micro, small and medium enterprises (MSMEs), which form the cradle of entrepreneurship and innovation. NBFCs' ground level understanding of their customers' profile and their credit needs give them an edge, as does their ability to innovate and customise products as per their clients' needs. This makes them the perfect conduit for delivering credit to the unbanked and SMEs. However, NBFCs operate under certain regulatory constraints, which put them at a disadvantage position vis-à-vis banks. While there has been a regulatory convergence between banks and NBFCs on the asset side, on the liability side, NBFCs still do not enjoy a level playing field. This needs to be addressed to help NBFCs realise their full potential and thereby perform their duties with greater efficiency.

Industry Structure and Developments

India has a diversified financial sector undergoing rapid expansion, both in terms of strong growth of existing financial services firms and new entities entering the market. The sector comprises of commercial banks, insurance companies, non-banking financial companies, co-operatives, pension funds, mutual funds and other smaller financial entities.

So far, Non-banking Finance Companies NBFC(s) have scripted a great success story. Their contribution to the economy has grown in leaps and bounds. In terms of financial assets, NBFC(s) have recorded a healthy growth. With the on-going stress in the public sector banks due to mounting of bad debts, their appetite to lend (especially in rural areas) is deteriorating.

Opportunities

NBFCs have served the unbanked customers by pioneering into retail asset-backed lending, lending against securities, unsecured finance and microfinance. Following variables in the external environment may be seen as opportunities for the Company:

- NBFCs aspire to emerge as a one-stop shop for all financial services;
- The sector has witnessed moderate consolidation activities in recent years, a trend expected to continue in the near future;
- New banking license-related guidelines issued by RBI place NBFCs ahead in competition for licenses owing largely to their rural network;
- New RBI guidelines on NBFCs with regard to capital requirements, provisioning norms & enhanced disclosure requirements are expected to benefit the sector in the long run.

Challenges/Threats

- Competitive rivalry between big players is intense in the industry;
- Financial services companies often compete on the basis of offering lower financing rates, higher deposit rates and investment services;
- Stringent regulatory norms prevent new entrants;
- Customers prefer to invest their money with a reputed financial services company offering a wide range of services;
- Low bargaining power of suppliers as the industry is highly regulated by RBI;
- Medium bargaining power of customers. Although customers do not have much bargaining power, they can easily switch to another company based on the terms and quality of services provided.

Strength

The existing management has a strong technical, finance and administrative expertise in various industries and corporate sectors including the business of the Company.

Internal Control Systems and Their Adequacy

Given the magnitude and nature of its business, the Company has maintained sound and commercial practice with an effective internal control system. The system ensures that all transactions are authorized, recorded and reported correctly to safeguard the assets of the Company and protect them from any loss due to unauthorized use or disposition. The adequate internal information system is in place to ensure proper information flow for the decision- making process. The Company also has well-established processes and clearly defined roles and responsibilities for people at various levels. The control mechanism also involves well documented policies, authorization guidelines commensurate with the level of responsibility and standard operating procedures specific to the respective businesses, adherence to which is strictly ensured. Internal audit is carried out frequently to create awareness and to take corrective actions on the respective units or areas, which need rectification.

Outlook, risks and concerns

This section lists forward-looking statements that involve risks and uncertainties. Our actual results could differ materially from those anticipated in these statements as a result of certain factors. Our Outlook, risks and concerns inter-alia as follows:

1. Our revenues and expenses are difficult to predict and can vary significantly from period to period.
2. Our success depends in large part upon our management team and key personnel, and our ability to attract and retain them.

Segment–wise or product-wise performance/State of affairs

During the year 2025-26, interest income is Rs 641.71 Lacs (Previous year: Rs 764.85 Lacs), and Dividend income is Rs 0.18 Lacs (Previous year: Rs 0.37 Lacs) and Total Net gain/(loss) on fair value changes (493.79) Lacs (Previous year: (123.59) Lacs)

Balance 76.03 Lacs is other Income (Previous Year: 7.95 Lacs)

Human Resources

Human resource is the most precious asset of our Company and our Company seeks to attract and retain the best talent available. Our Company provides an environment, which encourages initiatives, innovative thinking and recognizes and rewards performance. Since our Company operates in the Loans and trading business, necessary training and development of its personnel are conducted on a continuous basis. Industrial relations with all employees are cordial. The Directors' Report may be referred for any further details.
The total strength of employees as on March 31, 2026 was 6.

Discussion on Financial Performance with Respect to Operational Performance

The financial statements have been prepared in accordance with the requirements of the Companies Act, 2013 and applicable Indian Accounting Standards (Ind As) issued by the Institute of Chartered Accountants of India. The details of the financial performance of the Company are appearing in the Balance Sheet, Profit & Loss Accounts and other financial statements forming part of this annual report.

Significant Change in Financial Ratios

Based on the reported financial statements, the following are the key financial ratios with respective variations:

Particulars	**Numerator**	**Denominator**	**2026**	**2025**	**%Change**	**Reason**
Net Interest Margin	Net Interest Income	Average Earning Assets	0.07	0.08	(12.5)	-
Interest Coverage	EBITDA	Interest Expense	0.52	1.18	(55.93)	Due to decrease in EBITDA, the impact of which outweighed the decrease in interest expense.
Current Ratio	Current Assets	Current Liabilities	4.95	3.03	63.37	Due to increase in current assets and decrease in current liabilities.
Debt Equity Ratio	Total Debt	Shareholder’s Equity	0.91	0.45	102.22	Due to increase in total debt and decrease in shareholder’s equity.
Operating Profit Margin	EBIT	Turnover	(0.10)	0.31	(132.26)	Due to EBIT turning into an operating loss during the year, the impact of which outweighed the decrease in turnover.
Net Profit Margin	Net Profit	Turnover	(0.28)	(0.05)	(460.00)	Due to increase in net loss and decrease in turnover in the current year, representing a deterioration.
Return on Net Worth	Net Profit	Shareholder’s Equity	(0.03)	(0.01)	(200.00)	Due to increase in net loss and decrease in shareholder’s equity in the current year, representing a deterioration.
Capital to risk-weighted assets ratio (CRAR)	Tier 1+Tier 2 Capital	Risk Weighted Assets	42.27	49.09	(13.89)	-

*Previous year figures regrouped/reclassified wherever necessary to correspond with the current period disclosure.
** Inventory Turnover & Debtor Turnover Ratio: NA

Disclosure of Accounting Treatment

The Company has prepared its annual financial results for the year ended March 31, 2026 in accordance with the applicable Indian Accounting Standards (Ind AS).

Cautionary Statement

The management discussion and analysis report containing your Company’s objectives, projections, estimates and expectation may constitute certain statements, which are forward-looking within the meaning of applicable laws and regulations. The statements in this management discussion and analysis report could differ materially from those expressed or implied. Important factors that could make a difference to the Company’s operation include changes in governmental regulations, tax regimes, economic developments within India and other incidental factors.

On behalf of the Board
For **Purshottam Investofin Limited**

Sd/-	**Sd/-**
Sahib Singh Gusain	**Pramod Kumar Jain**
Managing Director	**Whole Time Director**
DIN: 00649786	**DIN: 00112968**

Place: New Delhi
Date: August 12, 2026

Independent Auditor's Report
To the Members of Purshottam Investofin Limited
Report on the Audit of the Financial Statements
Opinion

We have audited the accompanying Financial Statements of **Purshottam Investofin Limited** (the "Company"), which comprise the Balance Sheet as at March 31, 2026, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows for the year ended on that date and notes to the Financial Statements, including a summary of material accounting policies and other explanatory information (hereinafter referred to as the "Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Companies Act, 2013 (the "Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Act, and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, and its loss and other comprehensive income, changes in equity and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the Financial Statements in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. 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 ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the Financial Statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Financial Statements for the year ended March 31, 2026. These matters were addressed in the context of our audit of the Financial Statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our report.

Key Audit Matter	**How the Key Audit Matter was addressed in our audit**
Impairment of Loans – Expected Credit Loss (ECL) Refer note 6 to the Financial Statements The Company recognises impairment loss on its loan portfolio using the Expected Credit Loss (ECL) model as prescribed under Ind AS. This involves estimation of credit losses based on range of inputs and assumptions including historical credit loss experience, assessment of credit characteristics of the loan portfolio, classification of loan into various stages, determination of Probability of Default (PD), Loss Given Default (LGD) based on historical trends. As at March 31, 2026, the gross carrying amount of loans is Rs. 6,430.49 lakhs and the Impairment allowance recognised is Rs. 44.57 lakhs. (Refer note 6 to the Financial Statements). Considering the significance of the loan balances and the degree of estimation uncertainty involved in the ECL computation, we identified this as a key audit matter for current year audit.	Our audit procedures included, among others: ▪ Obtained an understanding of the Company's ECL methodology, including relevant internal controls over the modelling and estimation process; ▪ Evaluated the design and tested the operating effectiveness of key controls over loan staging, data accuracy, and credit risk assessment; ▪ Assessed the appropriateness of management's assumptions and key inputs used in the ECL model, including PD, LGD, and EAD parameters; ▪ Performed substantive testing on a sample basis to verify accuracy and completeness of loan data used in the model; ▪ Evaluated the adequacy of disclosures made in the financial statements in accordance with the applicable requirements of Ind AS.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, Management Discussion and Analysis and Corporate Governance Report, but does not include the Financial Statements and our auditor's report thereon.
Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.
In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.
If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Board of Directors for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance, including other comprehensive income, changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including Ind AS 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 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 and Board of Directors are 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 the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Company's Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism 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 financial control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to Financial Statements 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 the 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.

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

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 (the "Order") issued by the Central Government in terms of Section 143(11) of the Act, we give in "Annexure A" a statement on the matters specified in paragraphs 3 and 4 of the Order.

2. As required by Section 143(3) of the Act, based on our audit 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 including Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows dealt with by this Report are in agreement with the books of account.
d) In our opinion, the aforesaid Financial Statements comply with the Ind AS specified under Section 133 of the Act.
e) On the basis of the written representations received from the directors as on March 31, 2026 taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164(2) of the Act.
f) With respect to the adequacy of the internal financial controls with reference to Financial Statements of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls with reference to Financial Statements.
g) With respect to the other matters to be included in the Auditor's Report in accordance with the Section 197(16) of the Act, in our opinion and to the best of our information and according to the explanations given to us, the managerial remuneration for the year ended March 31, 2026 has been paid/provided by the Company to its directors in accordance with the provisions of section 197 read with the Schedule V to 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 32.1 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, other than as disclosed in the notes to the financial statements, during the year, 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, other than as disclosed in the notes to the financial statements, during the year, 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. The Company has not declared or paid any dividend during the year and not proposed 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, 2026 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 AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)
Sd/-
Angad Kumar
Partner
(Membership No. 527228)
UDIN: 26527228LVNLKJ1699

Place: New Delhi
Date: May 29, 2026

Annexure "A" to the Independent Auditor's Report

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of Purshottam Investofin Limited of even date)

To the best of our information and according to the explanations provided to us by the Company and the books of account and records examined by us in the normal course of audit, and to the best of our knowledge and belief, we report that:

(i) In respect of the Company's property, plant and equipment, right-of-use assets and intangible assets:

(a) (A) The Company has maintained proper records showing full particulars, including quantitative details and situation of property, plant and equipment.

(B) The Company does not have any intangible assets and hence reporting under clause 3(i)(a)(B) of the Order is not applicable.

(b) Property, plant and equipment have been physically verified by the management during the year and no material discrepancies were identified on such verification. In our opinion, the periodicity of physical verification is reasonable having regard to the size of the Company and nature of its assets.

(c) The Company does not have any immovable properties (other than properties where the Company is the lessee and the lease agreements are duly executed in favour of the leseee) and hence reporting under clause 3(i)(c) of the Order is not applicable.

(d) The Company has not revalued any of its property, plant and equipment (including right-of-use assets) and intangible assets during the year.

(e) No proceedings have been initiated during the year or are pending against the Company as at March 31, 2026 for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (as amended in 2016) and rules made thereunder.

(ii) (a) The Company is involved in the business of providing loans and does not hold any physical inventories and hence reporting under clause 3(ii)(a) of the Order is not applicable.

(b) According to the information and explanations given to us, at any point of time of the year, the Company has not been sanctioned working capital facilities from banks or financial institutions on the basis of security of current assets, and hence reporting under clause 3(ii)(b) of the Order is not applicable.

(iii) (a) Since the Company's principal business is to give loans. Accordingly, the reporting under clause 3(iii)(a) of the Order is not applicable.

(b) In our opinion and according to the information and explanations give to us, the investments made and terms and conditions of the grant of all loans are, prima facie, not prejudicial to the Company's interest. The Company has not granted advances in the nature of loans and has not provided any guarantee and also not given security to any party.

(c) The Company, being a Non-Banking Financial Company ('NBFC'), registered under provisions of the RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, more particularly the Prudential Norms, monitors repayments of principal and payment of interest by its customers as stipulated. In our opinion and according to the information and explanations given to us, in respect of loans and advances in the nature of loans, the schedule of repayment of principal and payment of interest has been stipulated. Refer notes 6 and 40.1 to the Financial Statements for summarised details of such loans/advances which are not repaid by borrowers as per stipulations. According to the information and explanation made available to us, reasonable steps are taken by the Company for recovery thereof. Having regard to the nature of Company's business and the volume of information involved, it is not practicable to furnish entity-wise details of amounts, dates for repayment or receipt and the extent of delay in this report.

(d) According to the information and explanations given to us, the total amount overdue for more than ninety days, respect of loans and advances in the nature of loans, as at the end of the year is Rs. 37.94 lakhs. Reasonable steps are being taken by the Company for recovery of principal amount and interest.

(e) Since the Company's principal business is to give loans and is a registered NBFC, accordingly, the reporting under clause 3(iii)(e) of the Order is not applicable.

(f) Based on our audit procedures, according to the information and explanation made available to us, the Company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment during the year.

(iv) According to the information and explanations given to us, the Company has complied with the provisions of Section 185 and Section 186 of the Companies Act, 2013 in respect of loans, investments, guarantees and security made, as applicable.

(v) The Company has not accepted any deposit or amounts which are deemed to be deposits. Hence, reporting under clause 3(v) of the Order is not applicable. According to the information and explanations given to us, no order has been passed by the Company Law Board or the National Company Law Tribunal or the RBI or any Court or any other Tribunal against the Company in this regard.

(vi) The maintenance of cost records has not been specified by the Central Government under section 148(1) of the Companies Act, 2013 for the business activities carried out by the Company. Hence, reporting under clause 3(vi) of the Order is not applicable to the Company.

(vii) In respect of statutory dues:

(a) In our opinion and according to the information and explanations given to us, the Company has been generally regular in depositing undisputed statutory dues, including Provident Fund, Employees' State Insurance, Income-Tax, Goods and Services Tax, Customs Duty, Cess and other material statutory dues applicable to it with the appropriate authorities.

There were no undisputed amounts payable in respect of Provident Fund, Employees' State Insurance, Income-Tax, Cess and other material statutory dues in arrears as at March 31, 2026 for a period of more than six months from the date they became payable.

(b) According to the information and explanations give to us, we report that there are no statutory dues referred in sub-clause (a) above which have not been deposited on account of disputes as on March 31, 2026 except below

Name of the Statute	Nature of the dues	Amount (Rs. In lakhs)	Period to which the amount relates	Forum where dispute is pending
Income tax Act, 1961	Income tax	7.98^	FY 2017-18	CIT(Appeals)

^Net of Rs. 52.29 lakhs paid under protest

(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) In our opinion and as per the information and explanations provided to us, by the Management, the Company has not defaulted in the repayment of loans or other borrowings or in the payment of interest thereon to any lender during the year.
(b) As per the information and explanations provided to us including representation received from the Management, and on the basis of our audit procedures, we report that the Company has not been declared wilful defaulter by any bank or financial institution or government or any government authority.
(c) As per the information and explanations provided to us, by the Management, money raised by way of term loan was applied for the purpose for which the loan was obtained.
(d) In our opinion and according to the information and explanations given to us, and 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) The Company did not have any subsidiary or associate or joint venture during the year and hence, reporting under clause (ix)(e) of the Order is not applicable.
(f) The Company does not have any investment in subsidiary or joint venture or associate companies and therefore the Company has not raised any loans during the year on the pledge of securities held in its subsidiaries or joint ventures or associate companies and hence reporting on clause (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 (x)(a) of the Order is not applicable.
(b) During the year, the Company has not made any preferential allotment or private placement of shares or convertible debentures (fully or partly or optionally) during the and hence reporting under clause (x)(b) of the Order is not applicable.

(xi) (a) To the best of our knowledge, no fraud by the Company and no material fraud on the Company has been noticed or reported during the year.
(b) To the best of our knowledge, no report under sub-section (12) of section 143 of the Companies Act has been filed in Form ADT-4 as prescribed under rule 13 of the Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and upto the date of this report.
(c) According to the information and explanations to us, the Company has not received whistle blower complaints during the year and hence reporting under clause (xi)(c) of the Order is not applicable.

(xii) The Company is not a Nidhi Company and hence reporting under clause (xii) of the Order is not applicable.

(xiii) In our opinion, the transactions with the related parties are in compliance with Sections 177 and 188 of the Companies Act, 2013, where applicable and details of such transactions have been disclosed in the Note 35 to 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 of the Company issued till date, for the period under audit.

(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 is not applicable. Accordingly, reporting on Paragraph 3(xv) of the Order is not applicable to the Company.

(xvi) (a) The Company is required to and has been registered under section 45-IA of the Reserve Bank of India Act, 1934 as Non-Banking Financial Company as a Non-Systemically Important Non-Deposit taking (NBFC-ND-NSI) Company.
(b) In our opinion, and according to the information and explanations given to us, the Company has not conducted any Non-Banking Financial or Housing Finance activities without obtaining a valid Certificate of Registration from the Reserve Bank of India as per the Reserve Bank of India Act, 1934.
(c) In our opinion, the Company is not a Core Investment Company ('CIC') as defined under the Regulations by the Reserve Bank of India and accordingly reporting under clause 3(xvi)(c) of the Order is not applicable.
(d) As per information provided in course of our audit, the Group to which the Company belongs does not have a CIC.

(xvii) The Company has incurred cash losses of amounting to Rs. 141.50 lakhs during the current financial year but has not incurred any cash losses in the 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) (a) There are no unspent amounts towards Corporate Social Responsibility on other than ongoing projects requiring a transfer to a Fund specified in Schedule VII to the Act in compliance with second proviso to Section 135(5) of the Act and hence reporting under clause 3(xx)(a) of the Order is not applicable.
(b) There are no unspent amounts towards Corporate Social Responsibility ongoing projects requiring a transfer to a Special account in compliance with the provisions of Section 135(6) of the said Act and hence reporting under clause 3(xx)(b) of the Order is not applicable.

(xxi) According to the information and explanations given to us, the Company does not have any subsidiary, associate or joint venture and hence the Company is not required to prepare consolidated financial statements. Therefore, reporting under Clause 3(xxi) of the Order is not applicable.

For AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)

Sd/-
Angad Kumar
Partner
(Membership No. 527228)
UDIN: 26527228LVNLKJ1699

Place: New Delhi
Date: May 29, 2026

Annexure "B" to the Independent Auditor's Report

(Referred to in paragraph 2(f) under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of Purshottam Investofin Limited of even date)

Report on the Internal Financial Controls with reference to Financial Statements under Clause (i) of sub-section 3 of Section 143 of the Companies Act, 2013 (the "Act")

We have audited the internal financial controls with reference to Financial Statements of **Purshottam Investofin Limited** (the "Company") as of March 31, 2026 in conjunction with our audit of the Financial Statements of the Company for the year ended on that date.

Management's and Board of Directors' Responsibilities for Internal Financial Controls

The Company's Management is responsible for establishing and maintaining internal financial controls with reference to Financial Statements 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 (the "ICAI"). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's 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 ICAI and the Standards on Auditing prescribed under Section 143(10) of the Act, to the extent applicable to an audit of internal financial controls with reference to the Financial Statements. 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 with reference to Financial Statements and their operating effectiveness. Our audit of internal financial controls with reference to Financial Statements 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 judgement, 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 Company's internal financial controls with reference to Financial Statements.

Meaning of Internal Financial Controls with reference to Financial Statements

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

Inherent Limitations of Internal Financial Controls with reference to Financial Statements

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 with reference to Financial Statements to future periods are subject to the risk that the internal financial control with reference to Financial Statements 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 with reference to Financial Statements and such internal financial controls with reference to Financial Statements were operating effectively as at March 31, 2026, based on the criteria for internal financial control with reference to Financial Statements 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 ICAI.

For AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)
Sd/-
Angad Kumar
Partner
(Membership No. 527228)
UDIN: 26527228LVNLKJ1699

Place: New Delhi
Date: May 29, 2026

Purshottam Investofin Limited
CIN: L65910DL1988PLC033799
Balance Sheet as at March 31, 2026

(₹ in lakhs)

Particulars	Note No.	As at March 31, 2026	As at March 31, 2025
ASSETS			
1. Financial assets			
(a) Cash and cash equivalents	4	1,482.32	42.22
(b) Derivatives financial instruments	8	24.52	14.27
(c) Receivables			
(i) Trade receivables		-	-
(ii) Other receivables	5	171.67	214.42
(d) Loans	6	6,385.92	6,453.53
(e) Investments	7	1,012.98	9.60
(f) Securities for trade	9	1,047.71	807.26
(g) Other financial assets	10	0.47	190.52
Total financial assets		**10,125.59**	**7,731.82**
2. Non-financial assets			
(a) Current tax assets (net)	11	14.16	42.42
(b) Deferred tax assets	12	90.97	33.12
(c) Property, plant and equipment	13	325.79	502.52
(d) Other non-financial assets	14	55.74	13.68
Total non-financial assets		**486.66**	**591.74**
TOTAL ASSETS		**10,612.25**	**8,323.57**
LIABILITIES AND EQUITY			
1. Financial liabilities			
(a) Derivative financial instruments	8	23.44	14.81
(b) Payables			
(I) Trade payables			
i) total outstanding dues of micro enterprises and small enterprises	15	-	-
ii) total outstanding dues of creditors other than micro enterprises and small enterprises		7.63	5.83
(c) Debt securities	16	3,007.69	-
(d) Borrowings (other than debt securities)	17	2,033.46	2,588.75
(e) Other financial liabilities	18	3.50	4.52
Total financial liabilities		**5,075.72**	**2,613.90**
2. Non-financial liabilities			
(a) Provisions	19	1.53	0.25
(b) Other non-financial liabilities	20	11.44	6.45
Total non-financial liabilities		**12.97**	**6.69**
3. EQUITY			
(a) Equity share capital	21	742.33	742.33
(b) Other equity	22	4,781.23	4,960.64
Total equity		**5,523.56**	**5,702.97**
TOTAL LIABILITIES AND EQUITY		**10,612.25**	**8,323.57**

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)
sd/-
Angad Kumar
Partner
(Membership No. 527228)

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Purshottam Investofin Limited

sd/-
Sahib Singh Gusain
Managing Director
(DIN: 00649786)

sd/-
Pramod Kumar Jain
Whole Time Director
(DIN: 00112968)

sd/-
Ravi Kumar Purohit
Chief Financial Officer

sd/-
Ankit Gupta
Company Secretary
(Membership No. A55201)

Purshottam Investofin Limited
CIN: L65910DL1988PLC033799
Statement of Profit and Loss for the year ended March 31, 2026

(₹ in lakhs)

Particulars	Note No.	For the year ended March 31, 2026	For the year ended March 31, 2025
Revenue from operations			
(a) Interest income	23	641.71	764.85
(b) Dividend income		0.18	0.37
(I) Total revenue from operations		**641.89**	**765.22**
(II) Other income	25	76.03	7.95
(III) Total income		**717.92**	**773.17**
Expenses			
(a) Finance costs	26	173.35	279.29
(b) Impairment on financial instruments	27	(47.01)	96.26
(c) Employee benefits expense	28	77.15	78.24
(d) Depreciation and amortization	29	151.93	73.94
(e) Net loss on fair value changes	24	493.79	123.59
(f) Other expenses	30	104.05	147.85
(IV) Total expenses		**953.26**	**799.17**
(V) Profit/(Loss) before tax (III - IV)		**(235.34)**	**(26.00)**
(VI) Tax expense:	34		
(i) Current tax		-	36.00
(ii) Tax related to prior years		1.93	0.02
(iii) Deferred tax (income)/expense		(57.85)	(25.18)
Total tax expense		**(55.92)**	**10.85**
Profit/(Loss) for the year (V-VI)		**(179.42)**	**(36.84)**
(VII) Other comprehensive income			
(i) Items that will not be reclassified to profit or loss Gain/(Loss) on fair valuation of quoted investments in equity shares		-	-
(ii) Income tax relating to items that will not be reclassified to profit & loss		-	-
Other comprehensive income		-	-
(VIII) Total comprehensive profit/(loss) for the year		**(179.42)**	**(36.84)**
(IX) Earnings per equity share			
Basic and Diluted (in ₹)	31	(2.42)	(0.50)

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)
sd/-
Angad Kumar
Partner
(Membership No. 527228)

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Purshottam Investofin Limited

sd/-
Sahib Singh Gusain
Managing Director
(DIN: 00649786)

sd/-
Pramod Kumar Jain
Whole Time Director
(DIN: 00112968)

sd/-
Ravi Kumar Purohit
Chief Financial Officer

sd/-
Ankit Gupta
Company Secretary
(Membership No. A55201)

Purshottam Investofin Limited
CIN: L65910DL1988PLC033799
Statement of Cash Flows for the year ended March 31, 2026

(₹ in lakhs)

	Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
A.	**Cash flow from operating activities**		
	Profit/(loss) before tax	(235.34)	(26.00)
	Adjustments for:		
	Depreciation and amortisation	151.93	73.94
	Profit on sale of property, plant and equipment	(0.04)	-
	Impairment of financial instruments	(47.01)	96.26
	Net loss/(gain) on fair value changes	(66.96)	(29.56)
	Interest expense on borrowings	173.35	264.35
	Interest income on loans	(636.18)	(679.03)
	Amount written back	-	(4.75)
		(660.25)	(304.78)
	Cash inflow from interest income on loans	643.03	710.01
	Cash outflow towards finance costs	(196.79)	(280.48)
	Operating profit/(loss) before working capital changes	(214.01)	124.75
	Adjustments:		
	(Increase)/Decrease in loans and advances	109.05	222.46
	(Increase)/Decrease in other financial assets	(954.29)	612.19
	(Increase)/Decrease in other non-financial assets	(1.82)	8.64
	Increase/(Decrease) in trade payables	1.80	(13.84)
	Increase/(Decrease) in other financial liabilities	7.62	14.29
	Increase/(Decrease) in other non-financial liabilities	4.99	(1.01)
	Cash generated from/(used in) operating activities	(1,046.66)	967.48
	Taxes (paid)/refund	(13.90)	(277.81)
	Net cash generated from/(used in) operating activities (A)	**(1,060.56)**	**689.67**
B.	**Cash flow from investing activities**		
	Purchase of property, plant and equipment	(0.17)	(480.99)
	Proceeds from sale of property, plant and equipment	25.00	-
	Net cash generated from/(used in) investing activities (B)	**24.83**	**(480.99)**
C.	**Cash flow from financing activities**		
	Proceeds from issue of Non-Covertible Debentures	3,000.00	-
	Proceeds from borrowings (other than debt securities)	2,441.48	2,615.00
	Repayment of borrowings (other than debt securities)	(2,965.65)	(2,890.03)
	Net cash generated/(used in) financing activities (C)	**2,475.83**	**(275.03)**
	Net Increase/(Decrease) in Cash and cash equivalents (A)+(B)+(C)	**1,440.10**	**(66.35)**
	Add: Cash and cash equivalents at the beginning of the year	42.22	106.00
	Cash and bank balances taken over on account of amalgamation	-	2.57
	Cash and cash equivalents at the end of the year	**1,482.32**	**42.22**
	Components of Cash and cash equivalents		
	Cash on hand	0.98	1.85
	Balance with banks		
	- In current accounts	1,481.34	40.37
	- In fixed deposits (with original maturity of 3 months or less)	-	-
	Total	**1,482.32**	**42.22**

The above Statement of Cash flows has been prepared under the 'Indirect Method' as set out in Ind AS 7 on "Statement of cash flows".
As per our report of even date

For AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)
sd/-
Angad Kumar
Partner
(Membership No. 527228)

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Purshottam Investofin Limited

sd/-
Sahib Singh Gusain
Managing Director
(DIN: 00649786)

sd/-
Pramod Kumar Jain
Whole Time Director
(DIN: 00112968)

sd/-
Ravi Kumar Purohit
Chief Financial Officer

sd/-
Ankit Gupta
Company Secretary
(Membership No. A55201)

Purshottam Investofin Limited
CIN: L65910DL1988PLC033799
Statement of Changes in Equity for the year ended March 31, 2026

(₹ in lakhs)

A.	**Equity Share capital of face value of Rs. 10 each**							
	Particulars			**Balance at the beginning of the current reporting period**	**Changes in Equity Share Capital due to prior period errors**	**Restated balance at the beginning of the current period**	**Changes in Equity Share Capital during the year (Refer Note 21)**	**Balance at the end of the current reporting period**
	As at March 31, 2026			742.33	-	742.33	-	742.33
	As at March 31, 2025			628.36	-	628.36	113.97	742.33
B.	**Other equity**							
	Particulars	**Reserves and Surplus**						
		Capital Reserve	**Securities Premium**	**Statutory Reserve**	**Other Reserves**	**Retained Earnings**	**Other Comprehensive Income**	**Total**
	Balance as at March 31, 2024	-	2,366.63	299.14	(24.50)	1,026.93	(385.16)	**3,283.04**
	Effect of Business Combination (Refer note 43)	1,688.41	-	-	-	-	-	1,688.41
	Profit for the year	-	-	-	-	(36.84)	-	(36.84)
	Other changes	-	-	-	-	(359.13)	385.16	26.03
	Balance as at March 31, 2025	**1,688.41**	**2,366.63**	**299.14**	**(24.50)**	**630.96**	**-**	**4,960.64**
	Profit/(Loss) for the year	-	-	-	-	(179.42)	-	(179.42)
	Other changes	-	-	-	-	-	-	-
	Balance as at March 31, 2026	**1,688.41**	**2,366.63**	**299.14**	**(24.50)**	**451.54**	**-**	**4,781.23**

The accompanying notes are an integral part of the financial statements.
As per our report of even date

For AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)
sd/-
Angad Kumar
Partner
(Membership No. 527228)

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
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sd/-
Ravi Kumar Purohit
Chief Financial Officer

sd/-
Ankit Gupta
Company Secretary
(Membership No. A55201)

1 Corporate Information

Purshottam Investofin Limited ("the Company") was incorporated on November 04, 1988 under the Companies Act, 1956 and domiciled in India. The Company has its registered office at L-7, Menz. Floor, Green Park Extension, Delhi. The shares of the Company are listed on the Bombay Stock Exchange (BSE). The Company is primarily engaged in the lending business. It also engages in trading of securities.
The Company is a non-deposit taking non-systemically important Non-Banking Financial Company vide certificate No. B-14.01044 dated May 14, 2003. The Company has been classified as Base Layer as per Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 as amended.

2 Basis of Preparation

2.1 Statement of compliance
The financial statements of the Company have been prepared in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 (the 'Act') read with the Companies (Indian Accounting Standards) Rules, 2015, as amended.

2.2 Basis of measurement and presentation of the financial statements
The financial statements have been prepared on a historical basis except for certain financial instruments - measured at fair value at the end of each reporting period, as explained in the accounting policies below.
The financial statements are presented in Indian Rupees (₹) which is the currency of the primary economic environment in which the Company operates (the 'functional currency'). The values are rounded to the nearest lakhs upto two decimals thereof except when otherwise indicated.

The Company presents the Balance Sheet, the Statement of Profit and Loss and the Statement of Changes in Equity in the order of liquidity as per the format prescribed under Division III of Schedule III to the Companies Act, 2013. The Statement of Cash Flows has been prepared and presented as per the requirements of Ind AS 7 “Statement of Cash Flows”. The disclosure requirements with respect to items in the Balance Sheet and Statement of Profit and Loss, as prescribed in the Schedule III to the Act, are presented by way of notes forming part of the Financial Statements along with the other notes required to be disclosed under the notified Accounting Standards and regulations issued by the RBI.

Financial assets and financial liabilities are generally reported gross in the balance sheet. They are only offset and reported net when, in addition to having an unconditional legally enforceable right to offset the recognised amounts without being contingent on a future event, the parties also intend to settle on a net basis in all of the circumstances of the normal course of business or in the event of default.

2.3 Use of estimates, judgements and assumptions
The preparation of the standalone financial statements in conformity with Ind AS requires management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) and the reported income and expenses during the year. Actual results may differ from the estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised prospectively.
The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The Company based its assumptions and estimates on parameters available when the standalone financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising that are beyond the control of the Company. Such changes are reflected in the assumptions when they occur.

Following are the areas that involved a higher degree of estimates and judgement or complexity in determining the carrying amount of some assets and liabilities.

(a) Fair value of financial instruments
The fair value of financial instruments is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction in the principal (or most advantageous) market at the measurement date under current market conditions (i.e. an exit price) regardless of whether that price is directly observable or estimated using another valuation technique. When the fair values of financial assets and financial liabilities recorded in the balance sheet cannot be derived from active markets, they are determined using a variety of valuation techniques that include the use of valuation models. The inputs to these models are taken from observable markets where possible, but where this is not feasible, estimation is required in establishing fair values. For further details about determination of fair value refer note 41.2 and note 41.3.

(b) Impairment of financial instruments
The measurement of impairment losses across all categories of financial assets requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances.

Elements of the ECL models that are considered accounting judgements and estimates include:
- Bifurcation of the financial assets into different portfolios when ECL is assessed on collective basis.
- Company’s criteria for assessing if there has been a significant increase in credit risk
- Development of ECL models, including choice of inputs / assumptions used.

(c) Provisions and contingent liabilities

Provisions and contingencies are recognised in the period when they become probable that there will be an outflow of funds resulting from past operations or events that can be reasonably estimated. The timing of recognition requires judgment to existing facts and circumstances which may be subject to change.

3 Summary of Material Accounting Policies

3.1 Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured and there exists reasonable certainty of its recovery.

A. Interest Income

'Interest income on financial instruments measured at amortized cost/Fair value through other comprehensive income is recognized on a time proportion basis taking into account the amount outstanding and the effective interest rate (“EIR”) applicable.

When a financial asset becomes credit impaired and is, therefore, regarded as ‘stage 3’, the Company calculates interest income on the net basis. If the financial asset cures and is no longer credit impaired, the Company reverts to calculating interest income on a gross basis.

Under Ind AS 109, interest income is recorded using the effective interest rate method for all financial instruments measured at amortised cost and financial instrument measured at Fair Value through other comprehensive income (‘FVOCI’). The EIR is the rate that exactly discounts estimated future cash receipts through the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset.

The EIR (and therefore, the amortised cost of the asset) is calculated by taking into account any discount or premium on acquisition, fees and costs that are an integral part of the EIR. The Company recognises interest income using a rate of return that represents the best estimate of a constant rate of return over the expected life of the financial instrument.

If expectations regarding the cash flows on the financial asset are revised for reasons other than credit risk, the adjustment is booked as a positive or negative adjustment to the carrying amount of the asset in the balance sheet with an increase or reduction in interest income. The adjustment is subsequently amortised through Interest income in the statement of profit and loss.

B. Dividend Income

Dividend income is recognised in the statement of profit or loss on the date that the Company’s right to receive payment is established, it is probable that the economic benefits associated with the dividend will flow to the entity and the amount of dividend can be reliably measured. This is generally when the Board of Directors/shareholders approve the dividend and company holds shares on the dividend record date.

C. Fees and charges

Fees and charges include fees other than those that are an integral part of EIR. The fees included in this part of the Company’s Statement of Profit and Loss include, among other things, fees charged for servicing a loan. Fees and charges are recognized as income only when revenue is virtually certain which generally coincides with receipts.

D. Income from financial instruments at FVTPL

Income from financial instruments at FVTPL includes all gains and losses from changes in the fair value of financial assets and financial liabilities at FVTPL.

E. Other Income

Other income represents income earned from the activities incidental to the business and is recognized when the right to receive the income is established as per the terms of the contract.

3.2 Property, Plant and Equipment

Property, plant and equipment (‘PPE’) are carried at cost, less accumulated depreciation and impairment losses, if any. The cost of PPE comprises its purchase price net of any trade discounts and rebates, any import duties and other taxes (other than those subsequently recoverable from the tax authorities), any directly attributable expenditure on making the asset ready for its intended use and other incidental expenses. Subsequent expenditure on PPE after its purchase is capitalized only if it is probable that the future economic benefits will flow to the enterprise and the cost of the item can be measured reliably.

Depreciation is calculated using the written down value method to write down the cost of property and equipment to their residual values over their estimated useful lives as specified under schedule II of the Act.

The estimated useful lives are, as follows:

(i) Vehicles - 8 years

(ii) Computer - 3 years

(iii) Office Equipment - 5 years

Depreciation is provided on a pro-rata basis from the date on which such asset is ready for its intended use. The residual values, useful lives and methods of depreciation of property, plant and equipment are reviewed at each financial year end and adjusted prospectively, if appropriate.

PPE is derecognised on disposal or when no future economic benefits are expected from its use. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognised in other income/expense in the statement of profit and loss in the year the asset is derecognised.

3.3 Impairment of assets other than financial assets -property, plant and equipments

The carrying values of assets/cash generating units at the each balance sheet date are reviewed for impairment. If any indication of impairment exists, the recoverable amount of such assets is estimated and if the carrying amount of these assets exceeds their recoverable amount, impairment loss is recognised in the statement of profit and loss as an expense, for such excess amount. The recoverable amount is the greater of the net selling price and value in use. Value in use is arrived at by discounting the future cash flows to their present value based on an appropriate discount factor. When there is indication that an impairment loss recognised for an asset in earlier accounting periods no longer exists or may have decreased, such reversal of impairment loss is recognised in the statement of profit and loss.

3.4 Fair Value Measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- In the principal market for the asset or liability, or
- In the absence of a principal market, in the most advantageous market for the asset or liability

The principal or the most advantageous market must be accessible by the Company.

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

In addition, for financial reporting purposes, fair value measurements are categorised into Level 1, 2, or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

Level 1 financial instruments: Those where the inputs used in the valuation are unadjusted quoted prices from active markets for identical assets or liabilities that the Company has access to at the measurement date. The Company considers markets as active only if there are sufficient trading activities with regards to the volume and liquidity of the identical assets or liabilities and when there are binding and exercisable price quotes available on the balance sheet date;

Level 2 financial instruments: Those where the inputs that are used for valuation and are significant, are derived from directly or indirectly observable market data available over the entire period of the instrument's life. Such inputs include quoted prices for similar assets or liabilities in active markets, quoted prices for identical instruments in inactive markets and observable inputs other than quoted prices such as interest rates and yield curves, implied volatilities, and credit spreads; and market-corroborated inputs.

Level 3 financial instruments: Those that include one or more unobservable input that is significant to the measurement as whole.

For assets and liabilities that are recognised in the financial statements on a recurring basis, the Company determines whether transfers have occurred between levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

3.5 Recognition of other expenses - Borrowing Costs

All borrowing costs are charged to the Statement of Profit and Loss as incurred basis the effective interest rate method. Borrowing costs consists of interest and other cost that the Company incurred in connection with the borrowing of funds.

3.6 Financial Instruments

Financial assets and financial liabilities can be termed as financial instruments. Financial instruments are recognised when the Company becomes a party to the contractual terms of the instruments.

A. Recognition and Initial Measurement

Recognised financial assets and financial liabilities are initially measured at fair value. Transaction costs and revenues that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at FVTPL) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs and revenues directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognised immediately in Statement of Profit and Loss.

Financial assets and financial liabilities are offset and the net amount is reported in the Balance sheet where there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business.

B. Classification and Subsequent measurement

The Company classifies its financial assets into the following measurement categories:

(i) Financial assets to be measured at amortised cost.

(ii) Financial assets to be measured at fair value through comprehensive income.

(iii) Financial assets to be measured at fair value through profit or loss.

All recognised financial assets that are within the scope of Ind AS 109 are required to be subsequently measured at amortised cost or fair value on the basis of the entity's business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.

Accordingly, the financial assets are measured as follows:

(a) Financial assets carried at amortised cost

Financial assets that meet the following criteria are measured at amortised cost:

- the asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and

- the contractual terms of the instrument give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.
For the purpose of SPPI test, principal is the fair value of the financial asset at initial recognition. The principal amount may change over the life of the financial asset (e.g. if there are repayments of principal). Interest consists of consideration for the time value of money, for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs, as well as a profit margin. The SPPI assessment is made in the currency in which the financial asset is denominated.
Contractual cash flows that are SPPI are consistent with a basic lending arrangement. Contractual terms that introduce exposure to risks or volatility in the contractual cash flows that are unrelated to a basic lending arrangement, such as exposure to changes in equity prices or commodity prices, do not give rise to contractual cash flows that are SPPI. An originated or an acquired financial asset can be a basic lending arrangement irrespective of whether it is a loan in its legal form.
An assessment of business models for managing financial assets is fundamental to the classification of a financial asset. The Company determines the business models at a level that reflects how financial assets are managed together to achieve a particular business objective. The Company's business model does not depend on management's intentions for an individual instrument, therefore the business model assessment is performed at a higher level of aggregation rather than on an instrument by-instrument basis.
Debt instruments that are subsequently measured at amortised cost are subject to impairment.

(b) Financial assets measured at fair value through other comprehensive income (FVTOCI)
Financial Assets that meet the following criteria are measured at fair value through other comprehensive income:
- the asset is held within a business model whose objective is achieved both by collecting contractual cash flows and selling financial assets; and
- the contractual terms of the instrument give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
Interest income is recognised in Statement of profit and loss for FVTOCI financial assets. Other changes in fair value of FVTOCI financial assets are recognised in other comprehensive income. When the asset is disposed of, the cumulative gain or loss previously accumulated in reserve is transferred to Statement of Profit and Loss.

(c) Financial assets measured at fair value through profit or loss (FVTPL)
Instruments that do not meet the amortised cost or FVTOCI criteria are measured at FVTPL. Financial assets at FVTPL are measured at fair value at the end of each reporting period, with any gains or losses arising on re-measurement recognised in the Statement of Profit and Loss. The gain or loss on disposal is recognised in the Statement of Profit and Loss.

(d) Equity investments
All equity investments in scope of Ind AS 109, Financial Instruments are measured at fair value. Equity instruments which are held for trading and contingent consideration recognised by an acquirer in a business combination to which Ind AS 103, Business Combination Acquisition Method applies are classified as at FVTPL. For all other equity instruments, the Company may make an irrevocable election to present in other comprehensive income subsequent changes in the fair value. The Company makes such election on an instrument-by-instrument basis. The classification is made on initial recognition and is irrevocable.
If the Company decides to classify an equity instrument as at FVOCI, then all fair value changes on the instrument, excluding dividends, are recognised in OCI. There is no recycling of the amounts from OCI to the Statement of Profit or Loss, even on sale of investment. However, the Company may transfer the cumulative gain or loss within equity. For equity instruments which are classified as FVTPL all subsequent fair value changes are recognised in the Statement of Profit and Loss.

(e) Impairment of financial assets
Company recognizes loss allowances using the Expected Credit Loss ("ECL") model for the financial assets which are not measured at fair valued through profit and loss. ECL is calculated using a model which captures portfolio performance over a period of time. ECL is a probability weighted estimate of credit losses. A credit loss is the difference between the cash flows that are due to an entity in accordance with the contract and the cash flows that the entity expects to receive discounted at the original EIR.
ECL is required to be measured through a loss allowance at an amount equal to:
- 12-month ECL, i.e. ECL that result from those default events on the financial instrument that are possible within 12 months after the reporting date (referred to as Stage 1); or
- full lifetime ECL, i.e. lifetime ECL that result from all possible default events over the life of the financial instrument (referred to as Stage 2 and Stage 3).
A loss allowance for full lifetime ECL is required for a financial instrument if the credit risk on that financial instrument has increased significantly since initial recognition. For all other financial instruments, ECLs are measured at an amount equal to the 12-month ECL.
The company has established a policy to perform an assessment at the end of each reporting period whether a financial instrument's credit risk has increased significantly since initial recognition by considering the change in the risk of default occurring over the life of the financial instruments.
Based on the above process, the company categorises its loans into Stage 1, Stage 2 and Stage 3 as described below:
Stage 1: When loans are first recognised, the Company recognises an allowance based on 12 month ECL. Stage 1 loans also include facilities where the credit risk has improved and the loan has been reclassified from Stage 2/ Stage 3 to Stage 1.
Stage 2: When a loan has shown an increase in credit risk since origination, the Company records an allowance for the life time expected credit losses. Stage 2 loans also include facilities, where the credit risk has improved and the loan has been reclassified from Stage 3 to Stage 2.
Stage 3: When loans shows significant increase in credit risk and are considered credit-impaired, the company records an allowance for the life time expected credit losses.

The Company measures ECL on an individual basis, or on a collective basis for portfolios of loans that share similar economic risk characteristics. This expected credit loss is computed as EAD*PD*LGD which takes into account historical credit loss experience and forward looking information.
Key elements of ECL computation are outlined below:
- Exposure at Default (EAD) is the maximum exposure as on the reporting date. It includes principal, interest and sanctioned but undisbursed amount (with certain exceptions for Stage 3 & SICR cases). Interest also includes interest accrued but not due.
- Probability of default ("PD") is an estimate of the likelihood that customer will default over a given time horizon. A default may only happen at a certain time over the assessed period, if the facility has not been previously de-recognised and is still in the portfolio. PD is calculated based on historical default rate summary of past years using historical analysis.
Loss given default ("LGD") estimates the loss which Company incurs post customer default. It is computed using historical loss, recovery experience and value of collateral. It is usually expressed as a percentage of the Exposure at default ("EAD").
Definition of Default
Critical to the determination of ECL is the definition of default. The definition of default is used in measuring the amount of ECL and in the determination of whether the loss allowance is based on 12-month or lifetime ECL, as default is a component of the probability of default ("PD") which affects both the measurement of ECLs and the identification of a significant increase in credit risk.
The Company considers a financial instrument as defaulted when the borrower becomes 120 days past due on its contractual payments. Such instruments are considered as Stage 3 (credit-impaired) for ECL calculations and upgraded to Stage 1 only on the event of clearance of all overdue amounts of the customer.
Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025, NBFCs in the Base Layer were provided a glide path for implementing revised NPA classification norms. Accordingly, the Company has adopted these norms in a phased manner and will align with the 90 days NPA recognition norm by March 31, 2026.

(f) Financial Liabilities
All financial liabilities are recognised initially at fair value net of transaction fees or costs that are directly attributable and incremental to the origination/acquisition of the financial liabilities except fair value in the case of financial liabilities recorded at fair value through profit or loss.
Financial liabilities that are not held-for-trading and are not designated as at FVTPL are measured at amortised cost. The carrying amounts of financial liabilities that are subsequently measured at amortised cost are determined based on the effective interest rate method.

The effective interest rate method is a method of calculating the amortised cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial liability, or (where appropriate) a shorter period, to the amortised cost of a financial liability.

(g) Derecognition of financial assets and financial liabilities
Financial assets
A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognised when the contractual rights to the cash flows from the financial asset expires or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Company neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.
On derecognition of a financial asset in its entirety, the difference between the carrying amount (measured at the date of derecognition) and the consideration received (including any new asset obtained less any new liability assumed) is recognised in the statement of profit and loss.

Financial liabilities
A financial liability is derecognised when the obligation under the liability is discharged, cancelled or expires. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability. The difference between the carrying value of the original financial liability and the consideration paid is recognised in the statement of profit and loss.

(h) Assignment Transactions
Transfer of loans through assignment transaction can be made only after continuing involvement in loans i.e. retaining a minimum specific percentage of loan but without retaining any substantial risk and reward in the loan assigned. The assigned portion of loans is derecognised and gains/losses are accounted for, only if the company transfers substantially all risks and rewards specified in the underlying assigned loan contracts. Gain/loss arising on such assignment transactions is recorded upfront in the Statement of Profit and Loss and the corresponding loan is derecognised from the Balance Sheet immediately. Further, if the transfer of loan qualifies for derecognition, entire interest spread at its present value (discounted over the estimated life of the asset) is recognised on the date of derecognition itself as interest strip receivable (interest strip on assignment) and correspondingly presented as gain/loss on derecognition of financial asset.

(i) Derivative financial instruments
Derivatives are initially recognised at fair value at the date the derivative contracts are entered into and are subsequently remeasured to their fair value at the end of each reporting period. The resulting gain or loss is recognised in profit or loss immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in profit or loss depends on the nature of the hedging relationship and the nature of the hedged item.

(j) Undrawn loan commitments

Undrawn loan commitments are commitments under which, over the duration of the commitment, the Company is required to provide a loan with pre-specified terms to the customer. Undrawn loan commitments are in the scope of the ECL requirements.

3.7 Employee Benefits

A. Short-term employee benefits

Employee benefits falling due wholly within twelve months of rendering the service are classified as short term employee benefits and are expensed in the period in which the employee renders the related service. Liabilities recognised in respect of short-term employee benefits are measured at the undiscounted amount of the benefits expected to be paid in exchange for the related services.

B. Retirement benefit and other employee benefits

The Company has not made any provision for gratuity liability in the current or previous financial years, as the number of employees remains below the threshold of applicability of the Payment of Gratuity Act, 1972. Consequently, no actuarial valuation has been obtained. Further, in the opinion of the management, the potential liability, if any, is not expected to be material to the financial statements. And, no provision has been made for leave encashment benefits, as the Company does not have a policy for encashment of unutilized leave by employees.

3.8 Leases

The Company has elected not to apply the recognition requirements of Ind AS 116 to short-term leases (lease term of 12 months or less). Lease payments associated with these leases are recognized as an expense on either a straight-line basis over the lease term or another systematic basis.

3.9 Provisions, contingent liabilities and contingent assets

A. Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of past events, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation. When the effect of the time value of money is material, the Company determines the level of provision by discounting the expected cash flows at a pre-tax rate reflecting the current rates specific to the liability. The expense relating to any provision is presented in the statement of profit and loss net of any reimbursement.

B. Contingent liabilities

A possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company or; present obligation that arises from past events where it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability are disclosed as contingent liability and not provided for.

C. Contingent assets

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company. Contingent assets are neither recognised nor disclosed in the financial statements.

3.10 Income Taxes

A. Current tax

Current tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from, or paid to, the taxation authorities. Current tax is the amount of tax payable on the taxable income for the period as determined in accordance with the applicable tax rates and the provisions of the Income Tax Act, 1961.

B. Deferred tax

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the Company's financial statements and the corresponding tax bases used in computation of taxable profit and quantified using the tax rates and laws enacted or substantively enacted as on the balance sheet date.

Deferred tax liabilities are recognised for all taxable temporary differences. Deferred tax assets are recognised for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which those deductible temporary difference can be utilised. The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. The carrying amount of deferred tax liabilities and assets are reviewed at the end of each reporting period.

A deferred tax asset is recognised for the carry forward of unused tax losses and accumulated depreciation to the extent that it is probable that future taxable profit will be available against which the unused tax losses and accumulated depreciation can be utilised.

3.11 Cash and cash equivalents

Cash comprises cash on hand and demand deposits with banks. Cash equivalents are short-term balances (with an original maturity of three months or less from the date of acquisition), highly liquid investments that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value. Short term and liquid investments being subject to more than insignificant risk of change in value, are not included as part of cash and cash equivalents.

3.12 Earning per share

The Company presents basic and diluted earnings per share ("EPS") data for its equity shares. Basic EPS is calculated by dividing the profit or loss attributable to equity shareholders of the Company by the weighted average number of equity shares outstanding during the year. Diluted EPS is determined by adjusting the profit or loss attributable to equity shareholders and the weighted average number of equity shares outstanding for the effects of all dilutive potential equity shares.

3.13 Dividend

Final dividend on equity shares are recorded as a liability on the date of the approval by the shareholders and interim dividend are recorded as liability on the date of declaration by the Company's Board of Directors. A corresponding amount is recognised directly in Other Equity.

3.14 Statement of Cash Flows

Cash flows are reported using the indirect method as prescribed under Ind AS 7, whereby profit before tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information.

3.15 Recent Accounting Pronouncements

Ministry of Corporate Affairs ('MCA') notifies new standards or amendments to the existing standards under the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time. For the year ended March 31, 2026, the MCA has notified Ind AS 21 - The Effects of Changes in Foreign Exchange Rates, Ind AS 1 - Presentation of Financial Statements, Ind AS 7 - Statement of Cash Flows, Ind AS 107 - Financial Instruments and amendments to Ind AS 12 - Income Taxes , applicable to the Company, w.e.f., April 1, 2025. The Company has reviewed the new pronouncements and based on its evaluation has determined that it does not have any significant impact in its financial statements.

(₹ in lakhs)

4	**Cash and cash equivalents**		
		As at March 31, 2026	**As at March 31, 2025**
	Cash on hand	0.98	1.85
	Balance with banks (of the nature of cash and cash equivalents)		
	- In current accounts	1,481.34	40.37
	Total	**1,482.32**	**42.22**

5	**Receivables**		
		As at March 31, 2026	**As at March 31, 2025**
	Trade receivables	-	-
	Other receivables	171.67	214.42
	Total	**171.67**	**214.42**
	Secured - Considered good	-	-
	Unsecured - Considered good	171.67	214.42
	Receivables which have significant increase in Credit Risk	-	-
	Receivables - credit impaired	-	-
	Total - Gross	**171.67**	**214.42**
	(Less): Impairment loss allowance	-	-
	Total - Net	**171.67**	**214.42**

Note: No trade or other receivables are due from directors or other officer of the company either severally or jointly, with any other person. No trade or other receivables are due from firms including limited liability partnerships in which any director is a partner or a director or a member

5.1 Other receivables ageing

As at March 31, 2026								
Particulars	**Unbilled**	**Not Due for payment**	**Outstanding for following periods from due date of payment**					**Total**
			Less Than 6 Months	**6 Months - 1 years**	**1-2 years**	**2-3 years**	**More than 3 years**	
(i) Undisputed other receivables - considered good	-	-	171.67	-	-	-	-	171.67
(ii) Undisputed other receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(iii) Undisputed other receivables - credit impaired	-	-	-	-	-	-	-	-
(iv) Disputed other receivables - considered good	-	-	-	-	-	-	-	-
(v) Disputed other receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(vi) Disputed other receivables - credit impaired	-	-	-	-	-	-	-	-
Total	**-**	**-**	**171.67**	**-**	**-**	**-**	**-**	**171.67**
As at March 31, 2025								
Particulars	**Unbilled**	**Not Due for payment**	**Outstanding for following periods from due date of payment**					**Total**
			Less Than 6 Months	**6 Months - 1 years**	**1-2 years**	**2-3 years**	**More than 3 years**	
(i) Undisputed other receivables - considered good	-	-	214.42	-	-	-	-	214.42
(ii) Undisputed other receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(iii) Undisputed other receivables - credit impaired	-	-	-	-	-	-	-	-
(iv) Disputed other receivables - considered good	-	-	-	-	-	-	-	-
(v) Disputed other receivables - which have significant increase in credit risk	-	-	-	-	-	-	-	-
(vi) Disputed other receivables - credit impaired	-	-	-	-	-	-	-	-
Total	**-**	**-**	**214.42**	**-**	**-**	**-**	**-**	**214.42**

6	**Loans**		
		As at March 31, 2026	**As at March 31, 2025**
	Loans at amortised cost		
	Term loans*	6,430.49	6,549.54

	others	-	-
	Total (A) - Gross	**6,430.49**	**6,549.54**
	(Less): Impairment loss allowance	(44.57)	(96.01)
	Total (A) – Net	**6,385.92**	**6,453.53**
	Secured by tangible assets	-	-
	Secured by intangible assets	200.18	-
	Covered by bank/government guarantees	-	-
	Unsecured	6,230.32	6,549.54
	Total (B) - Gross	**6,430.49**	**6,549.54**
	(Less): Impairment loss allowance	(44.57)	(96.01)
	Total (B) – Net	**6,385.92**	**6,453.53**
	Loans outside India	-	-
	Loans in India		
	- Public sector	-	-
	- Others		
	Individuals	4,893.62	6,022.48
	Corporates	1,536.87	527.06
	Total (C) - Gross	**6,430.49**	**6,549.54**
	(Less): Impairment loss allowance	(44.57)	(96.01)
	Total (C) - Net	**6,385.92**	**6,453.53**

Notes:

(a) For stage classification of loans and its impairment loss allowance, refer note 41.4 (a)

(b) There are no loans measured at fair value through other comprehensive income (FVOCI), fair value through profit or loss (FVTPL), or designated at fair value through profit or loss (FVTPL).

(c) Secured indicates loan secured by way of hypothecation of book debts.

* includes unsecured business loan to individual and corporate customers.

7	**Investments**				
	Particulars	**As at March 31, 2026**			
		At amortised cost	**At fair value through OCI**	**At fair value through profit and loss**	**Total**
	Investment in Non Convertible Debentures (NCDs)				
	- Secured Reedemable Debentures of Ugro Capital Limited (quoted)	-	-	1,003.38	1,003
	Investment in Equity shares				
	- Aadhar Ventures India Limited (quoted)	-	-	9.60	9.60
	Total (A) - Gross	**-**	**-**	**1,012.98**	**1,012.98**
	Investments outside India	-	-	-	-
	Investments in India	-	-	1,012.98	1,012.98
	Total (B) - Gross	**-**	**-**	**1,012.98**	**1,012.98**
	Less: Allowance for impairment loss	-	-	-	-
	Total (B) – Net	**-**	**-**	**1,012.98**	**1,012.98**
	Particulars	**As at March 31, 2025**			
		At amortised cost	**At fair value through OCI**	**At fair value through profit and loss**	**Total**
	Investment in Equity shares				
	- Aadhar Ventures India Limited (quoted)	-	-	9.60	9.60
	Total (A) - Gross	**-**	**-**	**9.60**	**9.60**
	Investments outside India	-	-	-	-
	Investments in India	-	-	9.60	9.60
	Total (B) - Gross	**-**	**-**	**9.60**	**9.60**
	Less: Allowance for impairment loss	-	-	-	-
	Total (B) - Net	**-**	**-**	**9.60**	**9.60**

Note: Refer above for disclosure required under section 186(4) of the Companies Act, 2013.

8	**Derivative financial instruments**		
		As at March 31, 2026	**As at March 31, 2025**
	At Fair value through Profit or Loss		
	Derivative financial instrument - Asset	24.52	14.27
	Derivative financial instrument - Liability	23.44	14.81

Disclosure of notional amount, fair value assets and fair value liabilities are disclosed as under

	Notional Value	Fair value Asset	Fair value Liability
As at March 31, 2026			
Equity linked/Index derivatives			
Future	707.62	-	19.34
Options (Purchased)	1,033.22	24.52	-
Options (Sold)	442.81	-	4.11
	2,183.65	**24.52**	**23.44**
	Notional Value	**Fair value Asset**	**Fair value Liability**
As at March 31, 2025			
Equity linked/Index derivatives			
Future	454.34	-	6.34
Options (Purchased)	2,021.00	14.27	-
Options (Sold)	1,772.81	-	8.47
	4,248.14	**14.27**	**14.81**

Note: Derivatives used for the purpose of trading

9	**Securities for trade**		
		As at March 31, 2026	**As at March 31, 2025**
	At Fair value through Profit or Loss		
	Equity shares held for trade	1,047.71	807.26
	Total	**1,047.71**	**807.26**
	Aggregate value of quoted securities	1,047.71	807.26
	Aggregate value of unquoted securities	-	-
10	**Other financial assets**		
		As at March 31, 2026	**As at March 31, 2025**
	At amortised cost		
	Receivable from employees	0.47	3.40
	Other receivable	-	187.12
		0.47	**190.52**
	Less: Impairment allowance	-	-
	Total	**0.47**	**190.52**
11	**Current tax assets (net)**		
		As at March 31, 2026	**As at March 31, 2025**
	Advance income tax (net of provision for income tax Rs. Nil, previous year: Rs. 36 lakhs)	14.16	42.42
		14.16	**42.42**
12	**Deferred tax assets/(liabilities) (net)**		
		As at March 31, 2026	**As at March 31, 2025**
	Deferred tax assets on account of		
	Property, plant and equipment	27.86	9.18
	Provision for expected credit losses	11.60	24.16
	Fair value changes on derivative financial instruments	3.37	-
	Other	48.13	-
	Deferred tax liabilities on account of		
	Fair value changes on derivative financial instruments	-	0.23
	Total	**90.97**	**33.12**

Refer note 34, Income tax disclosure

13	**Property, plant and equipment**				
	Particulars	**Vehicles**	**Computers**	**Office Equipment**	**Total**
	Gross block				
	As at April 1, 2024	148.69	12.54	13.94	175.17
	Additions	480.42	0.58	-	480.99
	Disposals	-	-	-	-
	As at March 31, 2025	**629.10**	**13.12**	**13.94**	**656.16**
	Additions	-	0.17	-	0.17
	Disposals	(94.51)	(0.12)	-	(94.64)
	As at March 31, 2026	**534.59**	**13.16**	**13.94**	**561.69**
	Accumulated depreciation				
	As at April 1, 2024	62.43	11.06	6.21	79.70
	Additions	69.17	1.29	3.48	73.94

	Disposals	-	-	-	-
	As at March 31, 2025	**131.60**	**12.35**	**9.69**	**153.64**
	Additions	149.65	0.37	1.91	151.93
	Disposals	(69.55)	(0.12)	-	(69.67)
	As at March 31, 2026	**211.69**	**12.60**	**11.61**	**235.90**
	Net carrying amount as at March 31, 2025	**497.51**	**0.76**	**4.25**	**502.52**
	Net carrying amount as at March 31, 2026	**322.90**	**0.56**	**2.33**	**325.79**

14	**Other non-financial assets**		
		As at March 31, 2026	**As at March 31, 2025**
	Amount paid under protest	52.29	12.06
	Prepaid expenses	3.45	1.63
	Total	**55.74**	**13.68**

(₹ in lakhs)

15	Trade payables		
		As at March 31, 2026	As at March 31, 2025
	a) total outstanding dues of micro enterprises and small enterprises	-	-
	b) total outstanding dues of creditors other than micro enterprises and small enterprises	7.63	5.83
	Total	**7.63**	**5.83**

15.1 Trade payable ageing

As at March 31, 2026							
Particulars	**Unbilled**	**Not Due for payment**	**Outstanding for following periods from the due date of payment**				**Total**
			Less Than 1 year	**1-2 years**	**2-3 years**	**More than 3 years**	
MSME	-	-	-	-	-	-	-
Others	-	4.47	0.13	3.03	-	-	7.63
Disputed dues - MSME	-	-	-	-	-	-	-
Disputed dues - Others	-	-	-	-	-	-	-
Total	**-**	**4.47**	**0.13**	**3.03**	**-**	**-**	**7.63**
As at March 31, 2025							
Particulars	**Unbilled**	**Not Due for payment**	**Outstanding for following periods from the due date of payment**				**Total**
			Less Than 1 year	**1-2 years**	**2-3 years**	**More than 3 years**	
MSME	-	-	-	-	-	-	-
Others	-	1.62	4.21	-	-	-	5.83
Disputed dues - MSME	-	-	-	-	-	-	-
Disputed dues - Others	-	-	-	-	-	-	-
Total	**-**	**1.62**	**4**	**-**	**-**	**-**	**5.83**

16	Debt securities		
		As at March 31, 2026	As at March 31, 2025
	At amortised cost		
	Non convertible debentures - Unsecured	3,007.69	-
		3,007.69	**-**
	Debt securities in India	3,007.69	-
	Debt securities outside India	-	-
	Total	**3,007.69**	**-**

16.1 Terms of repayment

Particulars	Face Value	Quantity	Date of Redemption	Date of Allotment	Terms of Repayment
13% Unsecured Unrated Unlisted Redeemable Non-Convertible Debentures	1,00,00,000	30	September 24, 2027	March 24, 2026	Bullet repayment. Interest is payable on quarterly basis.

16.2 The privately placed NCDs redeemable at par, carry a put option exercisable on and after July 24, 2027.

17	Borrowings (other than debt securities)		
		As at March 31, 2026	As at March 31, 2025
	Borrowings at amortised cost		
	(a) Term loans		
	(i) From banks	80.10	133.66
	(ii) From financial institutions	1,001.37	-
	(b) Other loans		
	(i) From financial institutions	-	888.82
	(ii) From Others	951.99	1,566.28
	Total	**2,033.46**	**2,588.75**
	Borrowings in India	2,033.46	2,588.75
	Borrowings outside India	-	-
	Total	**2,033.46**	**2,588.75**
	Secured borrowings (refer note 17.2)	80.10	519.97
	Unsecured borrowings	1,953.36	2,068.79
	Total	**2,033.46**	**2,588.75**

17.1 Interest rate of term loans from banks and financial institutions ranges from 8.95% to 9.25% per annum for the year ended March 31, 2026 and March 31, 2025. Interest rate of Other loans ranges from 9% to 12% per annum for the year ended March 31, 2026 and March 31, 2025.

17.2 The loans amounting to Rs. 80.10 lakhs (previous year Rs. 133.66 lakhs) are secured by hypothecation of the respective vehicles against which the loan has been availed. And the loan amounting to Rs. Nil (previous year Rs. 386.31 lakhs) is secured by pledge on the equity shares held for trading by the Company as per the agreement.

17.3 The Company has not defaulted in the repayment of borrowings and interest thereon for the year ended March 31, 2026 and March 31, 2025.

17.4 The Company has utilised the funds raised from banks and financial institutions for the specific purpose for which they were borrowed.

17.5	**Terms of repayment**				
	- Term loan				
		As at March 31, 2026	**As at March 31, 2026**	**As at March 31, 2025**	**As at March 31, 2025**
	Amount of loan	71.36	8.24	109.35	24.30
	Repayment terms	Monthly instalments			
	Period/date of maturity	05.11.2027	05.09.2026	05.11.2027	05.09.2026
	Total Instalments	39	35	39	35
	Remaining instalments	20	6	32	18
	Amount of instalments	Rs. 3.85 lakhs	Rs. 1.47 lakhs	Rs. 3.85 lakhs	Rs. 1.47 lakhs

- Other loans amounting to Rs. 951.99 lakhs (previous year Rs. 2,455.10 lakhs) are in the nature of revolving credit facilities having maturity period of 12 months. And Rs. 1,001.36 lakhs included in the term loan from financial institutions within 30 days of the agreement.

18	**Other financial liabilities**		
		As at March 31, 2026	**As at March 31, 2025**
	Employee benefits payable	3.50	4.52
	Total	**3.50**	**4.52**
19	**Provisions**		
		As at March 31, 2026	**As at March 31, 2025**
	Others		
	Expected credit loss on undrawn loan commitments	1.53	0.25
		1.53	**0.25**
20	**Other non-financial liabilities**		
		As at March 31, 2026	**As at March 31, 2025**
	Statutory dues payable	11.44	6.45
	Total	**11.44**	**6.45**

21	**Equity**				
	Particulars	**As at March 31, 2026**		**As at March 31, 2025**	
		Number	**Amount in Rs.**	**Number**	**Amount in Rs.**
	Authorised shares				
	1,94,50,000 Equity Shares of Rs. 10 each (As at 31 March 2025: 1,94,50,000 Equity Shares of Rs. 10 each)	1,94,50,000	1,945.00	1,94,50,000	1,945.00
	Issued, subscribed & fully paid-up shares				
	74,23,295 Equity Shares of Rs. 10 each (As at 31 March 2025: 74,23,295 Equity Shares of Rs. 10 each)	74,23,295	742.33	74,23,295	742.33
	Total	**74,23,295**	**742.33**	**74,23,295**	**742.33**
a)	**Reconciliation of the number of equity shares outstanding at the beginning and at the end of the year:**				
	Particulars	**As at March 31, 2026**		**As at March 31, 2025**	
		Number	**Amount in Rs.**	**Number**	**Amount in Rs.**
	Outstanding at the beginning of the year	74,23,295	742.33	62,83,575	628.36
	Cancellation of Shiraj Marketing Private Limited shares #	-	-	(11,97,583)	(119.76)
	Fresh issue to shareholders of Shiraj Marketing Private Limited #	-	-	11,55,600	115.56
	Fresh issue to shareholders of Middle Path Trading Private Limited #	-	-	11,81,703	118.17
	Issued during the year	-	-	-	-
	Outstanding at the end of the year	**74,23,295**	**742.33**	**74,23,295**	**742.33**

Refer note 43 on Business Combination

b) Terms and rights attached to equity shares

The Company has only one class of equity shares having a par value of Rs. 10 per share. Each holder of equity shares is entitled to one vote per share. The Company declares and pays dividend, if any in Indian Rupees. The dividend proposed by the Board of Directors, if any is subject to approval of shareholders in the ensuing Annual General Meeting.

During the year ended March 31, 2026, the amount of per share dividend recognised as distributions to Equity Shareholders was Nil (31 March 2025 Nil).

In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company, after distribution of all preferential amounts. However, no such preferential amounts exists currently. The distribution will be in proportion to the number of equity shares held by the shareholder.

c)	**Details of Equity shares held by each shareholder holding more than 5% Equity shares:**				
	Class of shares/Name of shareholder	**As at March 31, 2026**		**As at March 31, 2025**	
		Number	**%**	**Number**	**%**
	Hallow Securities Private Limited	7,64,990	10.31%	10,05,000	13.54%
	Success Merchants Private Limited	3,78,020	5.09%	-	0.00%
	Artha Shree Private Limited	11,41,175	15.37%	-	0.00%

d) There is no shareholding held by the promoters or promoter group in the Company as at end of the current and previous year.

e) **Objectives of Capital Management**

The Company maintains an actively managed capital base to cover risks inherent in the business and is meeting the capital adequacy requirements as prescribed by the Reserve Bank of India (RBI). The adequacy of the Company's capital is monitored using, among other measures, the regulations issued by RBI. Refer note 42 of Capital Management for the Company's objectives, policies and processes for managing capital.

22	**Other equity**		
		As at March 31, 2026	**As at March 31, 2025**
	Capital reserve	1,688.41	1,688.41
	Securities premium account	2,366.63	2,366.63
	Special Reserve under Section 45 IC of RBI Act, 1934	299.14	299.14
	FCD forfeiture reserve	23.44	23.44
	Share forfeiture reserve	12.07	12.07
	Investment loss	(60.00)	(60.00)
	Profit and loss account	451.54	630.96
	Other comprehensive income	-	-
	Total	**4,781.23**	**4,960.64**
		As at March 31, 2026	**As at March 31, 2025**
	Capital reserve		
	Opening balance	1,688.41	-
	Add: Effect of Business Combination (Refer note 43)	-	1,688.41
	Closing balance	**1,688.41**	**1,688.41**
	Security premium		
	Opening balance	2,366.63	2,366.63
	Add: Changes during the year	-	-
	Closing balance	**2,366.63**	**2,366.63**
	Statutory reserves under Section 45-IC of The RBI Act, 1934		
	Opening balance	299.14	299.14
	Add: Transfer from surplus	-	-
	Closing balance	**299.14**	**299.14**
	FCD forfeiture reserve		
	Opening balance	23.44	23.44
	Add: Changes during the year	-	-
	Closing balance	**23.44**	**23.44**
	Share forfeiture reserve		
	Opening balance	12.07	12.07
	Add: Changes during the year	-	-
	Closing balance	**12.07**	**12.07**
	Investment loss		
	Opening balance	(60.00)	(60.00)
	Add: Changes during the year	-	-
	Closing balance	**(60.00)**	**(60.00)**
	Retained earnings		
	Opening balance	630.96	1,026.93
	Addition during the year	(179.42)	(36.84)
	Transfer to provision for standard assets	-	17.02
	Transfer to provision for sub standard assets	-	9.01
	Transfer from other comprehensive income	-	(385.16)
	Transfer to statutory reserve	-	-
	Closing balance	**451.54**	**630.96**
	Other comprehensive income		
	Opening balance	-	(385.16)
	Add: Changes during the year	-	385.16
	Closing balance	-	-

Nature and purpose of the reserve

Capital reserve
Capital reserve is the excess of net assets taken over cost of consideration paid during amalgamation. (Refer note 43)

Securities premium
Securities premium is used to record on the issue of shares. It can be utilised in accordance with the provisions of the Companies Act, 2013.

Statutory reserves under Section 45-IC of The RBI Act, 1934
Statutory reserves is created as per the requirement of Reserve Bank of India (RBI) at the rate of 20% of the profit after tax for the year.

Retained earnings
Retained earnings represents surplus of accumulated earnings of the Company and which are available for distributions to shareholders.

(₹ in lakhs)

23	**Interest income**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	On financial assets measured at amortised costs:		
	Interest income on loan	636.18	679.03
	Interest on deposits with banks	4.49	85.82
	On financial assets measured at fair value through profit or loss:		
	Interest income on debentures	1.04	-
	Total	**641.71**	**764.85**
24	**Net gain/(loss) on fair value changes**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	Net gain/(loss) on financial instruments at fair value through profit or loss		
	(i) On trading portfolio		
	Equity shares	(325.84)	156.64
	Derivative	(167.95)	(280.23)
	Total Net gain/(loss) on fair value changes	**(493.79)**	**(123.59)**
	Fair value changes:		
	Realised	(560.75)	(153.15)
	Unrealised	66.96	29.56
	Total Net gain/(loss) on fair value changes	**(493.79)**	**(123.59)**
25	**Other income**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	Liability no longer required	-	4.75
	Advisory & consultancy services	73.25	-
	Profit on sale of PPE	0.04	-
	Miscellaneous income	2.74	3.20
	Total	**76.03**	**7.95**
26	**Finance costs**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	Interest on debt securities	8.55	-
	Interest on borrowings (other than debt securities)		
	Loan from banks	10.33	9.96
	Loan from financial institutions	63.92	48.37
	Loan from others	90.55	206.02
	Other interest expense		
	Interest on income tax	-	14.94
	Total	**173.35**	**279.29**
27	**Impairment on financial instruments**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	On financial assets measured at amortised costs:		
	Loans	(48.29)	96.01
	Impairment on others		
	Undrawn loan commitments	1.28	0.25
	Total	**(47.01)**	**96.26**
28	**Employee benefits expense**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	Salaries	42.41	45.30
	Director's remuneration	33.20	29.90
	Staff welfare expenses	1.54	3.04
	Total	**77.15**	**78.24**
29	**Depreciation and amortisation**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	Depreciation on property, plant and equipment	151.93	73.94
	Total	**151.93**	**73.94**
30	**Other expenses**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	Rent^	6.00	6.00

	Electricity and water expenses	2.16	2.60
	Repairs and maintenance	0.34	0.65
	Communication costs	2.20	1.66
	Amalgamation expenses	-	9.83
	Advertising and promotion expenses	0.43	0.30
	Brokerage and other charges	25.01	20.29
	Printing and stationery expenses	0.54	1.81
	Rates and taxes	4.75	1.45
	Membership and subscriptions	0.95	3.53
	Vehicle running and maintenance	5.54	6.36
	Director's sitting fees	3.96	2.34
	Auditor's remuneration*	2.95	1.77
	Legal and professional charges	7.10	11.07
	Office expenses	3.33	1.42
	Insurance expenses	12.72	11.79
	Travelling and conveyance expenses	18.71	17.41
	CSR expenses (Refer note 33)	-	11.00
	Donation	-	31.18
	Bad debts	-	0.70
	Listing fees	3.87	3.84
	Miscellaneous expenses	3.49	0.86
		104.05	**147.85**
	*** Breakup of Auditors' remuneration (including Goods and Services tax)**		
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
	Statutory audit and limited review	2.06	0.89
	Tax audit	0.89	0.89
		2.95	**1.77**

^ Expense related to short-term leases.

31 Earnings per share (EPS)

Basic EPS is calculated in accordance with Ind AS 33 'Earnings per share' by dividing the profit for the year attributable to equity holders of the Company by the weighted average number of equity shares outstanding during the year.

Diluted EPS amounts are calculated by dividing the profit attributable to equity holders (after adjusting profit impact of dilutive potential equity shares, if any) by the aggregate of weighted average number of equity shares outstanding during the year and the weighted average number of equity shares that would be issued on conversion of all the dilutive potential equity shares into equity shares.

	For the year ended March 31, 2026	For the year ended March 31, 2025
Face value of equity shares (Rs. per share)	10	10
Net profit after tax available for equity shareholders (A)	(179.42)	(36.84)
Weighted average number of equity shares used for computing EPS (basic) (B)	74,23,295	74,23,295
Basic earnings per share (Rs.) - (A/B)	(2.42)	(0.50)
Effect of dilution	-	-
Diluted earnings per share (Rs.)	(2.42)	(0.50)
Weighted average number of equity shares is computed for the purpose of calculating diluted earning per share, after giving the dilutive impact of the outstanding stock options for the respective years.		
Weighted average number of shares for computation of Basic EPS	74,23,295	74,23,295
Dilution (no. of shares)	-	-
Weighted average number of shares for computation of Diluted EPS	74,23,295	74,23,295

32 Contingent liabilities and Commitments

		As at March 31, 2026	As at March 31, 2025
32.1	**Contingent liabilities**		
	In respect of Income tax demands where the Company has filed appeal before the Income tax authorities	60.27	60.27
	The demand raised by the Assessing Officer during the course of assessment proceedings under section 147 for assessment year 2018-19 have been contested in appeal before jurisdictional CIT(A). The said appeal is pending before CIT(A). As per the management view, the Company has strong chances of success in this case, and hence no provision in respect thereof has been made in the books of account.		
	Other income tax demand	5.77	5.77
	The demand pertains to Assessment Year 2012-13 and was assumed pursuant to a business combination. The status of the demand is yet to be updated on the Income Tax		

	portal. Based on management's assessment, no provision is considered necessary to be recognized in the financial statements.		
32.2	**Commitments**		
	Estimated amount of contracts remaining to be executed on capital account		-
	Loan sanctioned not yet disbursed (Undrawn loan commitments)	800.00	61.75
32.3	The Company is not involved in any disputes, lawsuits and claims, including commercial matters. The Company believes that there are no such pending matters that are expected to have any material adverse effect on its financial statements in any given accounting period.		

33	**Details of Corporate Social Responsibility Expenditure (CSR)**	**Year ended March 31, 2026**	**Year ended March 31, 2025**
	Amount required to be spent by Company on CSR as per Section 135 of the Companies Act, 2013	-	10.85
	Amount approved by the Board to be spent during the year	-	10.85
	Amount of expenditure incurred		
	- Construction/acquisition of any asset	-	-
	- On purpose other than above	-	11.00
	Shortfall/(Excess) at the end of the year	-	(0.15)
	Total of previous year shortfall	-	-
	Reason for shortfall		
	Nature of CSR Activities	Promoting Environment Sustainability and Skill Development	

34	**Income taxes**		
(a)	**Tax expense**		
		Year ended March 31, 2026	**Year ended March 31, 2025**
	Current tax expense	-	36.00
	Tax related to prior years	1.93	0.02
	Origination and reversal of temporary differences	(57.85)	(25.18)
		(55.92)	**10.85**
(b)	**Reconciliation of Effective tax**		
		Year ended March 31, 2026	**Year ended March 31, 2025**
	Profit/(Loss) before tax	(235.34)	(26.00)
	Statutory income tax rate	25.168%	25.168%
	Expected income tax expense at statutory tax rate	(59.23)	(6.54)
	Difference in tax rate due to:		
	Effect of non-deductible expenses	-	16.86
	Tax related to prior years	1.93	0.02
	Other permanent differences	1.38	0.51
		(55.92)	**10.85**
	Effective income tax rate	23.76%	-41.72%

(c)	**Movement in deferred tax balances**					
		As at March 31, 2026				
		Opening Balance	**Recognised in Profit and Loss**	**Recognised in OCI**	**Business Combination***	**Closing Balance**
	Deferred tax assets					
	Depreciation on property, plant and equipment	9.18	18.68	-	-	27.86
	Provision for expected credit losses	24.16	(12.56)	-	-	11.60
	Carryforward of book losses	-	46.01	-	-	46.01
	Deferred revenue income - processing fees allowed upfront in Income tax	-	2.12	-	-	2.12
	Fair value of derivative financial instruments	-	3.37	-	-	3.37
	Deferred tax liabilities					
	Fair value of derivative financial instruments	(0.23)	0.23	-	-	-
		33.12	**57.85**	**-**	**-**	**90.97**
		As at March 31, 2025				
		Opening Balance	**Recognised in Profit and Loss**	**Recognised in OCI**	**Business Combination***	**Closing Balance**
	Deferred tax assets					
	Depreciation on property, plant and equipment	7.86	1.24	-	0.08	9.18
	Provision for expected credit losses	-	24.16	-	-	24.16
	Deferred tax liabilities					
	Fair value changes on derivative financial instruments	-	(0.23)	-	-	(0.23)
		7.86	**25.18**	**-**	**0.08**	**33.12**
	*Refer note 43					

(d)	Unrecognised deferred tax assets					
	Particulars	**Expiry date**	**As at March 31, 2026**	**Tax Impact**	**As at March 31, 2025**	**Tax Impact**
	Deferred tax assets arising on account of:					
	Business loss	31-Mar-30	207.43	52.21	207.43	52.21
	Business loss	31-Mar-31	61.60	15.50	61.60	15.50
	Business loss	31-Mar-32	13.28	3.34	13.28	3.34
	Unabsorbed depreciation	No expiry period	3.76	0.95	3.76	0.95

Pursuant to the business combination, the Company has assumed above accumulated business losses and unabsorbed depreciation relating to the transferor companies.

(₹ in lakhs)

35 Related Party Disclosures, as required by Indian Accounting Standard 24 (Ind AS 24) are given below:
(a) List of related parties and relationship
Key Management Personnel (KMP)/Directors
Sahib Singh Gusain (Managing Director)
Pramod Kumar Jain (Whole Time Director)
Parmit Kumar (Independent Director)
Princy Anand (Independent Director)
Ashish Goyal (Independent Director, w.e.f. Aug 6, 2024)
Ankit Gupta (Company Secretary)
Suraj Kumar (Chief Financial Officer, upto December 16, 2025)
Ravi Kumar Purohit (Chief Financial Officer, w.e.f December 16, 2025)
Enterprise in which KMP has control/significant influence
Prabhushar Algotech Private Limited
Prabhushar Foundation

(b) Transaction with related parties		
	Year ended March 31, 2026	**Year ended March 31, 2025**
Short-term employee benefits		
Pramod Kumar Jain	24.00	21.50
Sahib Singh Gusain	9.20	8.40
Suraj Kumar	6.30	9.00
Ankit Gupta	9.60	7.80
Ravi Kumar Purohit	2.70	-
Director sitting fees		
Parmit Kumar	0.88	0.60
Princy Anand	1.50	1.25
Ashish Goyal	1.43	0.71
Donation expenses		
Prabhusar Foundation	-	23.00
Interest expense		
Prabhushar Algotech Private Limited	-	2.28
Interest income		
Prabhushar Algotech Private Limited	1.15	-
Rent expenses		
Prabhushar Algotech Private Limited	6.00	6.00
Loan given during the year		
Prabhushar Algotech Private Limited	35.00	-
Loan received back during the year		
Prabhushar Algotech Private Limited	36.15	-
Loan received during the year		
Prabhushar Algotech Private Limited	-	136.00
Loan repaid during the year		
Prabhushar Algotech Private Limited	-	136.00
(c) Balance Outstanding at year end		
Payable		
Pramod Kumar Jain	1.75	1.65
Sahib Singh Gusain	-	0.63
Suraj Kumar	-	0.72
Ankit Gupta	0.80	0.65
Ashish Goel -Directors Sitting fees	-	0.21
Ravi Kumar Purohit	0.60	-

36 Segment Reporting

The Company is primarily engaged in the business of providing loans and advances, investment in shares and other securities and other related activities. Based on the decisions related to allocation of resources to the segment and assess its performance, the Company has identified a single reportable segment in the context of Operating Segment as defined under Ind AS 108. All the operations of the Company are in India. All non-current assets of the Company are located in India. Accordingly, there are no separate reportable segments as per Ind AS 108, "Operating Segments".

37	**Analytical Ratios as required by the Schedule III of the Companies Act, 2013**			
	Particulars	**As at March 31, 2025**	**As at March 31, 2025**	**% Variance**
	Capital to risk-weighted assets ratio (CRAR)*	42.27%	49.09%	13.89%

	Tier I CRAR**	Not applicable	Not applicable	Not applicable
	Tier II CRAR**	Not applicable	Not applicable	Not applicable
	Liquidity Coverage Ratio**	Not applicable	Not applicable	Not applicable

*Capital to risk weighted assets ratio (CRAR), calculated as per applicable RBI guidelines.

**The Company is registered under the Reserve Bank of India Act, 1934 as Non-systematically important non-deposit accepting Company, hence these ratios are generally not applicable.

38	**Dues to Micro, Small and Medium Enterprises as per MSMED Act, 2006**		
		Year ended March 31, 2026	**Year ended March 31, 2025**
(a)	Principal amount remaining unpaid at the end of the year*	-	-
(b)	Interest due thereon remaining unpaid at the end of the year	-	-
(c)	The amount of interest paid by the buyer under MSMED Act 2006 along with the amounts of the payment made to the supplier beyond the appointed day during each accounting year.	-	-
(d)	Amount of Interest due and payable for delay in payment (which have been paid but beyond the appointed day during the year) but without adding the interest under MSME Development Act, 2006)	-	-
(e)	Amount of interest accrued and remaining unpaid as at year end	-	-
(f)	The amount of further Interest due and payable even in the succeeding year, until such date when the interest due as above are actually paid, for the purpose of disallowance of a deductible expenditure.	-	-
	*Details of dues to Micro Enterprises and Small Enterprises as defined under Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act) are based on information made available to the Company.		

39	**Reconciliation of financial liabilities forming part of financing activities in accordance with Ind AS-7**				
	Particulars	**As at March 31, 2025**	**Cash flows (net)**	**Others^**	**As at March 31, 2026**
	Debt Securities	-	3,000.00	7.69	3,007.69
	Borrowings (other than debt securities)	2,588.75	(524.17)	(31.13)	2,033.46
	^ Others changes includes the effect of interest accrued on borrowings.				
	Particulars	**As at March 31, 2024**	**Cash flows (net)**	**Others^^**	**As at March 31, 2025**
	Borrowings (other than debt securities)	4,491.11	(275.03)	(1,627.33)	2,588.75

^^ Others changes include non-cash changes pertaining to cancellation of inter-company loans pursuant to business combination and interest accrued but not due on borrowings.

(₹ in lakhs)

40 Disclosures pursuant to RBI Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 as amended

40.1	Comparison between provisions required under IRACP and impairment allowances made under Ind AS 109						
	For the year ended March 31, 2026						
	Asset classification as per RBI norms	**Asset classification as per Ind AS 109**	**Gross carrying amount as per Ind AS**	**Loss allowance (provisions) as required under Ind AS 109**	**Net carrying amount**	**Provisions required as per IRACP norms**	**Difference between Ind AS 109 provisions and IRACP norms**
	Performing Assets						
	Standard	Stage 1	6,342.24	43.39	6,298.85	15.88	27.52
		Stage 2	50.32	0.41	49.91	0.13	0.28
	Subtotal		6,392.55	43.80	6,348.75	16.00	27.80
	Non-Performing Assets (NPA)						
	Substandard	Stage 3	37.94	0.77	37.17	3.79	(3.02)
	Doubtful-up to 1 year	Stage 3	-	-	-	-	-
	1 to 3 years	Stage 3	-	-	-	-	-
	More than 3 years	Stage 3	-	-	-	-	-
	Subtotal for doubtful		-	-	-	-	-
	Loss	Stage 3	-	-	-	-	-
	Subtotal for NPA		**37.94**	**0.77**	**37.17**	**3.79**	**(3.02)**
	Other items such as guarantees, loan, commitments, etc., which are in the scope of Ind AS 109 but not covered under current income recognition, asset classification and provisioning (IRACP) norms	Stage 1	800.00	1.54	798.46	-	1.54
		Stage 2	-	-	-	-	-
		Stage 3	-	-	-	-	-
			800.00	1.54	798.46	-	1.54
	Total	Stage 1	7,142.24	44.93	7,097.31	15.88	29
		Stage 2	50.32	0.41	49.91	0.13	0.28
		Stage 3	37.94	0.77	37.17	3.79	(3.02)
		Total	**7,230.49**	**46.11**	**7,184.39**	**19.80**	**26.31**
	For the year ended March 31, 2025						
	Asset classification as per RBI norms	**Asset classification as per Ind AS 109**	**Gross carrying amount as per Ind AS**	**Loss allowance (provisions) as required under Ind AS 109**	**Net carrying amount**	**Provisions required as per IRACP norms**	**Difference between Ind AS 109 provisions and IRACP norms**
	Performing Assets						
	Standard	Stage 1	6,430.81	26.19	6,404.62	15.79	10.41
		Stage 2	39.17	0.16	39.02	0.09	0.06
	Subtotal		6,469.98	26.35	6,443.63	15.88	10.47
	Non-Performing Assets (NPA)						
	Substandard	Stage 3	10.00	0.10	9.90	1.00	(0.90)
	Doubtful- up to 1 year	Stage 3	-	-	-	-	-
	1 to 3 years	Stage 3	-	-	-	-	-
	More than 3 years	Stage 3	-	-	-	-	-
	Subtotal for doubtful		-	-	-	-	-
	Loss	Stage 3	69.56	69.56	-	69.56	-
	Subtotal for NPA		**79.56**	**69.66**	**9.90**	**70.56**	**(0.90)**
	Other items such as guarantees, loan, commitments, etc., which are in the scope of Ind AS 109 but not covered under current income recognition, asset classification and provisioning (IRACP) norms	Stage 1	61.75	0.25	61.50	-	0.25
		Stage 2	-	-	-	-	-
		Stage 3	-	-	-	-	-
			61.75	0.25	61.50	-	0.25
	Total	Stage 1	6,492.56	26.44	6,466.12	15.79	10.65
		Stage 2	39.17	0.16	39.02	0.09	0.06

		Stage 3	79.56	69.66	9.90	70.56	(0.90)
		Total	**6,611.29**	**96.26**	**6,515.04**	**86.44**	**9.82**

40.2 Disclosure of Transfer of Financial Assets (Loan exposure)

The Company has assigned some loans (earlier measured at amortised cost) by way of direct assignment. As per the terms of this deal, since substantial risk and rewards related to these assets were transferred to the extent of 90% of the assets transferred to the buyer the assets have been derecognised from the Company's books of account. The table below summarises the carrying amount of the derecognised financial assets:

Particulars	**As at March 31, 2026**	**As at March 31, 2025**
Direct assignment		
Carrying amount of transferred assets measured at amortised cost	2,188.89	865.02
Carrying amount of exposures retained by the Company at amortised cost	218.89	86.50

(a)	Details of transfer through assignment in respect of loans not in default during the financial year		
	Particulars	**As at March 31, 2026**	**As at March 31, 2025**
	Aggregate principal outstanding of loans transferred through assignment	2188.89	865.02
	Aggregate consideration received	1,970.00	778.52
	Weighted average maturity of loans (in years)	1.00	3.31
	Weighted average holding period of loans (in years)	0.47	2.25
	Retention of beneficial economic interest (in%)	10%	10%
	Coverage of tangible security (in%)	0% (Unsecured)	0% (Unsecured)
	Rating-wise distribution of rated loans	Not applicable	Not applicable

(b) The company has not acquired loans not in default during the year ended March 31, 2026 and March 31, 2025.

(c) The Company has neither transferred nor acquired any stressed loans during the year ended March 31, 2026 and March 31, 2025.

40.3 Exposure

As referred in the above Master Directions, line items/disclosures which are not applicable/not permitted or with no exposure/no transaction both in current year and previous year have been omitted.

(a)	**Exposure to capital market**		
	Particulars	**As at March 31, 2026**	**As at March 31, 2025**
	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt	1,057.32	816.86
		1,057.32	**816.86**

(b)	**Sectoral exposure**			
	Sectors	**As at March 31, 2026**		
		Total exposure (includes on balance sheet and off balance sheet exposure)	**Gross NPAs**	**Percentage of Gross NPAs to total exposure in that sector**
	1. Agriculture and Allied Activities	-	-	-
	2. Industry	-	-	-
	3. Services	-	-	-
	4. Personal Loans	4.63	-	-
	5. Business Loans	7,225.86	37.94	0.53%
	Sectors	**As at March 31, 2025**		
		Total exposure (includes on balance sheet and off balance sheet exposure)	**Gross NPAs**	**Percentage of Gross NPAs to total exposure in that sector**
	1. Agriculture and Allied Activities	-	-	-
	2. Industry	-	-	-
	3. Services	-	-	-
	4. Personal Loans	-	-	-
	5. Business Loans	6,611.29	79.56	1.20%

* The Company has NIL exposure to real estate sector in the current year and previous year.

(c) Intra group exposures

There is no intra group exposure as at March 31, 2026 (Previous year March 31, 2025: Nil)

(d) Unhedged foreign currency exposure

The company does not have any unhedged foreign currency exposure for the year ended March 31, 2026 (Previous year March 31, 2025 : Nil)

40.4 Related party disclosure

Details of all related party transactions related parties has been given in note 35 of the financial statements.

Particulars	Parent		Subsidiaries		Key Management Personnel		Director		Others	
	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025	March 31, 2026	March 31, 2025
Maximum outstanding during the year										
Borrowings	-	-	-	-	-	-	-	-	-	104.5
Deposits	-	-	-	-	-	-	-	-	-	-
Placement of deposits	-	-	-	-	-	-	-	-	-	-
Advances	-	-	-	-	-	-	-	-	36.04	-
Investments	-	-	-	-	-	-	-	-	-	-
Balance Outstanding at the year end										
Borrowings	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-
Placement of deposits	-	-	-	-	-	-	-	-	-	-
Advances	-	-	-	-	-	-	-	-	-	-
Investments	-	-	-	-	-	-	-	-	-	-
Purchase of fixed/other assets	-	-	-	-	-	-	-	-	-	-
Sale of fixed/other assets	-	-	-	-	-	-	-	-	-	-
Short-term employee benefits	-	-	-	-	3.15	3.65	-	-	-	-
Sitting fees payable	-	-	-	-	-	-	-	0.21	-	-
Transactions during the year										
Interest paid	-	-	-	-	-	-	-	-	-	2.28
Interest received	-	-	-	-	-	-	-	-	1.15	-
Short-term employee benefits	-	-	-	-	51.80	46.70	-	-	-	-
Others	-	-	-	-	-	-	3.80	2.56	6.00	29.00

Exposure to related parties

Particulars	As at March 31, 2026	As at March 31, 2025
A. Loan to related parties		
Aggregate value of loans sanctioned to related parties during the year	35.00	-
Aggregate value of outstanding loans to related parties as at year end	-	-
Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March (in %)	-	-
Aggregate value of outstanding loans to related parties which are categorised as:		
(i) Special mention accounts as at year end	-	-
(ii) Non-performing assets as at year end	-	-
Amount of provisions held in respect of loans to related parties as at year end	-	-
B. Contracts and Arrangements involving related parties		
Aggregate value of contracts and arrangements awarded to related parties during the year	6.00	6.00
Aggregated value of outstanding contracts and arrangements involving related parties as at year end	-	-

40.5 Disclosure of Complaints

No complaints were received by the Company during the current year or previous year.

40.6	Other RBI Disclosures - Loan to directors, senior officers and relatives of directors		
		Year ended March 31, 2026	Year ended March 31, 2025
	Directors and their relatives	-	-
	Entities associated with directors and their relatives**	35.00	-
	Senior officers and their relatives	-	-

** This represent aggregate amount of loans sanctioned during the said period.

40.7 Disclosure on Liquidity Risk

(a)	Funding concentration based on significant counterparty (both deposits and borrowings)				
	Number of Significant Counterparties	**Financial Year**	**Amount**	**% of Total Deposits**	**% of Total Liabilities**

	4	2025-26	5,032.14	NA	98.89%
	7	2024-25	2,564.45	NA	97.86%

(b) Top 20 large deposits (amount in Rs. Lakhs and % of total deposits)

The Company being a Non-Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposit.

(c)	Top 10 large borrowings (amount in Rs. Lakhs and % of total borrowings)		
	Particulars	**As at March 31, 2026**	**As at March 31, 2025**
	Total amount of top 10 borrowings	5,041.15	2,588.75
	Percentage of amount of top 10 borrowings to total borrowings	100%	100%

(d)	Funding concentration based on significant instrument/product				
	Name of the instrument/product	**As at March 31, 2026**		**As at March 31, 2025**	
		Amount	**% of Total Liabilities**	**Amount**	**% of Total Liabilities**
	Non-convertible debentures	3,007.69	59.11%	-	-
	Term loans	1,081.46	21.25%	133.66	5.10%
	Other loans	951.99	18.71%	2,455.10	93.68%

(e)	Stock Ratios		
	Particulars	**As at March 31, 2026**	**As at March 31, 2025**
	Commercial papers as a % of total public funds	NA	NA
	Commercial papers as a % of total liabilities	NA	NA
	Commercial papers as a % of total assets	NA	NA
	Non-convertible debentures (original maturity of less than one year) as a% of total public funds	NA	NA
	Non-convertible debentures (original maturity of less than one year) as a% of total liabilities	NA	NA
	Non-convertible debentures (original maturity of less than one year) as a% of total assets	NA	NA
	Other short-term liabilities, if any as a % of total public funds	40.84%	98.16%
	Other short-term liabilities, if any as a % of total liabilities	40.46%	96.96%
	Other short-term liabilities, if any as a % of total assets	19.40%	30.53%

Note: Other short-term liabilities includes all contractual obligation payable within 1 year.

(f) Institutional set-up for liquidity risk management

The Board of Directors has the overall responsibility for the management of liquidity risk and Company's Asset Liability Management. Having regard to the size of the Company and the nature and complexity of its operations, the Board has not constituted a separate Asset Liability Management Committee and discharges these functions itself. The Managing Director and Chief Financial Officer is responsible for day-to-day monitoring of liquidity and for placing the asset liability management statements before the Board.

40.8 Miscellaneous

(a) The Company has not lent any funds for project finance activities during the financial years ended March 31, 2026 and March 31, 2025 nor has any recoverable balance as at the same dates.

(b) The Company has not entered new co-lending arrangement during the financial year ended March 31, 2026 and March 31, 2025.

(c) The Company does not have any exposure to the non-fund based (NFB) credit facilities as at March 31, 2026 and March 31, 2025.

(d) The Company does not have any exposure to currency futures for the years ended March 31, 2026 and March 31, 2025.

40.9	Schedule to the Balance Sheet as required by Annex I of Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 as amended				
		As at March 31, 2026		**As at March 31, 2025**	
		Amount Outstanding	**Amount Overdue**	**Amount Outstanding**	**Amount Overdue**
	Liabilities side:				
(1)	**Loans and advances availed NBFC inclusive of interest accrued but not paid**				
	(a) Debenture: Secured	-	-	-	-
	: Unsecured	3,007.69	-	-	-
	(b) Deferred credits			-	-
	(c) Term loans	80.10	-	133.66	-
	(d) Inter-corporate loans and borrowings	951.99	-	1,566.28	-
	(e) Commercial paper	-	-	-	-
	(f) Public deposits	-	-	-	-
	(g) Other loans from financial institutions	1,001.37	-	888.82	-
		As at March 31, 2026		**As at March 31, 2025**	
		Amount Outstanding		**Amount Outstanding**	

	Assets side:				
(2)	**Breakup of Loan and advances including bills receivable**				
	(a) Secured		199.41		-
	(b) Unsecured		6,186.51		6,453.53
(3)	**Breakup of Investments**				
	Current investments:				
	(a) Quoted				
	(i) Shares: Equity^		1,047.71		807.26
	: Preference		-		-
	Long Term Investments:				
	(a) Quoted				
	(i) Shares: Equity		9.60		9.60
	: Preference		-		-
	(ii) Debentures and Bonds		1,003.38		-
	^ Refer note 9				
(4)	**Borrower group-wise classification of assets**				
	As at March 31, 2026				
	Category		**Amount (net of provisions)**		
			Secured	**Unsecured**	**Total**
	(a) Related parties				
	(i) Subsidiaries		-	-	-
	(ii) Companies in the same group		-	-	-
	(iii) Other related parties		-	-	-
	(b) Other than related parties		199.41	6,186.51	6,385.92
	As at March 31, 2025				
	Category		**Amount (net of provisions)**		
			Secured	**Unsecured**	**Total**
	(a) Related parties				
	(i) Subsidiaries		-	-	-
	(ii) Companies in the same group		-	-	-
	(iii) Other related parties		-	-	-
	(b) Other than related parties		-	6,453.53	6,453.53
(5)	**Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted)**				
	Category	**As at March 31, 2026**		**As at March 31, 2025**	
		Market Value/Break up of fair value or NAV	**Book value (net of provisions)**	**Market Value/Break up of fair value or NAV**	**Book value (net of provisions)**
	(a) Related parties**				
	(i) Subsidiaries	-	-	-	-
	(ii) Companies in the same group	-	-	-	-
	(iii) Other related parties	-	-	-	-
	(b) Other than related parties	2,060.69	2,060.69	816.86	816.86
	** As per Ind AS issued by MCA				
(6)	**Other Information**				
				As at March 31, 2026	**As at March 31, 2025**
	(a) Gross Non-Performing Assets*				
	(i) Related parties			-	-
	(ii) Other than related parties			37.94	79.56
	(b) Net Non-Performing Assets*				
	(i) Related parties			-	-
	(ii) Other than related parties			37.17	9.90
	(c) Asset acquired in satisfaction of debts			-	-
	*Based on Stage 3 assets as per Ind AS				

41 Financial Instruments

This section gives an overview of the significance of financial instruments for the Company and provides additional information on the balance sheet. Details of material accounting policies, including the criteria for recognition, the basis of measurement and the basis on which income and expenses are recognised, in respect of each class of financial instruments are disclosed in note 3.

41.1 Classification of financial assets and liabilities

The accounting classification of each category of financial instruments, and their carrying amounts, are set out below:

As at March 31, 2026	Fair value through Profit or Loss	Fair value through OCI	Amortised Cost	Total carrying amount
Financial Assets				
(a) Cash and cash equivalents	-	-	1,482.32	1,482.32
(b) Derivatives financial instruments	24.52	-	-	24.52
(c) Receivables	-	-	171.67	171.67
(d) Loans	-	-	6,385.92	6,385.92
(e) Investments	1,012.98	-	-	1,012.98
(f) Securities for trade	1,047.71	-	-	1,047.71
(g) Other financial assets	-	-	0.47	0.47
Total Financial assets	**2,085.21**	**-**	**8,040.39**	**10,125.60**
Financial Liabilities				
(a) Derivative financial instruments	23.44	-	-	23.44
(b) Payables	-	-	7.63	7.63
(c) Debt securities	-	-	3,007.69	3,007.69
(d) Borrowings (other than debt securities)	-	-	2,033.46	2,033.46
(e) Other financial liabilities	-	-	3.50	3.50
	23.44	**-**	**5,052.28**	**5,075.72**
As at March 31, 2025	**Fair value through Profit or Loss**	**Fair value through OCI**	**Amortised Cost**	**Total carrying amount**
Financial Assets				
(a) Cash and cash equivalents	-	-	42.22	42.22
(b) Derivatives financial instruments	14.27	-	-	14.27
(c) Receivables	-	-	214.42	214.42
(d) Loans	-	-	6,453.53	6,453.53
(e) Investments	9.60	-	-	9.60
(f) Securities for trade	807.26	-	-	807.26
(g) Other financial assets	-	-	190.52	190.52
Total Financial assets	**831.13**	**-**	**6,900.69**	**7,731.83**
Financial Liabilities				
(a) Derivative financial instruments	14.81	-	-	14.81
(b) Payables	-	-	5.83	5.83
(c) Borrowings (other than debt securities)	-	-	2,588.75	2,588.75
(d) Other financial liabilities	-	-	4.52	4.52
	14.81	**-**	**2,599.10**	**2,613.90**

41.2 Fair Value Hierarchy

The Company uses the following hierarchy for determining and/or disclosing the fair value of financial instruments by valuation techniques:

Level 1: Level 1 hierarchy includes financial instruments measured using unadjusted quoted prices in active markets that the Company has the ability to access for the identical assets or liabilities. A financial instrument is classified as a Level 1 measurement if it is listed on an exchange.

Level 2: The fair value of financial instruments that are not traded in active markets is determined using valuation techniques which maximize the use of observable market data either directly or indirectly, such as quoted prices for similar assets and liabilities in active markets, for substantially the full term of the financial instrument but do not qualify as Level 1 inputs.

Level 3: If one or more of the significant inputs is not based in observable market data, the instruments is included in level 3. The Company has measured contingent consideration based on Level 3.

		Fair value measurement using			
As at March 31, 2026	**Carrying amount**	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial Assets					
At fair value through Profit or Loss					
(a) Derivative financial instruments	24.52	24.52	-	-	24.52
(b) Investments	1,012.98	-	1,012.98	-	1,012.98
(c) Securities for trade	1,047.71	1,047.71	-	-	1,047.71
At amortised cost					
(a) Cash and cash equivalents	1,482.32	-	-	-	-
(b) Receivables	171.67	-	-	-	-
(c) Loans	6,385.92	-	-	-	-
(d) Other financial assets	0.47	-	-	-	-
Total Financial assets	**10,125.60**	**1,072.23**	**1,012.98**	**-**	**2,085.21**
Financial Liabilities					
At fair value through Profit or Loss					
(a) Derivative financial instruments	23.44	23.44	-	-	23.44
At amortised cost					
(b) Payables	7.63	-	-	-	-
(c) Debt Securities	3,007.69				
(d) Borrowings (other than debt securities)	2,033.46	-	-	-	-
(e) Other financial liabilities	3.50	-	-	-	-
Total Financial liabilities	**5,075.72**	**23.44**	**-**	**-**	**23.44**

	Fair value measurement using				
As at March 31, 2025	**Carrying amount**	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial Assets					
At fair value through Profit or Loss					
(a) Derivative financial instruments	14.27	14.27	-	-	14.27
(b) Investments	9.60	-	9.60	-	9.60
(c) Securities for trade	807.26	807.26	-	-	807.26
At amortised cost					
(a) Cash and cash equivalents	42.22	-	-	-	-
(b) Receivables	214.42	-	-	-	-
(c) Loans	6,453.53	-	-	-	-
(d) Other financial assets	190.52	-	-	-	-
Total Financial assets	**7,731.83**	**821.53**	**9.60**	**-**	**831.13**
Financial Liabilities					
At fair value through Profit or Loss					
(a) Derivative financial instruments	14.81	14.81	-	-	14.81
At amortised cost					
(b) Payables	5.83	-	-	-	-
(c) Borrowings (other than debt securities)	2,588.75	-	-	-	-
(d) Other financial liabilities	4.52	-	-	-	-
Total Financial liabilities	**2,613.90**	**14.81**	**-**	**-**	**14.81**

41.3 Financial Instruments not measured at fair value

Financial assets not measured at fair value includes cash and cash equivalents, loans and other receivables. These are financial assets whose carrying amounts approximate fair value largely due to their short term nature.

Additionally, financial liabilities such as trade payables, borrowings and other financial liabilities are not measured at fair value, whose carrying amounts approximate fair value largely due to the nature of these liabilities.

Carrying values were assumed to be approximate fair values for these financial instruments as they are short-term in nature and their recorded amounts approximate fair values or are receivable or payable on demand.

41.4 Financial Risk Management

The Company's business activities expose it to a variety of financial risks, namely credit risk, liquidity risk and market risk. The Company's risk management assessment and policies are established to identify and analyse the risk faced by the Company, to set appropriate risk limits and controls, and to monitor such risks and compliance with the same. Risk assessment and management policies and processes are reviewed regularly to reflect changes in market conditions and the Company's activities.

This note explains the sources of risk which the Company is exposed to and how it manages the risk.

(a) Credit Risk

Credit risk refers to risk that a counterparty will default on its contractual obligations resulting in financial loss to the Company. Credit risk arises primarily from financial assets such as trade receivables, investments, derivative financial instruments, other balances with banks, loans and other receivables. The effective management of credit risk requires the establishment of appropriate credit risk policies and processes.

In regards to loans and advances of the Company, the credit risk is managed in accordance with the Expected Credit Losses ("ECL") policy by monitoring of credit risk basis the days past dues. The following staging criteria based on Days Past Dues (DPDs) fixed for Loan portfolio as per the Ind AS 109.

Stage 1 to Stage 2 : More than 30 Days Past Due as criteria for Stage 2 classification.

Stage 2 to Stage 3 : More than 90 Days Past Due as criteria for Stage 3 classification.

The Company has established a policy to perform an assessment, at the end of each reporting period, of whether a financial instrument's credit risk has increased significantly since initial recognition, by considering the change in the risk of default occurring over the remaining life of the financial instrument. The Company undertakes the classification of exposures within the aforesaid stages at borrower level.

Definition of default

A default on a financial asset is when the counterparty fails to make the contractual payments within 90 days of when they fall due. Accordingly, the financial assets shall be classified as Stage 3, if on the reporting date, it has been 90 days and above past due. Non-payment on another obligation of the same customer is also considered as a Stage 3.

The Calculation of ECL

ECL is a probability weighted credit losses (i.e. present value of all cash shortfalls) over the expected life of the financial instruments. Cash shortfalls are the difference between the cash flows that the entity is entitled to receive on account of contract and the cash flows that the entity expects to receive.

The mechanics of the ECL calculations are outlined below and the key elements are as follows:

(i) Portfolio Segmentation

The Company is engaged in the business of providing unsecured loans to SMEs and individuals with proprietary businesses, the borrower profiles are having similar risk characteristics across the loan book.

(ii) Exposure at default (EAD)

Exposure at Default gives an estimate of the amount outstanding when the borrower defaults. It is the total amount of an asset the entity is exposed to at the time of default. The exposure at default for the loan is outstanding principal and accrued interest.

(iii) Probability of default (PD)

Probability of Default is calculated based on historical default rate summary from previous financial periods using historical analysis.

(iv) Loss Given Default (LGD)

LGD for loan portfolio will be calculated at a portfolio level based upon the actual recovery data. In case of insufficient recovery information due to low/no defaults, a proxy LGD based on industry practice would be used.

An analysis of changes in the gross carrying amount and the corresponding ECL allowances

Particulars	As at March 31, 2026			
	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	6,430.81	39.17	79.56	6,549.54
Assets derecognised or repaid (excluding write offs)	(5,593.97)	(39.17)	(79.56)	(5,712.70)
Transfers from Stage 1	(72.91)	49.98	22.93	-
Transfers from Stage 2	-	-	-	-
Transfers from Stage 3	-	-	-	-
Amounts written off	3.05	-	-	3.05
New assets originated*	5,575.26	15.00	0.34	5,590.60
Gross carrying amount closing balance	**6,342.24**	**50.32**	**37.94**	**6,430.49**
Particulars	**As at March 31, 2025**			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Gross carrying amount opening balance	6,710.44	-	92.54	6,802.99
Assets derecognised or repaid (excluding write offs)	(6,095.29)	-	(22.98)	(6,118.27)
Transfers from Stage 1	(18.27)	8.27	10.00	-
Transfers from Stage 2	-	-	-	-
Transfers from Stage 3	-	-	-	-
Amounts written off	-	-	-	-
New assets originated*	5,833.93	30.90	-	5,864.83
Gross carrying amount closing balance	**6,430.81**	**39.17**	**79.56**	**6,549.54**

*New assets originated are those assets which have either remained in stage 1 or have become stage 2 or 3 at the year end.

Reconciliation of ECL balance is given below:				
Particulars	**As at March 31, 2026**			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
ECL allowance - opening balance	26.19	0.16	69.66	96.01
Addition during the year	31.70	0.41	0.77	32.88
Reversal during the year	(14.50)	(0.16)	(69.66)	(84.32)
ECL allowance - closing balance	**43.39**	**0.41**	**0.77**	**44.57**
Particulars	**As at March 31, 2025**			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
ECL allowance - opening balance	16.78	-	9.25	26.03
Addition during the year	12.08	0.16	60.45	72.69
Reversal during the year	(2.67)	-	(0.05)	(2.72)
ECL allowance - closing balance	**26.19**	**0.16**	**69.66**	**96.01**

(b) Liquidity Risk

Liquidity risk is the risk that the Company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Company's approach to managing liquidity is to ensure, as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Company's reputation.

(i) Maturity Pattern of Assets and Liabilities

The table below shows an analysis of assets and liabilities analysed (maturity analysis) according to when they are to be recovered or settled:

Particulars	As at March 31, 2026			As at March 31, 2025		
	Carrying amount	Within 12 months	After 12 months	Carrying amount	Within 12 months	After 12 months
Financial assets						
(a) Cash and cash equivalents	1,482.32	1,482.32	-	42.22	42.22	-
(b) Derivatives financial instruments	24.52	24.52	-	14.27	14.27	-
(c) Receivables						
(i) Trade receivables	-	-	-	-	-	-
(ii) Other receivables	171.67	171.67	-	214.42	214.42	-
(d) Loans	6,385.92	6,383.52	2.40	6,453.53	6,366.07	87.46
(e) Investments	1,012.98	1,003.38	9.60	9.60	-	9.60
(f) Securities for trade	1,047.71	1,047.71	-	807.26	807.26	-
(g) Other financial assets	0.47	0.47	-	190.52	190.52	-

Non-financial assets						
(a) Current tax assets (net)	14.16	14.16	-	42.42	42.42	-
(b) Deferred tax assets	90.97	-	90.97	33.12	-	33.12
(c) Property, plant and equipment	325.79	-	325.79	502.52	-	502.52
(d) Other non-financial assets	55.74	55.74	-	13.68	13.68	-
Total assets	**10,612.26**	**10,183.50**	**428.76**	**8,323.57**	**7,690.86**	**632.71**
Financial Liabilities						
(a) Derivative financial instruments	23.44	23.44	-	14.81	14.81	-
(b) Payables						
(I) Trade payables	7.63	7.63	-	5.83	5.83	-
(c) Debt securities	3,007.69	7.69	3,000.00	-	-	-
(d) Borrowings (other than debt securities)	2,033.46	2,003.64	29.82	2,588.75	2,509.16	79.60
(e) Other financial liabilities	3.50	3.50	-	4.52	4.52	-
Non Financial Liabilities						
(a) Provisions	1.53	1.53	-	0.25	0.25	-
(b) Other non-financial liabilities	11.44	11.44	-	6.45	6.45	-
Total liabilities	**5,088.69**	**2,058.87**	**3,029.82**	**2,620.60**	**2,541.00**	**79.60**

(ii) Maturity profile

The table below summarises the maturity profile of the undiscounted cashflow of the Company's financial liabilities

	As at March 31, 2026			
Particulars	**Within 12 months**	**1-2 years**	**2-5 years**	**Total**
Derivative financial instruments	23.44	-	-	23.44
Trade payables	7.63	-	-	7.63
Debt Securities	390.00	3,194.47		3,584.47
Borrowings (including interest)	2,068.95	30.83	-	2,099.78
Other financial liabilities	3.50	-	-	3.50
Total	**2,493.52**	**3,225.30**	**-**	**5,718.82**
	As at March 31, 2025			
Particulars	**Within 12 months**	**1-2 years**	**2-5 years**	**Total**
Derivative financial instruments	14.81	-	-	14.81
Trade payables	5.83	-	-	5.83
Borrowings (including interest)	2,518.99	55.07	30.83	2,604.89
Other financial liabilities	4.52	-	-	4.52
Total	**2,544.14**	**55.07**	**30.83**	**2,630.04**

(c) Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk, such as equity price risk and commodity risk.

The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimizing the return.

(i) Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of an exposure will fluctuate because of changes in foreign exchange rates. The Company is not exposed to any foreign currency risk as at the respective reporting dates.

(ii) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. However, the Company is not significantly exposed to interest rate risk as at the respective reporting dates.

(ii) Price risk

Price risk is the risk that the fair value of a financial instrument will fluctuate due to changes in market traded price. The Company is exposed to market price risk, which arises from FVTPL Investments, derivative financial instruments and Securities held for trade which are valued using quoted prices in active markets (level 1 investments). A sensitivity analysis demonstrating the impact of change in market prices of these instruments from the prices existing as at the reporting date is given below:

Particulars	**Year ended March 31, 2026**	**Year ended March 31, 2025**
on Securities held for trade:		
Effect of 10% upward movement	104.77	80.73
Effect of 10% downward movement	(104.77)	(80.73)
on Derivative financial instruments:		
Effect of 5% upward movement	0.05	(0.03)
Effect of 5% downward movement	(0.05)	0.03

42 Capital Management

For the purpose of the Company's capital management, capital includes issued equity capital, share premium and all other equity reserves attributable to the equity shareholders of the Company. The primary objectives of the Company's capital management are to ensure that the Company complies with the externally imposed capital requirements and to maximise the shareholder value.

The Company manages its capital structure and makes adjustments to it according to changes in economic conditions and the risk characteristics of its activities. To maintain or adjust the capital structure, the entity may adjust the dividend payment to shareholders, return capital to shareholders or issue new shares. The Company monitors the return on capital, as well as debt to equity ratio, which is total debt divided by total equity. The Company's policy is to keep the optimum debt to equity ratio.

Particulars	As at March 31, 2026	As at March 31, 2025
Total debt (₹)	5,041.15	2,588.75
Total equity (₹)	5,523.56	5,702.97
Total debt to equity ratio (times)	0.91	0.45

No changes were made in the objectives, policies or processes for managing capital except regulatory amendments during the years ended March 31, 2026 and March 31, 2025.

43 Business Combination

The Board of Directors (“Board”) in their meeting held on December 24, 2024, had approved the Scheme of Arrangement for Amalgamation of Middle Path Trading Private Limited (“Transferor Company 1”) and Shiraj Marketing Private Limited (“Transferor Company 2”) (“Transferor Companies”) with Purshottam Investofin Limited (“Transferee Company”/ “the Company”) and their Respective Shareholders and Creditors (“Scheme”) under the provisions of Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 (“Act”) read with the Rules framed thereunder. The Hon’ble National Company Law Tribunal, New Delhi Bench (‘NCLT’), vide its Order dated January 01, 2025, (“Order”) (certified copy of which was received on January 30, 2025) has approved the scheme. The Appointed date of the Scheme is April 01, 2024. The Company had filed the certified copy of the order of NCLT sanctioning the scheme in form INC-28 with the Registrar of Companies on February 28, 2025 and accordingly, the scheme has become effective on February 28, 2025 (“Effective Date”).

In terms of the Scheme, the Board of Directors of the company at its meeting held on March 24, 2025, has issued and allotted 23,37,303 fully-paid up equity shares of INR 10/- each to the eligible shareholders of the erstwhile Transferor Companies whose names appear in the their Register of Members as of the Effective Date, i.e., February 28, 2025. The said date has been considered as the Record Date for determining the eligible shareholders of the Transferor Companies entitled to receive the equity shares of the Company, as per the approved Scheme. The said equity shares as allotted to the shareholders of the Transferor Company 1 and Transferor Company 2 shall rank pari passu in all respects, with the existing equity shares of the Company. Further, the Board also noted the cancellation of 11,97,583 equity shares of INR 10/- each held by the Transferor Company 2 in the Company. Further, the Company was applied for the listing of these aforesaid allotted equity shares with BSE Ltd.

Consequent to the scheme become effective, the revised authorized share capital of the Company is Rs. 19,45,00,000/- (1,94,50,000 equity shares of Rs 10/- each) and Paid Up Share Capital is Rs. 7,42,32,950 (74,23,295 equity shares of Rs 10/- each).

The NCLT order effect had been considered for the year ended March 31, 2025 by transferring the carryings amount of all the assets and liabilities of the Transferor Company to the Transferee Company with effect from the Appointed date of April 1, 2024.

Details of the purchase consideration and the net assets acquired are as follows:	
Particulars	**Amount**
Cash and cash equivalents	2.57
Loans	1,611.19
Securities for trade	93.37
Other financial assets	190.12
Current tax assets (net)	0.34
Deferred tax assets	0.08
Property, plant and equipment	1.74
Total assets	**1,899.41**
Trade payables	3.65
Total liabilities	**3.65**
Net identifiable assets acquired	**1,895.75**
Particulars	**Amount**
Purchase consideration	233.73
Less: Net identifiable assets acquired	1,895.75
Bargain Purchase	**(1,662.02)**
Add: Gain on cancellation of Share Capital	(26.39)
Net Gain carried to Capital Reserves	**(1,688.41)**

44 There have been no events after the reporting date that require disclosure in these financial statements.

45 Pursuant to the notification by the Ministry of Labour and employment on November 21, 2025 of the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the “New Labour Codes”). The Company has estimated the financial implication of the change in definition of wages and assessed no impact on financial statements. As the underlying Rules to the Labour Codes are yet to be notified, the Company will continue to monitor further developments and will evaluate and give effect to any consequential adjustments arising subsequently in this respect.

46 Other Disclosures

Figures for the previous year have been re-grouped / reclassified wherever necessary, to confirm to current year's classification. Management believes that the revised classification reflects the nature of the items more appropriately. These reclassifications have been made for improved presentation and comparability and do not have any impact on the previously reported loss or total equity. The details of the re-groping are as follows:

Particulars	Note	Previously Reported Figures	Current Revised Figures	Change**
Liabilities				
Other financial liabilities		10.96	4.52	6.45
Other non-financial liabilities		-	6.45	(6.45)

** These changes have been made for better presentation and have no impact on the previously reported profit, total equity for the year ended March 31, 2025.

47 Other Additional Information

The disclosure on the following matters required under Schedule III as amended not being relevant or applicable in case of the Company, same are not covered

(a) The Company did not have any transaction which had not been recorded in the books of account that had been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).

(b) The Company has not traded or invested in crypto currency or virtual currency during the financial year.

(c) No proceedings have been initiated or are pending against the Company for holding any benami property under the Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder.

(d) The Company is not declared wilful defaulter by any bank or financial institutions or government

(e) The Company did not have any charges or satisfaction which were yet to be registered with ROC beyond the statutory period.

(f) The Company did not have any transactions with struck off companies under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956.

(g) The Company has not received any funds from any persons or entities, including foreign entities (“Funding Parties”), with the understanding, whether recorded in writing or otherwise, that the Company shall, 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.

(h) The Compliance with number of layers prescribed under clause (87) of Section 2 of the Act read with Companies (Restriction on number of layers) Rule, 2017 is not applicable to the Company.

(i) The Company has not advanced or loaned or invested funds (either borrowed funds or share premium or any other sources or kind of funds) to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding (whether recorded in writing or otherwise) that the Intermediary shall:
(i) 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
(ii) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

48 These financial statements were authorised for issue by the Company's Board of Directors on May 29, 2026.

49 The figures of the previous year have been re-grouped and re-arranged, wherever necessary, to confirm to current year classification.

As per our report of even date

For AKGSR & Co.
Chartered Accountants
(Firm's Registration No. 027579N)
sd/-
Angad Kumar
Partner
(Membership No. 527228)

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Purshottam Investofin Limited

sd/-
Sahib Singh Gusain
Managing Director
(DIN: 00649786)

sd/-
Pramod Kumar Jain
Whole Time Director
(DIN: 00112968)

sd/-
Ravi Kumar Purohit
Chief Financial Officer

sd/-
Ankit Gupta
Company Secretary
(Membership No. A55201)

Purshottam Investofin Limited
Regd. Office: L-7, Menz. Floor, Green Park Extension, Delhi-110016
CIN: L65910DL1988PLC033799
Email: purshottaminvestofin@gmail.com
Tel: 011-46067802, Website: www.purshottaminvestofin.in

NOTICE

NOTICE is hereby given that the 37th Annual General Meeting (AGM) of PURSHOTTAM INVESTOFIN LIMITED will be held on Wednesday, September 30, 2026 at 04:30 P.M. (IST) through Video Conferencing/Other Audio Visual Means ("VC/OAVM"), without physical presence of members at the AGM venue to transact businesses as set out in this notice. The venue of the AGM shall be deemed to be the Registered Office of the Company at L-7, Menz. Floor, Green Park Extension, Delhi-110016

The following businesses will be transacted at the AGM:

Ordinary Business:

1. To receive, consider and adopt the Audited Financial Statements of the Company for the Financial year ended March 31, 2026, together with the Reports of the Board of Directors and Auditors thereon

To consider and if thought fit, to pass, the following resolution as an **Ordinary Resolution**:
"**RESOLVED THAT** the audited Financial Statements of the Company for the financial year ended March 31, 2026 along with Reports of the Board of Directors and Auditors thereon and other annexure and attachment therewith, be and are hereby received, considered, approved and adopted."

2. To re-appoint Mr. Sahib Singh Gusain (DIN: 00649786), as Director who retires by rotation and being eligible, offers himself for re-appointment

To consider and if thought fit, to pass, the following resolution as an **Ordinary Resolution**
"**RESOLVED THAT** Mr. Sahib Singh Gusain (DIN: 00649786) who retires by rotation and being eligible offers himself for reappointment, be and is hereby re-appointed as Director of the Company liable to retire by rotation."

Special Business:

3. Approval/Ratification of Related Party Transaction

To consider, and if thought fit, to pass, with or without modification(s), if any, the following resolution as **Ordinary Resolution:**
"RESOLVED THAT pursuant to the provisions of Regulation 23(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), applicable provisions of the Companies Act, 2013 (the "Act") along with the Rules made thereunder and other applicable provisions, if any, (including any amendments, modifications, variations or re-enactments thereof for the time being in force), Related Party Transactions Policy of the Company and pursuant to the recommendations of the Audit Committee and the Board of Directors of the Company, approval of the Members of the Company be and is hereby accorded to the Company for entering into and/or continuing to enter into contracts/transactions, with Prabhusar Algotech Private Limited (Formerly known as Pranidhi Ventures Pvt. Ltd.) ("PAPL"), being a Related Party of the company, for an amount not exceeding Rs. 7 crores, for the period, from the date of 37thAnnual General Meeting up to the date of 38th Annual General Meeting (both days inclusive), (hereinafter referred to as 'RPT period'), as set out in the statement annexed to this notice.

RESOLVED FURTHER THAT the Board be and is hereby authorized to do all such acts, deeds, matters and things and execute all such deeds, documents and writings, on an ongoing basis, as may be necessary, proper or expedient for the purpose of giving effect to the above resolution."

4. Alteration in the Object Clause of the Company

To consider, and if thought fit, to pass, with or without modification(s), if any, the following resolution as **Special Resolution:**
"RESOLVED THAT pursuant to the provisions of sections 4, 13 and other applicable provisions, if any, of the Companies Act, 2013, and the rules made thereunder (including any statutory modification(s), amendments thereto or re-enactment thereof, the circulars, notifications, regulations, rules, guidelines, if any, for the time being in force), and subject to necessary approval(s), if any, from the competent authorities, the consent of the members of the Company be and is hereby accorded to alter and amend existing Clause III (A) [Main Object] of the Memorandum of Association of Company by modify the existing sub-clause No. 3:
To purchase/sell the book debts, stress assets and receivables of company/es, stress assets through statutory authority and to arrange or provide financial and other facilities independently or in association with any person, Financial Institutions, Banks, Industrial Companies or any other agency, in the form of lending or advancing money by way of loan, working capital finance, refinance, project finance or in any other form, whether with or without security,

to institutions, bodies corporate, firms, associations, individuals, societies, trusts, authorities, industrial enterprises and to invest in AIF and to carry business of investment and trading in shares, derivatives and other securities.

RESOLVED FURTHER THAT the Board be and is hereby authorised to do all acts, deeds, matters and things as they may in their absolute discretion deem necessary, proper or desirable and to settle any question, difficulty or doubt that may arise in this regard and to sign and execute all necessary documents, applications, returns and writings as may be necessary, proper, desirable or expedient, in the best interest of the Company, to accede to such modifications and alterations to the aforesaid resolution as may be suggested by the Registrar of Companies or such other Authority arising from or incidental to the said amendment."

Date: August 12, 2026
Place: New Delhi

By Order of the Board of Directors
For Purshottam Investofin Limited
Sd/-
Ankit Gupta
Company Secretary
M No.: ACS 55201

Notes:

1. An Explanatory Statement pursuant to Section 102 of the Companies Act, 2013 ("the Act") relating to the special businesses to be transacted at the Annual General Meeting (AGM) is annexed to the Notice.

2. Pursuant to General Circular Nos. 14/2020, 17/2020, 20/2020 dated April 8, 2020, April 13, 2020, May 5, 2020 respectively and subsequent circulars issued in this regard, the latest being General Circular No. 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs ('MCA') (collectively referred to as 'MCA Circulars') and read with Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements), 2015 ("Listing Regulations 2015"), SEBI Master Circular no. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 and other applicable provisions, if any (including any statutory modification or re-enactment thereof for the time being in force), the company is holding of the 37th Annual General Meeting ('AGM') through VC/OAVM, without the physical presence of the Members, is permitted. In compliance with the provisions of the Companies Act, 2013 ('the Act'), SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Listing Regulations'), MCA Circulars and SEBI Circulars, the AGM of the Company is being held through VC/ OAVM which does not require physical presence of members at a common venue. The proceedings of the AGM will be deemed to be conducted at the Registered Office of the Company which shall be the deemed Venue of the AGM.

3. In terms of the MCA Circulars since the physical attendance of Members has been dispensed with, there is no requirement of appointment of proxies. Accordingly, the facility of appointment of proxies by Members under Section 105 of the Act will not be available for the 37th AGM. Further, since this AGM is being held through VC/OAVM, the attendance slip and route map are not annexed to this notice.

4. Pursuant to Section 113 of the Act representatives of Corporate Members may be appointed for the purpose of voting through remote e-voting or for participation and voting in the Meeting to be conducted through VC/ OAVM. Corporate Members intending to attend the Meeting through their authorized representatives are requested to send a Certified True Copy of the Board Resolution/Power of Attorney, (PDF/ JPG Format) if any, authorizing its representative to attend and vote on their behalf at the Meeting. The said Resolution/Authorisation shall be sent to the scrutinizer at email id cskundanagrawal@gmail.com with a copy marked to the Company at pil.cs0187@gmail.com through its registered email address.

5. The Members attending the AGM through VC/OAVM shall be counted for purpose of reckoning the quorum under Section 103 of the Act.

6. The Register of Members and Share Transfer Books of the Company will remain closed from Thursday, September 24, 2026 to Wednesday, September 30, 2026 (both days inclusive) for the purpose of the AGM.

7. The Company's Registrar and Transfer Agent (RTA) for its Share Registry Work (Physical and Electronic) is MAS Services Limited, T-34, 2nd Floor, Okhla Industrial Area, Phase - II, New Delhi - 110 020 Ph: - 011-26387281/82/83 Fax: - 011-26387384, email- info@masserv.com

8. To support the 'Green Initiative', Members who have not yet registered their email addresses/bank account details etc are requested to register the same with their Depository Participant in case the shares are held by them in electronic form and with Company's RTA in case the shares are held by them in physical form, to facilitate:

a) Service of documents including notice of AGM and Annual Report in electronic form;

b) Receiving Dividend declared if any, in future, directly in your bank account through the Electronic Clearing Service (ECS) or any other means.

Physical Holding	Send a request to RTA of the Company i.e. MAS Services Limited at T-34, 2nd Floor, Okhla Industrial Area, Phase - II, New Delhi - 110 020 and submit the required documents and forms. You can also send the required documents and forms to the RTA of the Company, MAS Services Limited at info@masserv.com under copy marked to the company at pil.cs0187@gmail.com
Demat Holding	Please contact your Depositary Participant (DP) and register/update your email address or other details as per the process advised by DP. Please also update your bank detail with your DP for dividend payment by NACH if declare by company in future.

This may be considered as an advance opportunity to the members to register their e-mail address and changes therein as required under Rule 18 of the Companies (Management and Administration) Rules, 2014, as amended from time to time.

9. Members holding shares in the dematerialized form are requested to intimate all changes pertaining to their bank details such as bank account number, name of the bank and branch details, MICR code and IFSC code, mandates, nominations, power of attorney, change of address, change of name, e-mail address, contact numbers, etc., to their Depository Participant (DP). Changes intimated to the DP will then be automatically reflected in the Company's records which will help the Company and the Company's Registrars and Transfer Agents, MAS Services Limited ("the RTA") to provide efficient and better services.

10. SEBI HAS MANDATED SUBMISSION OF PAN BY EVERY PARTICIPANT IN THE SECURITIES MARKET. MEMBERS HOLDING SHARES IN ELECTRONIC FORM ARE, THEREFORE, REQUESTED TO SUBMIT THEIR PAN DETAILS TO THEIR DEPOSITORY PARTICIPANTS. MEMBERS HOLDING SHARES IN PHYSICAL FORM ARE REQUESTED TO SUBMIT THEIR PAN DETAILS TO THE COMPANY'S RTA.

11. Members holding shares in physical form are requested to consider converting their holdings to a dematerialized form to eliminate all risks associated with physical shares and for ease of portfolio management. Members can contact the Company or the RTA for assistance in this regard. (Refer para 8)

12. Non-Resident Indian members are requested to inform RTA/respective DP's, immediately of:

a) Change in their residential status on return to India for permanent settlement.

b) Particulars of their bank account maintained in India with complete name, branch, account type, account number, IFSC Code and address of the bank with pin code number, if not furnished earlier.

13. In terms of Section 152 of the Act, Mr. Sahib Singh Gusain, Managing Director of the Company, is liable to retire by rotation at this 37th Annual General Meeting and being eligible, offers himself for re-appointment.

14. Details under Regulation 36(3) of the Listing Regulations read with applicable provisions of the Companies Act, 2013 and in terms of Secretarial Standard-2 given under the explanatory statement of the Notice of the 37th Annual General Meeting. Requisite declarations have been received from the Directors seeking appointment/re-appointment.

15. In terms of the provisions of Regulation 40 of the Listing Regulations and various notifications issued in this regard, requests for effecting transfer of securities (except in case of transmission or transposition of securities) shall not be processed unless the securities are held in the dematerialized form with the depositories.

Members are requested to note that pursuant to SEBI Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated 30th January 2026, a Special Window for transfer and dematerialization (demat) of physical shares will remain open up to February 04, 2027.

The said special window shall also be available for such transfer requests which were purchased prior to April 01, 2019 and had not lodged the shares for transfer or had lodged the shares for transfer, but rejected/returned/not attended to due to deficiency in the documents/process/or otherwise. Further, the securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lienmarked/pledged during the said lock-in period. The cases involving disputes between transferor and transferee; and securities transferred to the Investor Education and Protection Fund (IEPF) shall not be considered under this window. Shareholders are encouraged to take advantage of this opportunity by furnishing the Original Security Certificates, Share Transfer Deed, Client Master List (CML) and all other documents listed in the above-mentioned SEBI Circular, to the Company's Registrar and Share Transfer Agents ('RTA'), i.e. MAS Services Limited (Unit: Purshottam Investofin Limited), T-34, IInd Floor, Okhla Industrial Area Phase-II New Delhi 110020. In case of any queries, shareholders are requested to raise a service request to RTA at investor@masserv.com/ info@masserv.com or to the Company at pil.cs0187@gmail.com.

16. The voting rights of shareholders shall be in proportion to their shares of the paid-up equity share capital of the Company as on the cut-off date i.e. Wednesday, September 23, 2026. Members are eligible to cast vote only if they are holding shares as on that date and a person who is not a member as on the cut-off date should treat this notice for information purposes only.

17. Members of the Company who acquires shares after the sending of Notice by the Company and hold shares as on the cut-off date i.e. Wednesday, September 23, 2026, shall follow the same procedure for e-Voting as mentioned at point no. 23.

18. The facility of participation at the AGM through VC will be made available for 1,000 members on first come first served basis. However, this restriction is not applicable on Shareholders holding 2% or more shares, Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Board Committees and Auditors etc. who are allowed to attend the AGM without the restriction of first come first served basis. Further, the facility of joining the AGM through VC / OAVM shall open 30 minutes before the time scheduled for the AGM.

19. A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories and Company's RTA as on the cut-off date only shall be entitled to avail the facility remote e-voting as well as voting at the AGM through VC/OAVM.

20. In case of joint holders attending the meeting, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company will be entitled to vote.

21. AN ELECTRONIC DISPATCH OF ANNUAL REPORT AND PROCESS FOR REGISTRATION OF EMAIL ID FOR OBTAINING COPY OF ELECTRONIC ANNUAL REPORT:

(i) Notice of 37th AGM and financial statements (including Board's report, Auditor's report or other documents required to be attached therewith) for FY 2025-26, are being sent only through email to all members as on August 28, 2026 on their registered email id with the company and no physical copy of the same would be dispatched. However, shareholder can request to the Company for physical copies of the annual report by sending email at pil.cs0187@gmail.com and the same shall be provided. A letter providing the web-link and/or QR Code for accessing the Annual report, including the exact path, will be sent to those members who have not registered their email address with the Company or depositories. 37th Annual Report containing Notice, financial statements and other documents are available on the website of BSE Limited (www.bseindia.com) where the Company's shares are listed and is also available on the website of the Company (www.purshottaminvestofin.in).

(ii) Members who do not have registered their E-mail ID and/or bank details are required to register their email addresses and/or bank details, in respect of electronic holdings with their concerned Depository Participants and in respect of physical holdings, with the Company's Share Transfer Agent i.e. MAS Services Limited, T-34, 2nd Floor, Okhla Industrial Area, Phase - II, New Delhi - 110 020 Ph:- 011-26387281/82/83 Fax:- 011-26387384, email-info@masserv.com following due procedure given above para 08.

22. PROCEDURE FOR INSPECTION OF DOCUMENTS:

i. All the documents referred to in the accompanying Notice and Explanatory Statements, shall be available for inspection in electronic mode upto the date of the Meeting i.e. September 30,2026. Shareholders can inspect the same by sending an email to the Company at pil.cs0187@gmail.com

ii. During the AGM, the Register of Directors and Key Managerial Personnel and their Shareholding maintained under Section 170 of the Act, the Register of Contracts or arrangements in which Directors are interested under Section 189 of the Act shall be available for inspection by the members electronically on VC/ OAVM platform during the AGM.

23. THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING GENERAL MEETING THROUGH VC/OAVM ARE AS UNDER:

The remote e-voting period begins on Saturday, September 26, 2026 at 09:00 A.M. (IST) and ends on Tuesday, September 29, 2026 at 05:00 P.M. (IST) The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. Wednesday, September 23, 2026, may cast their vote electronically. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being Wednesday, September 23, 2026.

How do I vote electronically using NSDL e-Voting system?

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.
Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	If you are already registered for **NSDL IDeAS facility**, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the **"Beneficial Owner"** icon under "Login" which is available under **"IDeAS"** section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on options available against company name or **e-Voting service provider - NSDL** and you will be re-directed to NSDL e-Voting website for casting your vote during the remote e-Voting period or joining virtual meeting & e-voting during the meeting. If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select **"Register Online for IDeAS"** Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number held with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on options available against company name or **e-Voting service provider - NSDL** and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
Individual Shareholders holding securities in demat mode with CDSL	Existing users who have opted for Easi / Easiest, they can login through their user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasitoken/home/login or www.cdslindia.com and click on New System Myeasi. After successful login of Easi/Easiest the user will be also able to see the E Voting Menu. The Menu will have links of **e-Voting service provider i.e. NSDL.** Click on **NSDL** to cast your vote. If the user is not registered for Easi/Easiest, option to register is available at https://web.cdslindia.com/myeasitoken/Home/EasiRegistration Alternatively, the user can directly access e-Voting page by providing demat Account Number and PAN No. from a link in www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the demat Account. After successful authentication, user will be provided links for the respective ESP i.e. **NSDL** where the e-Voting is in progress.

Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. Once login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on options available against company name or **e-Voting service provider-NSDL** and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	**Helpdesk details**
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at toll free no.: 022-48867000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at 18002109911

B) Login Method for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at https://eservices.nsdl.com/ with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	**Your User ID is:**
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example, if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example, if your Beneficiary ID is 12************** then your user ID is 12**************
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example, if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Password details for shareholders other than Individual shareholders are given below:

a) If you are already registered for e-Voting, then you can user your existing password to login and cast your vote.

b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

c) How to retrieve your 'initial password'?

(i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8-digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.

(ii) If your email ID is not registered, please follow steps mentioned below in **process for those shareholders whose email ids are not registered**

Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice: a. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to pil.cs0187@gmail.com or info@masserv.com b. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to pil.cs0187@gmail.com or info@masserv.com. If you are an Individual shareholder holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A) i.e. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode.** c. Alternatively shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents. d. **In terms of SEBI circular dated 9th December, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.**
6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password: a) Click on "**Forgot User Details/Password**?"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com. b) **Physical User Reset Password**?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com. c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address etc. d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system? 1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status. 2. Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join General Meeting". 3. Now you are ready for e-Voting as the Voting page opens. 4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted. 5. Upon confirmation, the message "Vote cast successfully" will be displayed. 6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page. 7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders 1. Institutional shareholders/Corporate Members (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to cskundanagrawal@gmail.com with a copy marked to pil.cs0187@gmail.com and evoting@nsdl.com. Institutional shareholders/Corporate Members (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-Voting" tab in their login. 2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password. 3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on toll free no.: 022-48867000 or send a request to Ms.Pallavi Mhatre, Sr. Manager, NSDL at evoting@nsdl.com. The postal address of NSDL is 301, 3rd Floor, Naman Chamber, Plot C-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra - 400 051 and Contact details: 022 4886 7000

THE INSTRUCTIONS FOR MEMBERS FOR e-VOTING ON THE DAY OF THE AGM ARE AS UNDER:

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.

2. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for **Access to NSDL e-Voting system**. After successful login, you can see link of "VC/OAVM link" placed under **"Join General meeting"** menu against company name. You are requested to click on VC/OAVM link placed under Join General Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.
2. Members are encouraged to join the Meeting through Laptops for better experience.
3. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
4. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.

24. PROCEDURE TO RAISE QUESTIONS / SEEK CLARIFICATIONS WITH RESPECT TO ANNUAL REPORT: Members desiring any information/clarification on the accounts or any matter to be placed at the AGM are requested to write to the Company at pil.cs0187@gmail.com on or before September 23, 2026 to enable the management to keep information ready at the AGM. Members who would like to express their views or ask questions during the AGM may register themselves as a speaker by sending their request from their registered email address mentioning their name, DP ID and Client ID/folio number, PAN, mobile number & number of shares at pil.cs0187@gmail.com on or before September 23, 2026. Those Members who have registered themselves as a speaker will only be allowed to express their views/ask questions during the AGM. The other members desiring to seek information/clarification during the AGM may ask through the chat box facility provided by NSDL. Queries that remain unanswered at the AGM will be appropriately responded by the Company at the earliest post the conclusion of the AGM.

The Company reserves the right to restrict the number of questions and number of speakers, as appropriate for smooth conduct of the AGM.

25. DECLARATION OF RESULTS:

1. Mr. Kundan Agrawal, a Practicing Company Secretary (Certificate of Practice No. 8325, Membership No. FCS 7631), Proprietor, M/s. Kundan Agrawal & Associates has been appointed as the Scrutinizer to scrutinize the e-voting and remote e-voting process in a fair and transparent manner.

2. The Scrutinizer shall after the conclusion of voting at the AGM, will first count the votes cast at the meeting and thereafter unblock the votes cast through remote e-voting in the presence of at least two witnesses not in the employment of the Company and shall make, not later than 48 hours of the conclusion of the AGM, a consolidated scrutinizer's report of the total votes cast in favor or against, if any, to the Chairman or a person authorized by him in writing, who shall countersign the same and declare the result of the voting forthwith.

3. The results shall be declared not later than 48 hours from conclusion of the meeting by posting the same on the website of the Company (www.purshottaminvestofin.in), website of NSDL (www.evoting.nsdl.com.) and by filing with the BSE Ltd. It shall also be displayed on the Notice Board at the Registered Office of the Company.

4. Subject to receipt of requisite number of votes, the Resolution shall be deemed to be passed on the date of the Meeting i.e. September 30, 2026.

Explanatory Statement pursuant to section 102(1) of the Companies Act, 2013:

The following Explanatory Statement in terms of Section 102 of the Companies Act, 2013 ("Act") is annexed to and forms part of the Notice convening the 37th Annual General Meeting:

Item No. 3

Pursuant to Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations'), prior approval of the members through ordinary resolution is required for all material related party transactions, even if they are entered into in the ordinary course of business and on arm's length basis. Further, in terms of Regulation 23(1) of the SEBI Listing Regulations read with Schedule XII thereto, a related party transaction shall be considered material where, in case of a listed entity having a consolidated turnover up to Rs 20,000 crore, the value of the transaction(s), either individually or taken together with previous transactions during a financial year, exceeds 10% of the annual consolidated turnover of the listed entity.

The Company is a Non-Banking Financial Company (NBFC), primarily engaged in the business of financing and dealing in securities market. The company may have a temporary surplus or deficit and these limits are for exceptional circumstances. With the above background and considering the nature of business and operations of the Company, it does sometimes enter Related Party Transactions in the ordinary course of business including Inter-Corporate Loans from/to related parties as last resort.

It would be our constant endeavour to limit the volume of such transactions and pursue this route only in the event of an exigency.

The aforementioned proposal, if approved by the Members shall be valid up to the date of the next AGM for a period not exceeding fifteen months.

The Members at the 36th Annual General Meeting held on September 26, 2025, had approved similar transactions with Prabhusar Algotech Private Limited (Formerly known as Pranidhi Ventures Pvt. Ltd.) ("PAPL") for an aggregate amount of Rs 2.5 crore. The said approval is valid till the ensuing 37th Annual General Meeting. Similar approval of members is being sought from the date of 37th Annual General Meeting up to the date of 38th Annual General Meeting (both days inclusive) (hereinafter referred to as 'RPT period'), for transactions with PAPL, for an aggregate amount not exceeding Rs 7 crore.

Details of such transactions with PAPL, being a related party of the Company, in accordance with the SEBI's Master circular dated 30 January 2026 read with 'Industry Standards on Minimum Information to be provided for Review of Audit Committee and Shareholders for approval of Related Party Transactions' are as follows:

<table>
<tr><td colspan="2">A(1). Basic details of the related party</td></tr>
<tr><td>Particulars of the information</td><td></td></tr>
<tr><td>Name of the related party</td><td>Prabhusar Algotech Private Limited (Formerly known as Pranidhi Ventures Pvt. Ltd.) ("PAPL")</td></tr>
<tr><td>Country of incorporation of the related party</td><td>India</td></tr>
<tr><td>Nature of business of the related party</td><td>General traders and merchants and Trading</td></tr>
<tr><td colspan="2">A(2). Relationship and ownership of the related party</td></tr>
<tr><td>Particulars of the information</td><td></td></tr>
<tr><td>Relationship between the listed entity and the related party – including nature of its concern (financial or otherwise) and the following:
• Shareholding of the listed entity, whether direct or indirect, in the related party.
• Shareholding of the related party, whether direct or indirect, in the listed entity.</td><td>Mr. Pramod Kumar Jain who holds directorship and 100% shareholding along with his spouse in above mentioned related party and Mr. Sahib Singh Gusain who holds directorship, none of the other Directors and Key Managerial Personnel or their relatives are in any way, concerned or interested, financially or otherwise, in the said resolution. Further, PAPL also hold 96 (0.00%) shares of the Company.</td></tr>
<tr><td colspan="2">A(3). Details of previous transactions with the related party</td></tr>
<tr><td>Particulars of the information</td><td></td></tr>
<tr><td>Total amount of all the transactions undertaken by the listed entity with the related party during the last financial year.</td><td><table>
<tr><td>Nature of Transactions</td><td>FY 2025-2026 (Rs in lacs)</td></tr>
<tr><td>Loan given</td><td>35.00</td></tr>
<tr><td>Loan return</td><td>35.00</td></tr>
<tr><td>Interest Income</td><td>1.15</td></tr>
<tr><td>Rent</td><td>6.00</td></tr>
</table></td></tr>
<tr><td>Total amount of all the transactions undertaken by the listed entity with the related party in the current financial year up to the quarter immediately preceding the quarter in which the approval is sought.</td><td><table>
<tr><td>Nature of Transactions</td><td>FY 2026-2027 till Q1 (Rs in lacs)</td></tr>
<tr><td>Loan Taken</td><td>101.00</td></tr>
<tr><td>Loan refund</td><td>101.00</td></tr>
<tr><td>Interest Payment</td><td>0.32</td></tr>
<tr><td>Loan given</td><td>20.00</td></tr>
</table></td></tr>
</table>

<table>
<tr><td></td><td><table><tr><td>Interest</td><td>0.39</td></tr><tr><td>Rent</td><td>1.50</td></tr></table></td></tr>
<tr><td>Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity during the last financial year.</td><td>No</td></tr>
<tr><td colspan="2">A(4). Amount of the proposed transaction(s)</td></tr>
<tr><td>Particulars of the information</td><td></td></tr>
<tr><td>Amount of the proposed transactions being placed for approval in the meeting of the Audit Committee/ shareholders.</td><td><table><tr><th>Nature of Transactions</th><th>Amount in Lacs</th></tr><tr><td>Loan Given</td><td>300</td></tr><tr><td>Loan Taken</td><td>300</td></tr><tr><td>Rent</td><td>6.00</td></tr><tr><td>Interest Income/Expense</td><td>As per Agreement pricing terms</td></tr><tr><td>Other Transaction including Interest Income/Expense</td><td>94.00</td></tr></table>Any other transactions/arrangements, subject to approval of the Audit Committee from time to time.
The above sub-limits shall be inter-changeable within the overall ceiling of Rs. 7 crores, depending on market opportunities and conditions and that such transactions shall be reported to the Audit Committee from time to time.</td></tr>
<tr><td>Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT?</td><td>Yes</td></tr>
<tr><td>Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year</td><td>109.05%</td></tr>
<tr><td>Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary and where the listed entity is not a party to the transaction)</td><td>NA</td></tr>
<tr><td>Value of the proposed transactions as a percentage of the related party's annual consolidated turnover (if consolidated turnover is not available, calculation to be made on standalone turnover of related party) for the immediately preceding financial year, if available.
(latest available audited financial statements as on date of this Notice)</td><td>35.95%</td></tr>
<tr><td>Financial performance of the related party for the immediately preceding financial year:
(latest available audited financial statements as on date of this Notice)</td><td>Tunrover: 1947.11 lacs
Profit/Loss after tax: (38.91) Lacs
Net worth: 114.45 Lacs</td></tr>
<tr><td colspan="2">A(5). Basic details of the proposed transaction</td></tr>
<tr><td>Particulars of the information</td><td></td></tr>
<tr><td>Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/services, giving loan, borrowing etc.) and details of each type of the proposed transaction</td><td><table><tr><th>Nature of Transactions</th><th>Details</th></tr><tr><td>Loan Given</td><td rowspan="2">Loans given and taken to effectively manage the working capital, treasury management and general corporate purpose</td></tr><tr><td>Loan Taken</td></tr><tr><td>Rent</td><td>For office usage</td></tr><tr><td>Interest Income/Expense</td><td>Part of Loan Agreement</td></tr><tr><td>Other Transaction including Interest Income/Expense</td><td>Transactions other than above including Interest Income/Expense</td></tr></table></td></tr>
<tr><td>Tenure of the proposed transaction (tenure in number of years or months to be specified)</td><td>Till next AGM</td></tr>
<tr><td>Whether omnibus approval is being sought?</td><td>Yes</td></tr>
<tr><td>Value of the proposed transaction during a financial year.
If the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise.</td><td>Proposed approval is valid for RPT Period; accordingly, a financial year wise break up is not required</td></tr>
<tr><td>Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity</td><td>Transaction is commercially beneficial</td></tr>
</table>

Details of the promoter(s)/ director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly. *Explanation:* Indirect interest shall mean interest held through any person over which an individual has control. a. Name of the director / KMP b. Shareholding of the director / KMP, whether direct or indirect, in the related party	As per the details mentioned above in A(2)
A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	NA
Other information relevant for decision making.	
PART B: Information to be provided only if a specific type of RPT is proposed to be undertaken and is in addition to Part A	
B(1) Disclosure *only* in case of transactions relating to sale, purchase or supply of goods or services or any other similar business transaction and trade advances	
Particulars of the information	
Bidding or other process, if any, applied for choosing a party for sale, purchase or supply of goods or services.	No
Basis of determination of price.	Mutually agreed based on the location and usage of the property.
Trade advance (*of upto 365 days or such period for which such advances are extended as per normal trade practice*) , if any,	No
B(2). Disclosure *only* in case of transactions relating to loans and advances (other than trade advances) or inter-corporate deposits given by the listed entity or its subsidiary	
Particulars of the information	
Proposed interest rate to be charged by listed entity or its subsidiary from the related party.	14% PA Fixed
Maturity / due date	Upto 1 year
Repayment schedule & terms	Bullet or part repayment on demand not exceeding the due date. The said loan may be renewed with at the option of the Lender
Whether secured or unsecured?	Unsecured
If secured, the nature of security & security coverage ratio	NA
The purpose for which the funds will be utilized by the ultimate beneficiary of such funds pursuant to the transaction.	Working Capital, Treasury management, business and general corporate purpose
B(5). Disclosure *only* in case of transactions relating to borrowings by the listed entity or its subsidiary	
Particulars of the information	
Material covenants of the proposed transaction	Bullet or part repayment on demand not exceeding the due date. The said loan may be renewed with at the option of the Lender
Interest rate	Not exceeding 12%
Cost of borrowing	Nil
Maturity / due date	Upto 1 year
Repayment schedule & terms	Bullet or part repayment on demand not exceeding the due date. The said loan may be renewed with at the option of the Lender only
Whether secured or unsecured	Unsecured
If secured, the nature of security & security coverage ratio	NA
The purpose for which the funds will be utilized by the listed entity / subsidiary	Working Capital, Treasury management, business and general corporate purpose
C(1). Disclosure *only* in case of transactions relating to any loans and advances (other than trade advances), inter-corporate deposits given by the listed entity or its subsidiary	
Particulars of the information	
Latest credit rating of the related party	No such credit rating obtained
Default on borrowings, if any, over the last three financial years, by the related party from the listed entity or any other person and value of subsisting default. a) Whether the account of the related party has been classified as a nonperforming asset (NPA) by any of its bankers and whether such status is currently subsisting; b) Whether the related party has been declared a "wilful defaulter" by any of its bankers and whether such status is currently subsisting; c) Whether the related party is undergoing or facing any application for commencement of an insolvency resolution process or liquidation;	No

d) Whether the related party, not being an MSME, suffers from any of the disqualifications specified under Section 29A of the Insolvency and Bankruptcy Code, 2016.	

The Audit Committee and Board of Directors of the Company have approved the transactions at their respective meetings held on August 12, 2026.
The Board considers that the proposed arrangements with the related parties, are in the ordinary course of business. Except the above Directors and their relatives, none of the Directors/Key Managerial Personnel/their relatives is in any way, concerned or interested, financially or otherwise in the Ordinary Resolution set out at Item No. 3
The Board recommends the Ordinary Resolution as set out in Item No.3 of this Notice for approval of the Members.

Item No. 4

The Board of Directors of the Company in there meeting held on August 12, 2026 approved the modification in existing sub-clause No. 3 of Clause III (A) of [Main Object] of the Memorandum of Association of Company. The above amendment would be subject to the approval of the Ministry of Corporate Affairs and/or any other Statutory or Regulatory Authority, as may be necessary.
A copy of amended Memorandum of Association of the Company indicating the proposed amendments is available for inspection and members seeking to inspect the same are requested to send an email to pil.cs0187@gmail.com.
As per Section 13 of the Companies Act, 2013, any alteration to the Object Clause of the Memorandum of Association of the Company requires approval of the Members by passing Special Resolution. Hence, the Board recommends passing of the resolution set out at Item No. 4 as a Special Resolution.

None of the Directors or the Key Managerial Persons of the Company or their respective relatives are concerned or interested, financially or otherwise in the resolution as set out at the accompanying Notice except to the extent of their shareholding, if any.

Date: August 12, 2026
Place: New Delhi

By Order of the Board of Directors
For Purshottam Investofin Limited
Sd/-
Ankit Gupta
Company Secretary
M. No.: ACS 55201

Details of Directors eligible for appointment/re-appointment pursuant to Regulation 36(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standards-2

Name of Director	Mr. Sahib Singh Gusain
Date of Birth & Age	October 14, 1972, 53 Years
Nationality	Indian
Date of first appointment on the Board	August 13, 2018
DIN	00649786
Relationship with other Directors, Manager and other Key Managerial Personnel of the company	No inter-se relationship
Qualifications	Under Graduate
Last drawn Remuneration	9.20 Lacs
Remuneration Proposed to be paid	10.80 Lacs and such other increment as per the resolution passed in the 35th AGM
Brief Resume and Expertise in specific Functional areas	He has extensive experience in the field of trading, decision making, tax, accounting, financing, investments, and legal. He is expert in understanding and delivering business concepts in flashy and never forgettable manner. He has adopted the good planning methods and executing aggressive strategies to achieve business goals.
Terms and Conditions of Appointment / Re-appointment	Executive Director designated as Managing Director, liable to retire by rotation.
No. of Board Meetings attended during FY 2025-26	07/07
Names of listed entities in which the person also holds the directorship [along with listed entities from which the person has resigned in the past three years]	None
Name of other Directorships held in other Companies.	Prabhusar Algotech Private Limited Beatle Trading Private Limited
Chairman / Membership of the Committees of the Boards of other Companies in which he is Director*	Nil
No. of Shares held	Nil

*****Audit Committee and Stakeholders Relationship Committee have been considered.

THANK YOU