Hasti Finance Limited
No. 14 Imperial Hotel Complex, Near Albert Cinema Hall, Whannels Road, Egmore, Chennai 600008, Tamil Nadu CIN: L65191TN1994PLC028333 Email Id:hastifinanceltd@gmail.com

Date: 7th September, 2026

To,
The Manager - Corporate Service Department
BSE Limited, Mumbai,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400001.

Sub : Integrated Annual Report for the FY 2025-26 and Notice convening the 32nd Annual General Meeting.
Scrip Code : 531387 Hasti finance Limited

Ref: Disclosure under Regulation 34(1) and Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

Dear Sir/Madam,
Pursuant to Regulation 34(1) and Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed Notice convening 32nd Annual General Meeting ("AGM") along with the Integrated Annual Report of the Company for FY 2025-26.

The 32nd Annual General Meeting (AGM) of the Members of the Company is scheduled to be held on Wednesday, September 30, 2026 at 03:00 P.M. through Video Conferencing ('VC')/Other Audio Visual Means ('OVAM')

The said Annual Report FY 2025-26 and Notice of AGM is being sent through electronic mode to the shareholders of the Company who have registered their email id with the Company's RTA/Depository Participants.

Further, the remote e-voting period will commence from Sunday 27th September, 2026 at 09.00 A.M. and ends on Tuesday, 29th September, 2026 05.00 P.M. (IST). During this period, members of the Company holding shares either in physical or dematerialized form as on the cut-off date, i.e., Wednesday, 23rd September 2026, may cast their vote through remote e-voting.

For **Hasti Finance Limited,**

Nitin Prabhudas Somani
Managing Director
(DIN: 00841378)

CORPORATE INFORMATION

Directors

Sr. No.	Name of Director	Designation
1	**Mr. Nitin Prabhudas Somani**	Executive Director, Chairperson and Managing Director
2	**Mrs. Sonal Nitin Somani**	Executive Director
3	**Mr. Sanjay Vasudeo Dhoke**	Non-Executive Independent Director
4	**Mr. Khairu Imam Pappuwale**	Non-Executive Independent Director
5	**Mr. Sumeedh Ramesh Madame**	Non-Executive Independent Director

Key Managerial Personnel

Sr. No.	Name	Designation
1	**Mr. Manoj Somani**	Chief Financial Officer
2	**Mr. Ankit Kumar Jha**	Company Secretary & Compliance Officer

Corporate Office

Particulars	Details
Address	Office No. 1A, Anubhav Apartments, Sayani Road, Prabhadevi, Mumbai – 400 025
Tel. No.	+91-22-2430 2882
Website	www.hastifinance.com
Email	hastifinanceltd@gmail.com

Registered Office

Particulars	Details
Address	No. 14, Imperial Hotel Complex, Near Albert Cinema Hall, Whannels Road, Egmore, Chennai – 600008, Tamil Nadu
Telephone No.	+91-8655458399 / +91-44-28421256

Statutory Auditors

Particulars	Details
Name	**Vandana V. Dodhia & Co.**
Firm	Chartered Accountants
Address	D-101, Om Fortune, 1st Floor, Behind Bank of Baroda, Jambli Gali, Borivali West, Mumbai – 400092
Website	www.cavandana.com
Email	vandana@cavandana.com / office.cavandana@gmail.com

Secretarial Auditors

Particulars	Details
Name	**Deepika Mishra and Associates**
Profession	Practising Company Secretaries
Address	B-224, Avantika, Sector-Rohini, Delhi – 110085

Registrar and Share Transfer Agent

Particulars	Details
Name	**Bigshare Services Private Limited**
Address	Office No. S6-2, 6th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri (East), Mumbai – 400093Maharashtra
Website	www.bigshareonline.com
Email	info@bigshareonline.com
Tel. No.	+91-22-6263 8200
Fax No.	+91-22-6263 8299

Bankers

Sr. No.	Name of Bank
1	The Bharat Co-op. (Mum) Bank Ltd.
2	IDBI Bank
3	ICICI Bank

HASTI FINANCE LIMITED

ANNUAL REPORT 2025-26

NOTICE

NOTICE IS HEREBY GIVEN THAT THIRTY SECOND ANNUAL GENERAL MEETING OF HASTI FINANCE LIMITED WILL BE HELD ON WEDNESDAY, 30TH SEPTEMBER, 2026 AT 03.00 P.M. THROUGH VIDEO CONFERENCING ("VC")/ OTHER AUDIO-VISUAL MEANS ("OAVM") TO TRANSACT THE FOLLOWING BUSINESS:

ORDINARY BUSINESS:

1. To receive, consider and adopt the Balance Sheet & Profit and Loss Account for the year ended 31st March, 2026, the Reports of the Directors, Report of Auditors and annexures thereto.

   To consider and, if thought fit, to pass, with or without modification(s), the following Resolution as an Ordinary Resolution:

   "RESOLVED THAT the Audited Financial Statement of the Company for the financial year ended March 31, 2026 and the reports of the Board of Directors and Auditors thereon, as circulated to the Members, be and are hereby considered and adopted"

2. To re-appoint Mrs. Sonal Nitin Somani (DIN: 01216993) as a Director, who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and, being eligible, offers herself for re-appointment.

   To consider and, if thought fit, to pass, with or without modification(s), the following Resolution as an Ordinary Resolution:

   "RESOLVED THAT in accordance with the provisions of Section 152 and other applicable provisions of the Companies Act, 2013, Mrs. Sonal Nitin Somani (DIN: 01216993), who retires by rotation at this meeting, be and is hereby appointed as a Director of the Company."

SPECIAL BUSINESS:-

3. Re- appointment of Mr. Nitin Prabhudas Somani (DIN 00841378) as Managing Director of the Company

   To consider and if though fit, to pass, with or without modification (s), the following resolution as an Special Resolution:

   "RESOLVED THAT pursuant to the provisions of Sections 196, 197 and 203 read with Schedule V and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, and such other applicable provisions, rules and regulations of the Companies Act, 2013 (including any statutory modification(s) or re-enactment thereof for the time being in force), and the Articles of Association of the Company, the consent and approval of the Members of the Company be and is hereby accorded for the re-appointment of Mr. Nitin Prabhudas Somani (DIN: 00841378) as the Managing Director of the Company, for a period of 5 (five) years commencing from 1st October, 2026 to 30th September, 2031, at such remuneration as may be mutually agreed between the Board of Directors and the Nomination and Remuneration Committee, and as may be reviewed from time to time by the Board of Directors and the Committee, subject to such terms and conditions as may be determined by the Board of Directors and in accordance with the applicable provisions of the Companies Act, 2013.

RESOLVED FURTHER THAT Mr. Nitin Prabhudas Somani (DIN 00841378) will work under the direct control and supervision of the Board of Directors, and that the Board shall be at liberty to alter, amend, and vary the terms and conditions of his appointment in the best interest of the company.

RESOLVED FURTHER THAT the remuneration payable to Mr. Nitin Prabhudas Somani, shall not exceed the overall ceiling of the total managerial remuneration as provided under Section 197 of the Companies Act, 2013 or such other limits as may be prescribed from time to time.

RESOLVED FURTHER THAT the Board of Directors or any of its committee be and is hereby authorized to do all such acts, deed, things, matters and take all such steps as may be necessary, proper, expedient to the foregoing resolution."

Notes:

1. The information required to be provided under section 102 of the Act, SEBI (LODR) Regulations and the Secretarial Standards on General Meetings (SS-2), with respect to details of Directors who are proposed to be appointed/ reappointed under item no. 3 set out above are annexed hereto.

2. Pursuant to the General Circular No. 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs (MCA) and circular issued by SEBI vide circular no. SEBI/HO/ CFD/CFDPOD-2/P/ CIR/2024/133 dated October 3, 2024 ("SEBI Circular") and other applicable circulars and notifications issued (including any statutory modifications or re- enactment thereof for the time being in force and as amended from time to time, companies are allowed to hold EGM/AGM through Video Conferencing (VC) or other audio visual means (OAVM), without the physical presence of members at a common venue. Thus, Members can attend and participate in the ensuing general meeting through VC/OAVM.

3. Pursuant to the Circular No. 14/2020 dated April 08, 2020, issued by the Ministry of Corporate Affairs, the facility to appoint proxy to attend and cast vote for the members is not available for this AGM. However, the Body Corporates are entitled to appoint authorised representatives to attend the AGM through VC/OAVM and participate there at and cast their votes through e-voting.

4. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC/OAVM will be made available for 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

5. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

6. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) the Secret arial Standard on General Meetings (SS-2) issued by the ICSI and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), and the Circulars issued by the Ministry of Corporate Affairs from time to time the Company is providing facility of remote e-Voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with National Securities Depository Limited (NSDL) for facilitating voting through electronic means, as the authorized agency. The facility of casting votes by a member using remote e-Voting system as well as e- voting on the date of the AGM will be provided by NSDL.

7. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, the Notice calling the AGM has been uploaded on the website of the Company at www.hastifinance.com. The Notice can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and the AGM Notice is also available on the website of NSDL (agency for providing the Remote e-Voting facility) i.e. www.evoting.nsdl.com.

8. AGM has been convened through VC/OAVM in compliance with applicable provisions of the Companies Act, 2013 read with MCA Circular issued from time to time

THE INSTRUCTIONS FOR REMOTE E-VOTING, E-VOTING ON THE DAY OF E-AGM AND INSTRUCTIONS FOR E-AGM IS PROVIDED AS UNDER:-

The remote e-voting period begins on 27th September, 2026 at 09:00 A.M. and ends on 29th September, 2026 at 05:00 P.M. 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. 23rd September, 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 23rd September,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.	1. For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID,8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click

on company name or **e-Voting service provider i.e. 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.

2. Existing **IDeAS** user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "**Beneficial Owner"** icon under **"Login"** which is available under **'IDeAS'** section , this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on **"Access to e-Voting"** under e-Voting services and you will be able to see e-Voting page. Click on company name or **e-Voting service provider i.e. NSDL** and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

3. If you are 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

4. 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 hold 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 company name or **e-Voting service provider i.e. 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.

5. Shareholders/Members can also download NSDL Mobile App "NSDL Speede" facility by scanning the QR code mentioned below for seamless voting experience.

NSDL Mobile App is available on

App Store   Google Play

Individual Shareholders holding securities in demat mode with CDSL	1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password. 2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. 3. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. 4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on 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 able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.
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. upon logging in, you will be able to see e-Voting option. 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 company name or e-Voting service provider i.e. 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 022 - 4886 7000

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 toll free no. 1800-21-09911

B) Login Method for e-Voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

<u>How to Log-in to NSDL e-Voting website?</u>

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.**

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 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 (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 mishradipika8@gmail.com with a copy marked to evoting@nsdl.com. Institutional shareholders (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.: 022 - 4886 7000 or send a request to (Prajakta Pawle) at evoting@nsdl.com

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:

1. 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 (hastifinanceltd@gmail.com).
2. 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 (hastifinanceltd@gmail.com). If you are an Individual shareholders 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**.
3. 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.
4. 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 required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

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

1. The procedure for e-Voting on the day of the EGM/AGM is same as the instructions mentioned above for remote e-voting.
2. Only those Members/ shareholders, who will be present in the EGM/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 EGM/AGM.

3. Members who have voted through Remote e-Voting will be eligible to attend the EGM/AGM. However, they will not be eligible to vote at the EGM/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 EGM/AGM shall be the same person mentioned for Remote e-voting.

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

1. Member will be provided with a facility to attend the EGM/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" placed under **"Join meeting"** menu against company name. You are requested to click on VC/OAVM link placed under Join 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.

5. Shareholders who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at (hastifinanceltd@gmail.com). The same will be replied by the company suitably.

6. Company has not availed the speaker facility during the Financial Year 2025-26.

For & On behalf of the Board
Hasti Finance Limited

Sd/-
Nitin Prabhudas Somani
Managing Director
DIN 00841378

Mumbai, 05th September, 2026

ANNEXURE A

Statement pursuant to Section 102(1) of the Companies Act, 2013, as amended (‘Act’)

Item No. 3

It is proposed to re-appoint Mr. Nitin Prabhudas Somani (DIN: 00841378) as the Managing Director of the Company. His present tenure as Managing Director is due to expire on 30th September, 2026. The Board of Directors, at its meeting held on 05th September, 2026**,** has, subject to the approval of the Members, approved the re-appointment of Mr. Nitin Prabhudas Somani as Managing Director of the Company for a further period of five (5) years, commencing from 1st October, 2026 to 30th September, 2031, in accordance with the provisions of Sections 196, 197, 203 and Schedule V of the Companies Act, 2013 (“the Act”). The Act further requires the approval of the Members for such re-appointment and remuneration.

The profile of Mr. Nitin Prabhudas Somani**,** as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standard-2 (SS-2) issued by the Institute of Company Secretaries of India, has been provided in Annexure-1 to this Notice**.**

The terms of appointment of Mr. Nitin Prabhudas Somani are as follows:

I. Period of Appointment:

Five (5) years, commencing from 1st October, 2026 to 30th September, 2031 (both days inclusive).

II. Remuneration:

Salary and other remuneration payable to Mr. Nitin Prabhudas Somani shall be as may be determined by the Board of Directors from time to time, subject to the provisions of the Companies Act, 2013 and Schedule V thereto.

In the event of absence or inadequacy of profits in any financial year during the tenure of the Managing Director, the Company shall, subject to the provisions of Sections 197, 198 and 203 read with Schedule V of the Act, and subject to such approvals as may be required, pay to the Managing Director the remuneration as specified above.

None of the Directors, Key Managerial Personnel of the Company or their respective relatives, except Mr. Nitin Prabhudas Somani, Mrs. Sonal Nitin Somani and Mr. Manoj Somani, are in any way concerned or interested, financially or otherwise, in this Resolution, except to the extent of their respective shareholding, if any, in the Company.

The Board recommends the **Special Resolution** set out at **Item No. 3** of this Notice for approval by the Members.

Annexure 1
Details of the Directors seeking re-appointment in the forthcoming Annual General Meeting

[Pursuant to Regulations 26(4) and 36(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and Secretarial Standard on General Meeting]

Name of the Director	Mrs. Sonal Nitin Somani	Mr. Nitin Prabhudas Somani
Date of Birth	15/08/1973	02/03/1970
Date of Appointment/ Re- Appointment	29/09/2009	05/09/2026
Qualification Experience & brief profile	Mrs. Sonal Nitin Somani is a good leader and has good experience in handling the management of the Company	Mr. Nitin Prabhudas Somani (DIN: 00841378) is the Managing Director of Hasti Finance Limited and has been associated with the Company for several years. He has been serving as a Director of the Company since 29th September, 2009 and has been holding the position of Managing Director since 1st October, 2011. He has considerable experience in the finance and investment sector and has been actively involved in the management and affairs of the Company. His knowledge and experience in the financial services sector have contributed to the growth and development of the Company. Hasti Finance Limited is a public listed company engaged in the financial services sector and is a non-deposit accepting Non-Banking Financial Company (NBFC). Mr. Nitin Prabhudas Somani continues to contribute to the strategic and operational management of the Company in his capacity as Managing Director.
Relationship with Directors	Wife of Managing Director Mr. Nitin Somani	Husband of Directors Sonal Somani
Directorships held in other Listed Entities	NA	NA
Memberships/ Chairmanships of committees of other Listed Entities	NA	NA
No. of shares held	25,79,668	2021896

DIRECTORS' REPORT

TO
THE MEMBERS
OF HASTI FINANCE LIMITED

Your Directors have pleasure in presenting the 32nd Annual report of the Company together with the audited Financial Statements for the year ended 31st March, 2026.

1. FINANCIAL RESULTS:

The financial results of your company for the year ended 31st March, 2026 are summarized below:

Particulars	31st March, 2026 (In Rs.)	31st March, 2025 (In Rs.)
Gross Income	17,58,026	45,02,452
Less: Expenses	4,72,49,133	8,59,28,165
Profit / (Loss) Before Interest, Depreciation and Amortization, Exceptional Items and Tax	**(4,54,91,107)**	**(8,14,25,713)**
Less: Depreciation and Amortization	87,572	1,28,572
Profit / (Loss) Before Exceptional Items and Tax	**(4,55,78,679)**	**(8,15,54,285)**
Add: Exceptional Item	-	-
Profit / (Loss) Before Tax	(4,55,78,679)	(8,15,54,285)
(Less) / Add: Tax Expenses	1,70,15,786	6,200
Profit / (Loss) After Tax	**(6,25,94,465)**	**(8,15,48,085)**
Add: Balance brought forward from previous year		
Profit / (Loss) available before appropriations	**(6,25,94,465)**	**(8,15,48,085)**
Less: Appropriations		
Other Comprehensive Income	-	(30,12,136)
Transfer to Statutory Reserve	-	-
Surplus Carried to Balance Sheet	**(6,25,94,465)**	**(8,45,60,221)**

During the year under review, the Company incurred a Loss after Tax of ₹6,25,94,465/- as compared to a Loss after Tax of ₹8,45,60,221/- in the previous year. The income from sale of services during the year was Nil.

The Company is a Non-Deposit Accepting Non-Banking Financial Company (NBFC). Accordingly, the Company has followed the applicable guidelines issued by the Reserve Bank of India (RBI) relating to income recognition, asset classification and provisioning norms.

The Loss after Tax of the Company for the current financial year ended 31st March, 2026 was ₹6,25,94,465/- as compared to a Loss after Tax of ₹8,45,60,221/- during the previous financial year.

The Directors propose to carry forward the Loss of ₹6,25,94,465 for the current financial year to the Balance Sheet..

2. RESERVES

Since the Company has incurred a loss during the year therefore, Company has not transferred to Statutory Reserves of the Company.

3. CAPITAL STRUCTURE

There was no change in the Authorized and Paid-up Share Capital of the Company during the year.

The Authorized Share Capital of the Company is Rs. 12,01,00,000/- (Rupees Twelve Crores and One Lakh only) divided into 1,20,10,000 (One Crore Twenty Lakh and Ten Thousand Only) Equity Shares of Rs. 10/- (Rupee Ten) each.

The Paid-up Share Capital of the Company is Rs. 10,83,97,300/- (Rupees Ten Crores Eighty Three Lakhs Ninety Seven Thousand and Three Hundred only) divided into 1,08,39,730 (One Crore Eight Lacs Thirty Nine Thousand Seven Hundred and Thirty Only) Equity Shares of Rs. 10/- (Rupee Ten) each.

4. DIVIDEND:

During the Year Company has incurred a loss, therefore, Company has not recommended Dividend to the shareholders of the Company.

5. TRANSFER OF UNCLAIMED DIVIDEND TO INVESTOR EDUCTION AND PROTECTION FUND:

The provisions of Section 125(2) of the Companies Act, 2013 do not apply as there was no dividend declared and paid last year.

6. REVIEW OF BUSINESS OPERATIONS AND FUTURE PROSPECTS

Your Directors wish to present the details of Business operations done during the year under review. The Company is a Non-Banking Finance Company. For the business and operation of the company along with revenues, financials attached with the annual report could be referred.

7. MATERIAL CHANGES AND COMMITMENT IF ANY AFFECTING THE FINANCIAL POSITION OF THE COMPANY OCCURRED BETWEEN THE END OF THE FINANCIAL YEAR TO WHICH THIS FINANCIAL STATEMENTS RELATE AND THE DATE OF THE REPORT

No material changes and commitments affecting the financial position of the Company occurred between the ends of the financial year to which this financial statements relate on the date of this report.

8. CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUTGO

The provisions of Section 134(m) of the Companies Act, 2013 do not apply to our Company. There was no foreign exchange inflow or Outflow during the year under review.

9. STATEMENT CONCERNING DEVELOPMENT AND IMPLEMENTATION OF RISK MANAGEMENT POLICY OF THE COMPANY

The Company has been addressing various risks impacting the Company and the policy of the Company on risk management is provided elsewhere in this annual report in Management Discussion.

10. DETAILS OF POLICY DEVELOPED AND IMPLEMENTED BY THE COMPANY ON ITS CORPORATE SOCIAL RESPONSIBILITY INITIATIVES

The provisions of Section 135 of the Companies Act, 2013 do not apply to our Company. Hence the company has not developed and implemented any corporate social responsibility initiatives.

11. PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS MADE UNDER SECTION 186 OF THE COMPANIES ACT, 2013

Details of Loans, Guarantees and Investments covered under the provisions of Section 186 of the Companies Act, 2013, if any, are given in the notes to the Financial Statements.

12. AUDITORS

a. Statutory Auditors.

M/s. Vandana V. Dodhia & Co., Chartered Accountants, Firm Registration No. 117812W was appointed as Statutory Auditors for a period of 5 years under Section 139 of the Companies Act, 2013 to hold office from the conclusion of 28th Annual General Meeting till the conclusion of 33rd Annual General Meeting.

b. Secretarial Auditor

Pursuant to the provisions of Section 204 of the Companies Act, 2013 read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the Secretarial Audit Report submitted by M/s. Deepika Mishra and Associates, Practicing Company Secretaries (M. No. A46839, COP No. 17113) for the financial year ended 31st March, 2026 is annexed to this Report as **Annexure 1**.

13. AUDITORS REPORT

a. Statutory Auditors' Report

The Statutory Auditors' Report for the financial year ended 31st March, 2026 is self-explanatory and, therefore, does not call for any further comments or explanations from the Board of Directors.

b. Secretarial Audit Report

The Secretarial Audit Report issued by M/s. Deepika Mishra and Associates, Practising Company Secretaries, for the financial year ended 31st March 2026 is annexed to this Report as **Annexure 1.**

The observations, qualifications, reservations or adverse remarks, if any, made in the Secretarial Audit Report, along with the management's comments thereon, are appropriately dealt with in the said Report.

14. COMPANY'S POLICY RELATING TO DIRECTORS APPOINTMENT, PAYMENT OF REMUNERATION AND DISCHARGE OF THEIR DUTIES

The Company's Policy relating to appointment of Directors, payment of Managerial remuneration, Directors' qualifications, positive attributes, independence of Directors and other related matters as provided under Section 178(3) of the Companies Act, 2013 is available at the registered office of the company.

15. ANNUAL RETURN

The Annual Return of the Company as on 31st March 2026 in Form MGT-7 in accordance with Section 92(3) of the Act read with the Companies (Management and Administration) Rules 2014 is available on the website of the Company www.hastifinance.com.

16. PARTICULARS OF CONTRACTS OR ARRANGEMENTS MADE WITH RELATED PARTIES

During the period under review, no related party transaction occurred as per section 188 of the Companies Act, 2013.

17. NUMBER OF BOARD MEETINGS CONDUCTED DURING THE YEAR UNDER REVIEW

6 (Six) Board Meetings were held during the Financial Year 2025-2026. The dates on which the said meetings were held are as follows:

30-05-2025; 14-08-2025; 03-09-2025; 14-11-2025; 12-02-2026; 18-03-2026.

18. DIRECTORS RESPONSIBILITY STATEMENT

In accordance with the provisions of Section 134(5) of the Companies Act, 2013 the Board hereby submit its responsibility Statement:—

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

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

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

(d) the directors had prepared the annual accounts on a going concern basis; and

(e) the directors had laid down internal financial controls to be followed by the company and that such internal financial controls are adequate and were operating effectively,

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

19. SUBSIDIARIES, JOINT VENTURES AND ASSOCIATE COMPANIES

The Company does not have any Subsidiary, Associates or Joint venture Company.

20. DEPOSITS

Our company is a Non deposit accepting Non Banking Financial Company, during the year under review the Company has neither accepted nor renewed any deposit during the year under review.

21. CHANGES IN DIRECTORS AND KEY MANAGERIAL PERSONNEL OF THE COMPANY

No changes are made during the year.

22. DECLARATION OF INDEPENDENT DIRECTORS

The Independent Directors have submitted their disclosures to the Board that they fulfill all the requirements as stipulated in Section 149(6) of the Companies Act, 2013 so as to qualify themselves to be appointed as Independent Directors under the provisions of the Companies Act, 2013 and the relevant rules. The Board is of the view that all the Independent Directors on the Board possess integrity, necessary expertise and experience for performing their functions diligently.

PARTICULARS OF EMPLOYEES

Information as per Rule 5(1) of chapter XIII, Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

Information under Rule 5(1) (i) & (ii)

Name of Director	Designation	Remuneration in year 2026 (Rs. In Lacs)	Remuneration in year 2025 (Rs. In Lacs)	% increase/Decrease in remuneration during the year
Nitin Prabhu-das Somani	Managing Director	0	Only sitting fees is given	Not Applicable
Sonal Nitin Somani	Executive Director	0	Only sitting fees is given	Not Applicable
Raj Nitin Somani	Chief Financial Officer	0	Nil	Nil

Information under Rule 5(1) (iii) & (iv)

Total number of employees during the year 2026	Total number of employees during the year 2025	Remuneration of employees in year 2026 (Rs. In Lacs)	Remuneration of employees in year 2025 (Rs. In Lacs)	% increase / (decrease) in remuneration of employees during the year
Nil	Nil	Nil	Nil	Nil

Information under Rule 5(1) (viii)

The Company affirms that the remuneration is as per the remuneration policy of the Company.

No employee of the Company is falling under Rule 5(2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014.

23. FORMAL ANNUAL EVALUATION

The provisions of the Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, mandates that the board shall monitor and review the Board evaluation framework. The Companies Act, 2013 states that a formal annual evaluation needs to be made by the Board of its own performance and that of its committees and individual directors. Schedule IV of the Companies Act, 2013 states that the performance evaluation of independent directors shall be done by the entire Board of Directors, excluding the director being evaluated.

The evaluation of all the directors and the Board as a whole was conducted based on the criteria and framework adopted by the Board. The Board approved the evaluation results as collated by the Nomination and Remuneration committee.

24. WHISTLEBLOWER POLICY

The Board has adopted whistleblower mechanism in the company.

25. DISCLOSURE OF COMPOSITION OF BOARD COMMITTEES As on 31/03/2026

Name of Committee	**Composition of Committee**
Audit Committee	Mr. Khairu Imam Pappuwale (Chairperson) Mr. Sumedh Ramesh Madame (Member) Mr. Sanjay Vasudeo Dhoke (Member)
Nomination and Remuneration Committee	Mr. Sumedh Ramesh Madame (Chairperson) Mr. Khairu Imam Pappuwale (Member) Mr. Sanjay Vasudeo Dhoke (Member)
Stakeholders Relationship Committee	Mr. Sumedh Ramesh Madame (Chairperson) Mr. Khairu Imam Pappuwale (Member) Mr. Sanjay Vasudeo Dhoke (Member)

The above composition of the Audit Committee consists of all independent Directors.

The Company has established a vigil mechanism and overseas through the committee, the genuine concerns expressed by the employees and other Directors. The Company has also provided adequate safeguards against victimization of employees and Directors who express their concerns. The Company has also provided direct access to the chairman of the Audit Committee on reporting issues concerning the interests of co employees and the Company.

26. SHARES

a. BUY BACK OF SECURITIES

The Company has not bought back any of its securities during the year under review.

b. SWEAT EQUITY

The Company has not issued any Sweat Equity Shares during the year under review.

c. BONUS SHARES

No Bonus Shares were issued during the year under review.

d. EMPLOYEES STOCK OPTION PLAN

The Company has not provided any Stock Option Scheme to the employees.

27. DISCLOSURES UNDER SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION & REDRESSAL) ACT, 2013.

There was no case filed during the year, under the Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013. Further, the Company ensures that there is a healthy and safe atmosphere for every women employee at the workplace and have made necessary policies for safe and secure environment for women employees. The Company has in place an Anti—Sexual Harassment Policy in line with the requirements of The Sexual Harassment of Women at Work Place (Prevention, Prohibition and Redressal) Act, 2013. An Internal Complaints Committee has been set up to redress complaints received regarding sexual harassment. The Company affirms that during the Year under review, no complaints were received by the Committee for redressal.

28. CASH FLOW STATEMENT

In conformity with the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and requirements of Companies Act, 2013, the Cash flow Statement for the financial year ended 31.03.2026 is annexed here to as a part of the Financial Statements.

29. DISCLOSURE OF MAINTENANCE OF COST RECORDS

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.

30. DETAILS OF SIGNIFICANT/MATERIAL ORDERS PASSED BY THE REGULATORS/TRIBUNAL/COURTS

There are no significant or material orders passed by any regulators/Tribunal/Courts impacting the going concern status and Company's Operation in future.

31. INTERNAL FINANCIAL CONTROL SYSTEMS AND THEIR ADEQUACY

The details in respect of internal financial control and their adequacy are included in Management Discussion and Analysis, which forms part of this Report.

32. CORPORATE GOVERNANCE REPORT:

The report on Corporate Governance required as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached in **Annexure "2"** to the Board report.

33. MANAGEMENT DISCUSSION AND ANALYSIS REPORT

The Management Discussion and Analysis Report is enclosed as a part of this report as **Annexure "3**".

34. CORPORATE GOVERNANCE CERTIFICATE

The certificate from the auditors regarding compliance of conditions of corporate governance as stipulated in SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached in **Annexure "4"** to the report.

35. ENVIRONMENT PROTECTION AND POLLUTION CONTROL

The Company has always been socially conscious corporate, and has always carried forward all its operations and procedures for environment friendly norms with all necessary clearances.

36. COMPLIANCE WITH SECRETARIAL STANDARDS

The Company has complied with Secretarial Standards issued by the Institute of Company Secretaries of India on Board Meetings and General Meetings. As required in terms of Secretarial Standard (SS)-4, it is hereby confirmed that there is no corporate insolvency resolution process initiated under the Insolvency and Bankruptcy Code, 2016.

37. ACKNOWLEDGEMENTS

Your Directors place on record their sincere thanks to bankers, business associates, consultants, and various Government Authorities for their continued support extended to your Companies activities during the year under review. Your Directors also acknowledges gratefully the shareholders for their support and confidence reposed on your Company.

On behalf of the Board of Directors
For Hasti Finance Limited

Sd/-
Nitin Prabhudas Somani
Managing Director
DIN: 00841378

Place: Mumbai
Date: 05th September, 2026

Annexure - 1

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 No.9 of the Companies (Appointment and Remuneration Personnel) Rules, 2014]

To,

The Members,
HASTI FINANCE LIMITED
CIN: L65191TN1994PLC028333

We have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **HASTI FINANCE LIMITED**, **CIN: L65191TN1994PLC028333** (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 my opinion thereon.

Based on our verification of the **HASTI FINANCE LIMITED** 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, 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:

Corporate Information

We have examined the books, papers, minute books, forms and returns filed and other records maintained by **HASTI FINANCE LIMITED** ("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 there under;
ii. The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made there under;
iii. The Depositories Act, 1996 and the Regulations and Bye-laws framed there under;
iv. Foreign Exchange Management Act, 1999 and the rules and regulations; (Not Applicable during the period of audit)
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 (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;

(d) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018; - (Not Applicable during the period of audit)

(e) The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008;-(Not Applicable during the period of audit)

(f) The Securities and Exchange Board of India (Delisting of Equity Shares) (Amendment) Regulations, 2016 ;-(Not Applicable during the period of audit)

(g) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018;-
(Not Applicable during the period of audit)

vi. Other law applicable specifically to the Company, as detailed below;
(i) The Reserve Bank of India Act, 1934
(ii) Rules, regulation, master circulars and guidelines issued by the Reserve Bank of India as are applicable to the Non-Banking Financial Company (NBFC)

The compliance by the Company of the applicable direct tax laws, indirect tax laws and other financial laws has not been reviewed in this Audit, since the same have been subject to review by the other designated professionals.

We have relied on the representation made by the company and its officers for the systems and mechanisms formed by the company for compliances under the other applicable Acts, Laws and Regulations as mentioned by the company in its Management Representation letter.

We have also examined compliance with the applicable clauses:

a) Secretarial Standards issued by the Institute of Company Secretaries of India.
b) SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 and its amendments.

During the period under review the Company has generally complied with the provisions of the Acts, Rules, Regulations, Guidelines, Standards, etc. mentioned above subject to the following specific observations:

(i) Regulation 46,47,30 and of SEBI (LODR), Regulations 2015- The Company has not maintained the functional website as per Regulation. Company does not publish its financial results under regulation 46.

(ii) Reg. 3(5) and/o r Reg. 3(6) of SEBI (Prohibition of Inside r Trading) Regulations, 2015- The structured digital database has not been updated completely in the year 2025-26.

(iii) Regulation 6(1) of SEBI (LODR), 2015 - The company did not appoint a qualified company secretary as the compliance officer within a period of 3 months after vacation of office. A fine of ₹89,680/- has been levied on the Company in this regard.

(iv) Regulation 14 of SEBI (LODR), Regulations 2015- The Company delayed in payment of the annual listing fees for the financial year 2025-26.

(v) Regulation 76 of SEBI (Depositories and Participants) Regulations, 2018: The Company delayed the filing of the Reconciliation of Share Capital Audit Report for the quarter ended 30th September, 2025.

Company has not fully complied with The Reserve Bank of India Act, 1934 and Rules, regulation, Master Circulars and guidelines issued by the Reserve Bank of India as are applicable to the Non-Banking Financial Company (NBFC) and Delayed filing of applicable forms were also observed during the period.

Under the Companies Act, the Company have not appointed Internal Auditors required under 138, delayed filing of forms on the MCA portal was also observed.

We Further Report that

1. 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.

2. Adequate notice is given to all directors to schedule the Board Meetings, agenda and detailed notes on agenda were 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.

3. Decisions at the Board meetings and Committee meetings are carried by required majority as recorded in the minutes of the meetings of the Board of Directors or committees of the Board of Directors, as the case may be

We further report that 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.

We further report that during the audit period there were no instances of:

1. Public/Right/Preferential issue of shares / debentures/sweat equity, etc.
2. Redemption / buy-back of securities
3. Merger / amalgamation / reconstruction, etc.
4. Foreign technical collaborations.

This Report is to be read with our letter of even date which is annexed as Annexure- A and forms an integral part of this Report.

For Deepika Mishra & Associates
Company Secretaries

Deepika Mishra
Proprietor
C.P. No. :17113
UDIN: A046839H001385541

Date: 05th September, 2026
Place: **New Delhi**

ANNEXURE-A

To,
The Members,

HASTI FINANCE LIMITED
CIN: L65191TN1994PLC028333

Our report of even date is to be read along with this letter.

1. Maintenance 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 have 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 compliance of laws, rules and regulations and happening of events etc.

5. The compliance of the provisions of Corporate and other applicable laws, rules, regulations, standards is the responsibility of management. 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 Deepika Mishra & Associates
Company Secretaries

Deepika Mishra
Proprietor
C.P. No. :17113
UDIN: A046839H001385541
Peer Review Certificate No. -
5947/2024

Date: 05th September, 2026
Place: **New Delhi**

ANNEXURE "2" TO DIRECTOR'S REPORT

REPORT ON CORPORATE GOVERNANCE

(Pursuant to regulation 34(3) of Listing Obligation and Disclosure Regulation, 2015)

COMPANY'S PHILOSOPHY ON CODE OF GOVERNANCE

The Company recognizes its role as a corporate citizen and endeavors to adopt the best practices and the highest standards of Corporate Governance. The Company's activities are carried out in accordance with good corporate practices and the Company is constantly striving to better them by adopting the best practices.

The Company believes that good corporate governance practices enable the management to direct and control the affairs of the Company in an efficient manner and to achieve the Company's goal of maximizing value for all its stakeholders. The Company will continue to focus its resources, strengths and strategies to achieve its vision of becoming a leading financial services company in India, while upholding the core values of transparency, integrity, honesty and accountability.

Our Corporate Governance report ensures effective engagement with our stakeholders and helps us evolve with changing times. Our Corporate Governance framework ensures that we make timely disclosures and share accurate information regarding our financials and performance, as well as the leadership and governance of the company.

Our corporate governance philosophy is based on the following principles:-

- Corporate Governance standards should satisfy both the spirit of the law and the letter of the law.
- Ensure transparency and maintain a high level of disclosure.
- Communicate externally and truthfully about how the company is run internally.
- Comply with the laws of all countries in which we operate.
- The management is the trustee of the shareholder's capital and not the owner.

We firmly believe that Board independence is essential to bring objectivity and transparency in the management and in the dealings of the Company. As on March 31, 2026, the Board consists of 5 members out of which three members are independent directors.

BOARD OF DIRECTORS

The current policy is to have an appropriate mix of Executive and Non-Executive Independent Directors to maintain the independence of the Board. As on 31st March, 2026 the Board consists of five members, two of whom are Executive Directors and three are Non-Executive Directors.

A. Composition of Board, and Directorships held as on March 31, 2026

Name of Director	Category of Directorship	No of Board meetings attended by Director	Whether last AGM attended	*Director-ship in other Companies including private companies in India	No. of Committees in which Chairman/ Member (other than Hasti Finance Ltd.)	
					Member	Chairman

Nitin Prabhudas Somani	Executive Director (Promoter)	6	Yes	16	NIL	NIL
Sonal Nitin Somani	Executive Director (Promoter)	6	Yes	9	NIL	NIL
Sumeedh Ramesh Madame	Non-Executive, Independent Director	6	Yes	NIL	NIL	NIL
Khairu Imam Pappuwale	Non-Executive Independent Director	6	Yes	6	NIL	NIL
Sanjay Vasudeo Dhoke	Non-Executive Independent Director	6	Yes	1	NIL	NIL

*Note: None of the Directors of the Company are holding office of Directorship in any Listed Entities other than Hasti Finance Limited as on March 31, 2026.

B. Remuneration paid to Directors
None of the directors is paid any remuneration.

Familiarization Programme imparted to Independent Director is available on the website of the Company (URL: https://www.hastifinance.com/)

C. Directors Relationship inter-se:

Mr. Nitin Somani and Mrs. Sonal Nitin Somani are husband and wife. None of the other directors have any relations inter-se.

D. Board meetings:
6 (Six) Board Meetings were held during the Financial Year 2025-2026. The dates on which the said meetings were held are as follows:

30-05-2025; 14-08-2025; 03-09-2025; 14-11-2025; 12-02-2026; 18-03-2026

All the directors have made necessary disclosures about the committee positions, they occupy in other companies.

In the opinion of Board of Directors, all the independent Directors fulfill the conditions specified in the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 and are independent of the management.

The Board has identified skills/ expertise/ competencies fundamental for the effective functioning of the Company.

Sr. No	**Name of Director**	**Skill Area/ Expertise/ Competence**
1.	Mr. Nitin Prabhudas Somani	Leadership
2.	Mrs. Sonal Nitin Somani	Strategy and Planning

3.	Mr. Sanjay Vasudeo Dhoke	Dealing with Stakeholders and Strategic Management
4.	Mr. Khairu Imam Pappuwale	Finance, Accounts & Audit Knowledge
5.	Mr.Sumedh Ramesh Madame	Management

E. Code of Conduct:

The Board has laid down a code of conduct for Board members and senior management personnel of the Company. The Board members and senior management personnel have affirmed compliance with the said code of conduct. The Code of conduct is also hosted on the website of the company.

F. BOARD COMMITTEES

Currently the company has three committees i.e. Audit Committee, Nomination & Remuneration Committee and Stakeholders Relationship Committee.

I. AUDIT COMMITTEE:

Our Audit Committee comprises of following three Directors as on 31.03.2026.

1. Mr. Khairu Imam Pappuwale -Chairman, Non-Executive and Independent Director
2. Mr. Sanjay Vasudeo Dhoke – Member, Non-Executive and Independent Director
3. Mr. Sumedh Ramesh Madame- Member, Non-Executive and Independent Director

Mr. Kahiru Imam Pappuwale, Non-Executive and Independent Director is the Chairman of the Audit Committee. The members of the Committee have the relevant experience in the field of finance, taxation and accounting.

The Audit Committee reviewed financial results for the year under Corporate Governance.

The powers and role of the Audit Committee over the matters specified under Regulation 18 of the SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 such as monitoring the Company's financial reporting process, recommending the appointment/ re-appointment of statutory auditors; reviewing with the management annual financial statements; quarterly financial statements and matters as covered under role of audit committee in Part C of Schedule II of the aforesaid Regulations. The audit committee has powers interalia, to investigate any activity within its terms of reference and to seek outside legal and professional advice.

The brief terms of reference of the Audit Committee include: –

1) oversight of the listed entity's financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible;

2) Recommendation for appointment, remuneration and terms of appointment of auditors of the listed entity;

3) Approval of payment to statutory auditors for any other services rendered by the statutory auditors;

4) Reviewing, with the management, the annual financial statements and auditor's report thereon before submission to the board for approval, with particular reference to:

(a) matters required to be included in the director‘s responsibility statement to be included in the board‘s report in terms of clause (c) of sub-section (3) of Section 134 of the Companies Act, 2013;

(b) Changes, if any, in accounting policies and practices and reasons for the same;

(c) Major accounting entries involving estimates based on the exercise of judgment by management;

(d) Significant adjustments made in the financial statements arising out of audit findings;

(e) Compliance with listing and other legal requirements relating to financial statements;

(f) Disclosure of any related party transactions;

(g) Modified opinion(s) in the draft audit report;

5) Reviewing, with the management, the quarterly financial statements before submission to the board for approval;

6) reviewing, with the management, the statement of uses / application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilized for purposes other than those stated in the offer document / prospectus / notice and the report submitted by the monitoring agency monitoring the utilization of proceeds of a public or rights issue, and making appropriate recommendations to the board to take up steps in this matter;

7) reviewing and monitoring the auditor‘s independence and performance, and effectiveness of audit process;

8) Approval or any subsequent modification of transactions of the listed entity with related parties;

9) Scrutiny of inter-corporate loans and investments;

10) Valuation of undertakings or assets of the listed entity, wherever it is necessary;

11) Evaluation of internal financial controls and risk management systems;

12) Reviewing, with the management, performance of statutory and internal auditors, adequacy of the internal control systems;

13) reviewing the adequacy of internal audit function, if any, including the structure of the internal audit department, staffing and seniority of the official heading the department, reporting structure coverage and frequency of internal audit;

14) Discussion with internal auditors of any significant findings and follow up there on;

15) Reviewing the findings of any internal investigations by the internal auditors into matters where there is suspected fraud or irregularity or a failure of internal control systems of a material nature and reporting the matter to the board;

16) Discussion with statutory auditors before the audit commences, about the nature and scope of audit as well as post-audit discussion to ascertain any area of concern;

17) To look into the reasons for substantial defaults in the payment to the depositors, debenture holders, shareholders (in case of non-payment of declared dividends) and creditors;

18) To review the functioning of the whistle blower mechanism;

19) Approval of appointment of chief financial officer after assessing the qualifications, experience and background, etc. of the candidate;

20) Carrying out any other function as is mentioned in the terms of reference of the audit committee.

4 (Four) meetings of the Committee were held on 30-05-2025; 14-08-2025; 14-11-2025; 12-02-2026 during the financial year.

The attendance of each member of the Audit Committee in the meeting is given below:

Name of the Director	No. of Meetings attended
1. Mr. Khairu Imam Pappuwale	4
2. Mr. Sumeedh Ramesh Madame	4
3. Mr. Sanjay Vasudeo Dhoke	4

II. NOMINATION AND REMUNERATION COMMITTEE

Our Nomination and remuneration committee comprises of 3 directors as on 31st March, 2026.

1. Mr. Sumedh Ramesh Madame- Chairman, Non-Executive and Independent Director.

2. Mr. Khairu Imam Pappuwale -Member, Non-Executive and Independent Director.

3. Mr. Sanjay Vasudeo Dhoke - Member, Non-Executive and Independent Director

In accordance with the requirements of section 178 of the Companies Act, 2013 and as per Regulation 19 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board has constituted Nomination and Remuneration Committee. The purpose of the committee is to oversee the nomination process for the top level management and the executive remuneration structure. The committees indentifies, screens and reviews individuals qualified to serve as executive directors, non executive directors and independent directors consistent with criteria approved by the Board and recommends, for the approval by the Board nominees for the election at the AGM. The committee will review and discuss all matters pertaining to candidates and will evaluate the candidates in accordance with a process that it seems fit, passing on the recommendations to the Board. The committee coordinates and overseas the annual self-evaluation of the Board and of the individual Director.

The brief terms of reference of the Nomination and Remuneration Committee include: –

1) formulation of the criteria for determining qualifications, positive attributes and independence of a director and recommend to the board of directors a policy relating to, the remuneration of the directors, key managerial personnel and other employees;

2) Formulation of criteria for evaluation of performance of independent directors and the board of directors;

3) Devising a policy on diversity of board of directors;

4) identifying persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down, and recommend to the board of directors their appointment and removal.

5) Whether to extend or continue the term of appointment of the independent director, on the basis of the report of performance evaluation of independent directors.

During the year, 2 (Two) meetings of the Nomination and Remuneration Committees were held on 01-10-2025 and18-03-2026.

The attendance of each member of the Nomination and Remuneration Committee in the meeting is given below:

Name of the Director	**No. of Meetings attended**
1. Mr. Khairu Imam Pappuwale	2
2. Mr. Sumeedh Ramesh Madame	2
3. Mr. Sanjay Vasudeo Dhoke	2

Performance Evaluation Criteria for Independent Directors:

The performance evaluation criteria for Independent Directors is determined by the Nomination and Remuneration Committee. An indicative list of factors that may be evaluated include participation and contribution by a director, commitment, effective deployment of knowledge and expertise, effective management of relationship with stakeholders, integrity and maintenance of confidentiality and independence of behaviour and judgement. A separate meeting of Independent Directors was conducted as per Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 on 18th March, 2022. All the independent directors were present for the meeting.

The criteria and remuneration policy are subject to review by the Nomination & Remuneration Committee & the Board of Directors of the Company and has been uploaded website of the Company (URL: https://www.hastifinance.com/)

Disclosures as required under Schedule V of the Companies Act, 2013:

1. Remuneration package such as salary, benefits, bonuses, stock options, pension, etc., of all the directors: NIL

2. Details of fixed component and performance linked incentives along with the performance criteria: The remuneration is payable as per the Nomination and Remuneration Policy of the Company.

3. Service contracts, notice period, severance fees: The Company has entered into agreements with Managing directors/ Whole-time Director of the Company.

4. Stock option details, if any, and whether the same has been issued at a discount as well as the period over which accrued and over which exercisable: Not applicable

III. SHAREHOLDER'S GRIEVANCES COMMITTEE

The company has the mandate to review and redress shareholder grievances.

Our Shareholder's Grievances Committee comprised of three independent directors as on 31st March, 2026.

1. Mr. Sumedh Ramesh Madame - Chairman, Non-Executive and Independent Director.

2. Mr. Khairu Imam Pappuwale- Member, Non-Executive and Independent Director.

3. Mr. Sanjay Vasudeo Dhoke - Member, Non-Executive and Independent Director.

The brief terms of reference of the Shareholders Grievances Committee include:

The Shareholders Grievances Committee shall consider and resolve the grievances of the security holders of the listed entity including complaints related to transfer of shares, non- receipt of annual report and non-receipt of declared dividends.
The committee deals with various matters relating to:

- Transfer / transmission of shares
- Issue of Share certificate in lieu of lost, sub-divided, consolidated, rematerialized or defaced Certificates.
- Consolidation / splitting of folios
- Review of shares dematerialized and all other related matters.
- Investors grievance and redressal mechanism and recommend measures to improve the level of investor's services.

The committee had 1(One) meeting during the year ended 31st March, 2026 on 15-11-2025.

The attendance of each member of the Shareholders Grievances Committee in the meeting is given below:

Name of the Director	No. of Meetings attended
1. Mr. Sumeedh Ramesh Madame	1
2. Mr. Khairu Imam Papppuwale	1
3. Mr. Sanjay Vasudeo Dhoke	1

Information on Investor Grievances for the period from 1st April, 2025 to 31st March 2026:

There are no outstanding complaints at the close of financial year which were received from shareholders during the year. The Company has no transfers pending at the close of the financial year. The total no. of complaints received and complied during the year were:

Opening: Nil
Complaints Received: Nil
Complied: Nil
Pending: Nil

The Outstanding complaints as on 31st March 2026 - Nil

G. GENERAL BODY MEETING

Location and time for last three Annual General Meetings:

Year	Location	Date	Time	Special Resolution	Postal ballot
2022-2023	Through Video Conferencing ("Vc")/ Other Audio-Visual Means ("Oavm")	30/09/2023	2.00 pm	1.Appointment of Mr. Sanjay Vasudeo Dhoke as an independent director for a term of 5 years. 2. Alteration/ Addition in the Object Clause of the Company. 3. Shifting of Registered Office of the company from Tamil Nadu to the State of Maharashtra	N.A.
2023-2024	Through Video Conferencing ("Vc")/ Other Audio-Visual Means ("Oavm")	30/09/2024	2.00 pm	1. Reappointment of Non-Executive Independent Director Mr. Khairu Imam Pappuwale for 02nd term of 5 Years 2. Appointment of Mr. Sumed Madame (DIN: 10769810) has an Independent Director of the Company	N.A
2024-2025	Through Video Conferencing ("Vc")/ Other Audio-Visual Means ("Oavm")	30/09/2025	2.00 pm	N.A.	N.A

No postal ballots were used for voting at these meetings; however the Company has allowed remote E-voting facility in its 32nd Annual General meeting.

H. DISCLOSURES

I. RELATED PARTIES TRANSACTION:

Related party transactions that were entered during the financial year were on an arm's length basis and were in the ordinary course of business and the policy is available on www.hastifinance.com.

II. STATUTORY COMPLIANCE, PENALTIES AND STRUCTURES:

Following non compliance has been done by the company:

Sr. No.	Regulation / Provision	Observation / Non-Compliance
1	Regulation 46, 47 and 30 of SEBI (LODR) Regulations, 2015	The Company has not maintained a functional website as required under the applicable Regulations. Further, the Company has not published its financial results on its website in compliance with Regulation 46.
2	Regulation 3(5) and 3(6) of SEBI (Prohibition of Insider Trading) Regulations, 2015	The Structured Digital Database (SDD) has not been completely updated during the financial year 2025-26.
3	Regulation 6(1) of SEBI (LODR) Regulations, 2015	The Company did not appoint a qualified Company Secretary-cum-Compliance Officer for the period from 17/07/2025 to 17/03/2026. A fine of ₹89,680/- has been levied on the Company in this regard.
4	Regulation 14 of SEBI (LODR) Regulations, 2015	The Company delayed the payment of the annual listing fees for the financial year 2025-26.
5	Regulation 76 of SEBI (Depositories and Participants) Regulations, 2018	The Company delayed the filing of the Reconciliation of Share Capital Audit Report for the quarter ended 30th September, 2025.

Company has not fully complied with The Reserve Bank of India Act, 1934 and Rules, regulation, Master Circulars and guidelines issued by the Reserve Bank of India as are applicable to the Non-Banking Financial Company (NBFC) and Delayed filing of applicable forms were also observed during the period.

Under the Companies Act, the Company have not appointed Internal Auditors required under 138, delayed filing of forms on the MCA portal was also observed.

III. WHISTLE BLOWER POLICY

The board has adopted the Whistle Blower policy during the year and the policy is available on www.hastifinance.com. The company had established a mechanism for directors and employees to report concerns about unethical behavior, actual or suspected fraud or violation of our code of conduct and ethics. It also provides for adequate safeguards against the victimization of directors and employees who avail of the mechanism, and allows direct access to the chairperson of the audit committee in exceptional cases. We further affirm that no director or employee has been denied access to the audit committee during fiscal 2026.

IV. COMPLIANCE WITH MANDATORY REQUIREMENT:

The company has complied with all the applicable mandatory requirements in respect of corporate governance report as applicable as per the applicable SEBI Regulations.

V. MANAGEMENT:

A separate report on Management Discussion and Analysis which forms part of the report is annexed.

VI. POLICY ON MATERIAL SUBSIDIARY

The Company does not have any subsidiary as on date.

VII. MEANS OF COMMUNICATION

The quarterly report, along with additional information and official news releases are posted on our website, *www.hastifinance.com*. There were no presentations made to the institutional investors or analyst.

Any website, where results or official news are displayed.	www.bseindia.com www.hastifinance.com

The Board of Directors of the Company approved and took on record the Un-Audited / Audited financial results within 45 days and 60 days of quarter / half year respectively and communicated the result to the Stock Exchange where the shares of the Company is listed.

VIII. GENERAL SHAREHOLDERS' INFORMATION

1.	Annual General Meeting Held through Video Conferencing & other Audio Visual Means		30th September 2026 at 03:00 p.m.
2.	Financial Year	:	2025-2026
3.	Date of Book Closure	:	24th September 2026 to 30th September, 2026.
4.	Dividend Payment Date	:	Not Applicable
5.	Listing on stock Exchanges	:	BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001. The Company hereby confirms that it has paid the annual listing fees to BSE Limited.
6.	Stock Code	:	531387

IX. FINANCIAL CALENDAR:

The Company follows the period of 01st April, 2025 to 31st March, 2026 as the Financial Year.

For the Financial Year 2026-27, Financial Results will be announced as per the following tentative schedule.

1st Quarter ending June, 2026	By 14th August, 2026
2nd Quarter & Half Year ending September, 2026	By 14th November, 2026
3rd Quarter ending December, 2026	By 14th February, 2027
4th Quarter / year ending March, 2027	Within 60 days from 31st March, 2027
Annual General Meeting for the Year 2026-27	By September, 2027

X. LISTING:

The Shares of the Company are listed on the Bombay Stock Exchange Limited (BSE)

XI. Listing Fees to Stock Exchanges:

The company has paid the Annual Listing Fees for the year 2026-27 to the exchange.

XII. DETAILS RELATING TO UTILIZATION OF IPO PROCEEDS:

During the year, your Company did not raise any funds by way of Public Issues, Rights Issues and Preferential Issues, etc

XIII. Registrar and Transfer Agents

Big Share Services Private Limited
Address Office No. S6-2, 6th Floor, Pinnacle Business Park,
Next to Ahura Centre, Mahakali Caves Road,
Andheri (East), Mumbai – 400093 Maharashtra
Tel No: +91 22 6263 8200
Fax No: +91 22 6263 8299
Website: www.bigshareonline.com
Email Id: rajeshm@bigshareonline.com

XIV. Share Transfer System

Pursuant to SEBI press release dated December 3, 2018, except in case of transmission or transposition of securities, requests for effecting transfer of securities after April 1, 2019, have not been processed by the Company unless the securities were held in the dematerialized form with a depository. The Company obtains from a Company Secretary in practice half yearly certificate of compliance with the share transfer formalities as required under Regulation 40(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and files a copy of the certificate with BSE.

XV. *Distribution of Shareholding as on 31st March, 2026:*

Range of Shareholding (Rs.)	Number of Shareholders	% of Total	Amount (Rs.)	% of Total
1 - 5000	1033	64.9686	801870	0.7398
5001-10000	180	11.3208	1251380	1.1544
10001- 20000	167	10.5031	2229480	2.0568
20001- 30000	38	2.3899	938240	0.8656
30001- 40000	24	1.5094	851340	0.7854
40001- 50000	18	1.1321	851990	0.7860
50001- 100000	32	2.0126	2410520	2.2238
100001- 999999999999999	98	6.1635	99062480	91.3883
Total	**1590**	**100**	**108397300**	**100**

XVI. Shareholding Pattern (Category Wise) as on 31st March, 2026.

Particulars	Total Shareholders	% shares holders	No. of shares held	% to total share capital
Clearing Members				

Corporate Bodies	35	2.20	325369	3.00
Non Residents Indians	3	0.19	1102	0.01
Promoters	3	0.19	4601564	42.45
Promoters/Director	2	0.13	346500	3.20
General Public	1547	97.30	5565195	51.34
Total	**1590**	**100**	**10839730**	**100.000**

- Outstanding GDRs / ADRs/ Warrants or any convertible instruments conversion date and likely impact on equity : **Not Applicable**

XVII. Dematerialization of shares and Liquidity

The Company holds its shares in dematerialize form with National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL).

XVIII. Commodity price risk or foreign exchange risk and hedging activities
Not Applicable

XIX. Address for Correspondences:

- **Registered Office**
  No. 14 Imperial Hotel Complex, Near Albert Cinema Hall, Whannels Road, Egmore, Chennai- 600008, Tamil Nadu.
  Ph.No. +91-8655458399/
  044 28421256.
  hastifinanceltd@gmail.com
  www.hastifinance.com

- **Corporate Office**
  Office No. 1A, Anubhav Apartments,
  Sayani road, Prabhadevi,
  Mumbai – 400025
  Tel No. +91-22-24302882

I. Auditor Fees FY 2025-26:

For the Financial year 2023-24, the total fees paid by the Company to Vandana V. Dodhia & Co., Statutory Auditor and all entities in the network firm/network entity of which the statutory Auditors are part thereof for the services provided, financials and notes can be referred for the fees paid.

J. Disclosures on compliance with corporate governance requirements

The Company has generally complied with corporate governance requirements specified in regulation 17 to 27 to the extent applicable to the Company.

K. Disclosures in relation to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013:

a. number of complaints filed during the financial year- Nil
b. number of complaints disposed of during the financial year-Nil
c. number of complaints pending as on end of the financial year-Nil

L. Certificate under Schedule V of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.

The Company has obtained Certificate from Practicing Company Secretary confirming that Directors have not been debarred or not been disqualified from being appointed or continuing as Directors by SEBI/MCA or any other authority.

M. CEO/CFO Certification

As required by Regulation 17(8), the *CEO and CFO certification* is provided in this Annual Report as Annexure 5.

N. Declaration

As provided Listing Obligation Disclosure Regulation, 2015 the Board members and the senior management personnel have affirmed compliance with the Code of Conduct for the Board of Directors and senior management for the year ended 31st March, 2026.

On behalf of Board
For Hasti Finance Limited

Sd/-
Nitin Prabhudas Somani
DIN 00841378
Managing Director

Mumbai.
05th September 2026

ANNEXURE "3" TO DIRECTOR'S REPORT
FOR THE YEAR ENDED 31.03.2026

MANAGEMENT DISCUSSION AND ANALYSIS

The company is a public limited company carrying on business of providing financial services to the public. Company has its registered office in Chennai, Tamilnadu. The company is listed on BSE Limited. Financial statements of the company are prepared in accordance with the Indian Generally Accepted Accounting Principles (GAAP). GAAP comprises mandatory accounting standards as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Rule 7 of the Companies (Accounts) Rules, 2014 and guidelines issued by the Securities and Exchange Board of India (SEBI). Accounting policies have been consistently applied, except where a newly-issued accounting standard is initially adopted or a revision to an existing accounting standard requires a change in the accounting policy hitherto in use.

INDUSTRY STRUCTURE AND DEVELOPMENT:

Hasti Finance Limited is a Non-Deposit Accepting Non-Banking Finance Company. The main functions of the company are to offer loans to its customers i.e. both retail customers and corporate customers. The organization is making efforts to increase the business of the company by expanding its customer base in different areas.

OPPORTUNITY AND THREATS, OUTLOOK, RISK AND CONCERNS:

The company is a finance company and the financing is a fast growing industry in the present scenario. It also involves high level of risk and competition in the market and to overcome such situations the company is adopting different types of marketing strategies to enhance its business activities.

INTERNAL CONTROL SYSTEMS AND THEIR ADEQUACY:

The company has adequate internal control system with regard to purchase of fixed assets,
investment, income, etc. The internal control system is supplemented by well documented policies and guidelines which are periodically reviewed by the top management.

FINANCIAL PERFORMANCE WITH RESPECT TO OPERATIONAL PERFORMANCE:

During the year, the Income of the Company was Rs. 17,58,026.00 and the Profit/ Loss after Tax was Rs. (6,25,94,465) (Previous Year: Income Rs. 45,02,452 and Profit after Tax of Rs. (8,45,60,221). The Company's Net Worth as on March 31, 2026 stood at Rs 5,63,48,109 as against 11,89,42,574 last year.

MATERIAL DEVELOPMENT IN HUMAN RESOURCES / INDUSTRIAL RELATIONS FRONT, INCLUDING NUMBER OF PEOPLE EMPLOYED:

Not applicable

INVESTMENT IN OTHER COMPANY:
During the year Company has not made any investment in other Body Corporate.

The Company has investments in following companies:

S.no.	Name of company in which investment given	Amount of Investment(All amount in Rs. Unless otherwise stated)
1.	Finex Express Cargo Pvt Ltd	12,77,049
2.	Fast Train Cargo Limited	2,02,39,467

DETAILS OF ANY CHANGE IN RETURN ON NET WORTH AS COMPARED TO THE IMMEDIATELY PREVIOUS FINANCIAL YEAR ALONG WITH A DETAILED EXPLANATION
The Company's Net Worth as on March 31, 2026 stood at Rs 5,63,48,109 as against 11,89,42,574 last year.

CAUTIONARY STATEMENT:
Statements in the Management's Discussion and Analysis describing the Company's projections, estimates expectations or predictions within the meaning of applicable securities laws and regulations. These forward looking statements are based on certain assumptions and expectations of future events over which the Company exercises no control. The Company cannot guarantee that these assumptions and expectations are accurate or will be realized. Actual results may differ materially from such estimates, projections, etc. whether expressed or implied.

FORWORD LOOKING STATEMENT:

Company is planning to expand its business by enhancing its customer base and by adopting different marketing strategies to capture huge market area.

On behalf of Board
For Hasti Finance Limited

Sd/-
Nitin Prabhudas Somani
DIN 00841378
Managing Director

Mumbai,
05th September, 2026

ANNEXURE-4

CERTIFICATE ON CORPORATE GOVERNANCE

To
The Members,
Hasti Finance Limited
No. 14 Imperial Hotel Complex,
Near Albert Cinema Hall, Whannels Road,
Egmore, Chennai 600008, Tamil Nadu

We have examined the compliance of conditions of Corporate Governance by **Hasti Finance Limited** for the year ended on 31st March, 2026, as stipulated in Para E of Schedule V of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 of the said Company with Stock Exchanges.

The compliance of conditions of Corporate Governance is the responsibility of the Company's Management. Our examination was limited to procedures and implementation thereof adopted by the Company for ensuring compliance with the conditions of Corporate Governance. It is neither an audit nor an expression of opinion on the financial statements of the Company.

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 state that the Company has generally complied with the conditions of Corporate Governance as stipulated in the above-mentioned Listing agreement.

As per the information and explanation provided by the management, there was no investor grievances remaining unattended/ pending as on 31st March 2026.

We further state that such compliance is neither an assurance as to the future viability of the Company nor the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For
Deepika Mishra & Associates
Company Secretaries

Sd/-
Deepika Mishra
Proprietor
C.P. No. :17113
UDIN: A046839H001385761
Peer Review Certificate No. - **5947/2024**

Date: 05th September, 2026
Place: **New Delhi**

ANNEXURE “5” TO DIRECTOR’S REPORT

FOR THE YEAR ENDED 31.03.2026

CEO/CFO CERTIFICATION

To,

The Board of Directors
Hasti Finance Limited
Chennai

I, Manoj Somani, Chief Financial Officer (CFO) of **Hasti Finance Limited**, to the best of my knowledge and belief, certify that:

A. We have reviewed financial statements and the cash flow statement for the year ended 31st March 2026 and to the best of our knowledge and belief that:

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 listed entity's affairs and are in compliance with existing accounting standards, applicable laws and regulations.

B. There are, to the best of the our knowledge and belief, no transactions entered into by the listed entity during the year which are fraudulent, illegal or violative of the Company's 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 listed entity's internal control system over financial reporting.

Mumbai, 05th September 2026

Sd/-

Mr. Manoj Somani
Chief Financial Officer

ANNEXURE - 6

CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

[Pursuant to Schedule V Para C clause (10) (i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

To,
The Members of
HASTI FINANCE LIMITED
No. 14 Imperial Hotel Complex,
Near Albert Cinema Hall, Whannels Road,
Egmore, Chennai 600008, Tamil Nadu

We have examined the relevant registers, records, forms, returns and disclosures received from the Directors of Hasti Finance Limited having CIN: L65191TN1994PLC028333 and having registered office at No. 14 Imperial Hotel Complex, Near Albert Cinema Hall, Whannels Road, Egmore, Chennai 600008, Tamil Nadu (hereinafter referred to as 'the Company'), produced before us by the Company for the purpose of issuing this Certificate, in accordance with the 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 and its officers, we hereby certify that none of the Directors on the Board of the Company for the Financial Year ended on March 31, 2026 have been debarred or disqualified from being appointed or continuing as Directors of Companies by the Securities and Exchange Board of India and/or Ministry of Corporate Affairs.

Ensuring the eligibility 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
Deepika Mishra & Associates
Company Secretaries

Sd/-
Deepika Mishra
Proprietor
C.P. No. :17113
UDIN: A046839H001385660
Peer Review Certificate No. - **5947/2024**

Date: 05th September, 2026
Place: **New Delhi**

VANDANA V. DODHIA & CO.
CHARTERED ACCOUNTANTS
D/101, Om Fortune Building 1st Floor, Behind Bank Of Baroda, Jambli Galli,
Borivali (West), Mumbai 400092. Telephone No.: 022-28335993 Mobile : 9820029281
Website: www.cavandana.com Email: vandana.dodhia@gmail.com / office.cavandana@gmail.com

INDEPENDENT AUDITOR'S REPORT ON THE QUARTERLY AND YEAR TO DATE STANDALONE IND AS FINANCIAL RESULTS OF THE COMPANY PURSUANT TO THE REGULATION 33 AND 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED

TO,
THE BOARD OF DIRECTORS OF
Hasti Finance Limited,
Shop No.3 & 4 Anubhav Apartment,
Sayani Road, Prabhadevi,
Mumbai-400025

Opinion

We have audited the accompanying statement of quarterly and year to date standalone Ind AS financial results of **HASTI FINANCE LIMITED** (the "Company") for the quarter ended 31 March 2026 and for the year ended 31 March 2026 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement including standalone quarterly and year to date financial results for the year ended 31 March 2026:

i) is presented in accordance with the requirements of Regulation 33, Regulation 52 and Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended; and

ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SA"s) specified under Section 143(10) of the Companies Act, 2013 (the "Act"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the Standalone Financial Results for the year ended 31 March 2026 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the 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.

CA VANDANA V DODHIA Membership No. 104000 FRN : 117812W

Management's Responsibilities for the Statement

This Statement which includes the Standalone Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Standalone Financial Results for the quarter ended and for the year ended 31 March 2026 has been compiled from the related audited standalone financial statements. This responsibility includes the preparation and presentation of the Standalone Financial Results for the quarter and year ended 31 March 2026 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33, Regulation 52 and Regulation 54 of the Listing Regulations.

This responsibility also includes 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 frauds and other irregularities; the selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the 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 Standalone Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Standalone Financial Results, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors of the Company is also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results for the year ended 31 March 2026 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 this Standalone Financial Results.

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

- Identify and assess the risks of material misstatement of the Annual Standalone Financial Results, 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 that for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the 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 the accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.

- Evaluate the appropriateness and reasonableness of the disclosures made by the Board of Directors in terms of the requirements specified under Regulation 33, Regulation 52 and Regulation 54 of the Listing Regulations.

- Conclude on the appropriateness of the Board of Directors' 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 ability of the Company 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 Statement 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 Annual Standalone Financial Results, including the disclosures, and whether the Annual Standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the Annual Standalone Financial Results of the Company to express an opinion on the Annual Standalone Financial Results.

Materiality is the magnitude of misstatements in the Annual Standalone Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Standalone Financial Results 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) evaluating the effect of any identified misstatements in the Annual Standalone Financial Results.

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.

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Other Matter

The Statement includes the results for the Quarter ended 31 March 2026 being the balancing figure between audited figures in respect of the full financial year, and the year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

During the course of our audit, we noted that the Company has written off an aggregate amount of Rs. 455.71 Lakhs during the year ended March 31, 2026 in respect of a borrower account classified as Non-Performing Asset (NPA) in earlier periods. The said write-off comprises outstanding loan balance together with accrued interest thereon, including interest provided during the current year and subsequently written off along with the underlying loan exposure. We further noted that the Company had recovered part amounts from the borrower during the year prior to such write-off.

Based on our examination of the records and supporting documentation made available to us, we observed that:

- the write-off was approved by the Management and the Audit Committee in accordance with the Company's internal policies and applicable RBI prudential norms;
- recovery efforts had been initiated by the Company prior to the write-off; and
- the Company has maintained records relating to approvals, the rationale for the write-off and the accounting treatment in respect thereof.

The aforesaid matter does not affect the true and fair view of the financial statements for the year under audit, considering that the necessary accounting treatment and disclosures have been appropriately carried out in the financial statements. Nevertheless, the matter warrants attention from the perspective of governance and strengthening of internal control and recovery monitoring mechanisms.

Our report on the Statement is not modified in respect of this matter.

FOR VANDANA V. DODHIA & CO.,
(CHARTERED ACCOUNTANTS)
FIRM REG No: 117812W

Dodhia

CA VANDANA V DODHIA
Membership
No. 104000
FRN : 117812W

CA. VANDANA V. DODHIA
(PARTNER)
MEMBERSHIP NO.: 104000
Dated: 30th May, 2026
Place: MUMBAI
UDIN: 26104000FGCPUM4331

VANDANA V. DODHIA & CO.
CHARTERED ACCOUNTANTS
D/101, Om Fortune Building 1st Floor, Behind Bank Of Baroda, Jambli Galli,
Borivali (West), Mumbai 400092. Telephone No.: 022-28335993 Mobile : 9820029281
Website: www.cavandana.com Email: vandana.dodhia@gmail.com / office.cavandana@gmail.com

Independent Auditor's Report

To,
the members of **HASTI FINANCE LIMITED**

Report on the Audited Standalone Financial Results year ended March 31, 2026.

Opinion

We have audited the accompanying standalone financial statements of **HASTI FINANCE LIMITED** (the 'Company'), which comprise the Standalone Balance Sheet as at 31 March 2026, and the Standalone Statement of Profit and Loss (including Other Comprehensive Income), the Standalone Statement of Changes in Equity and the Standalone Statement of Cash Flows for the year then ended, and notes to the financial statements, including material accounting policies and other explanatory information (together known as 'standalone financial statements').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Companies Act, 2013 (the 'Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31 March 2026, and of total comprehensive income (comprising of profit and other comprehensive income), changes in equity and its cash flows for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SA"s) specified under Section 143(10) of the Companies Act, 2013 (the "Act"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the Standalone Financial Results for the year ended 31 March 2026 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the 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.

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Emphasis of Matter

We draw attention to the following matters :

a) Non-compliance of the following statutory requirements:

a. The company has not appointed an Internal Auditor as required under section 138 of the Companies Act, 2013 read with Rule 13 of the Companies (Accounts) Rules, 2014.

b. The company has not created a website and uploaded the required documents as specified in SEBI (LODR) Regulation 46.

c. The company has not published its notices/advertisements in newspapers as required by SEBI (LODR) Regulation 47.

As per the explanation given to us, the management is in the process of regularization of these non-compliances, and the penalties/late fees or any other outflow cannot be measured with sufficient reliability; no provision/contingencies are recorded in the financial statements.

Our opinion is not modified in respect of these above matters.

Key Audit Matters

Key audit matters are those matters that, in our prforessional judgment, were of most significance in our audit of the standalone financial statements of the current period. These matters were addressed in the context of our audit of the standalone financial statements, 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:

Sr. No.	Key Audit Matter	How the Key Audit Matter was addressed in our audit
1	**Write-off of Loans Aggregating to Rs. 4,55,71,200** During the year, the Company has written off loans aggregating Rs. 4,55,71,200 (net amount written off towards loans Rs. 4,48,97,734 and interest receivable of Rs. 6,73,466). These loans pertain to a borrower account classified as Non-Performing Assets (NPAs) in prior periods. The materiality of the amount, compliance with RBI norms, and	Our audit procedures included the following: • We reviewed the Company's policy on write-offs and its alignment with RBI's prudential norms. • We tested the design and operating effectiveness of controls around NPA identification, provisioning, and the write-off approval process. • We obtained and examined management and audit committee

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Sr. No.	Key Audit Matter	How the Key Audit Matter was addressed in our audit
	adequacy of recovery and documentation processes make this a key audit matter. This area was considered a key audit matter due to the materiality of loan write-offs to the financial statements, the judgment involved in assessing recoverability, timing of write-offs, and compliance with regulatory guidelines. In addition, we noted instances of delay in initiating recovery proceedings post-default, and certain gaps in documentation regarding the status of enforcement actions, which required further audit scrutiny.	approvals for significant write-offs during the year. • We traced a sample of write-offs to the underlying loan files to verify provisioning history, classification status, and the basis for write-off. • We reviewed recovery efforts prior to write-off and post-default enforcement actions, and inquired into delayed cases where documentation was lacking. • We evaluated the adequacy of the disclosures made in the financial statements in accordance with applicable accounting and regulatory requirements. • Noted in certain cases were delays in the initiation of recovery proceedings and the absence of detailed status updates on enforcement actions. These observations were factored into our audit response.

Information Other than the Standalone 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 in the Management Discussion and Analysis, the Board's Report, including the Annexure to the Board's Report, and Corporate Governance, but does not include the standalone financial statements and our auditor's report thereon.

Our opinion on the Standalone 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 Standalone Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Standalone Financial Statements or our knowledge obtained in the 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.

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Responsibilities of Management and Those Charged with Governance for the Standalone 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 standalone financial statements that give a true and fair view of the financial position, financial performance, including other comprehensive income, cash flows, and changes in equity of the Company in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards (Ind AS) specified under section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended. This responsibility also includes maintaining 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; selecting and applying appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and designing, implementing, and maintaining adequate internal financial controls that were operating effectively to ensure the accuracy and completeness of the accounting records relevant to the preparation and presentation of the standalone financial statements, which give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditors' Responsibilities for the Audit of the Standalone Financial Statements:

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements 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 Standalone Financial Statements.

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

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We also:

- Identify and assess the risks of material misstatement of the Standalone 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 control systems in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of the accounting policies used and the reasonableness of the accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone 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 Standalone Financial Statements, including the disclosures, and whether the Standalone Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Standalone Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Standalone 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 Standalone Financial Statements.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Standalone 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 of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we give in the "**Annexure A**" a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

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

   a) Except for the matter described in the Qualified Opinion and Emphasis of Matters paragraph of our report, 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) Except for the matter described in the Qualified Opinion and Emphasis of Matters paragraph of our report, 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 the Statement of Other Comprehensive Income, the Cash Flow Statement and the Statement of Changes in Equity dealt with by this Report are in agreement with the books of account;

   d) Except for the matter described in the Qualified Opinion and Emphasis of Matters paragraph of our report, in our opinion, the aforesaid Standalone Financial Statements comply with the Accounting Standards specified under Section 133 of the Act.;

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e) On the basis of the written representations received from the directors as on March 31, 2025, 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 over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in "**Annexure B**".

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

    i. The Company does not have any pending litigations which would impact its financial position, except as disclosed in the notes 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 that were required to be transferred to the Investor Education and Protection Fund by the Company during the year ended March 31, 2026.

    iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kinds of funds) by the Company to or in any other person or entity, including a foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security, or the like on behalf of the Ultimate Beneficiaries;

    (b) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including any 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;

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(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 ended March 31, 2026.

vi. Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of accounts for the financial year ended 31st March 2026 which has the feature of recording an audit trail (edit log) facility, and the same has been operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit, we did not come across any instance of the audit trail feature being tampered with.

The audit trail records have been preserved by the Company in accordance with the statutory record retention requirements.

3. In our opinion and according to the information and explanations given to us, the remuneration paid by the Company to its directors during the current year is in accordance with the provisions of Section 197 of the Act. The remuneration paid to any director is not in excess of the limit laid down under Section 197 of the Act.

For Vandana V. Dodhia & Co.
Chartered Accountants
Firm Regd. No. 117812W

Dodhia

CA VANDANA V DODHIA Membership No. 104000 FRN : 117812W

CA Vandana V. Dodhia
(Partner)
Membership No. 104000
Place: Mumbai
Date: 30/05/2026
UDIN: 26104000VEBSEZ4557

ANNEXURE A TO THE INDEPENDENT AUDITORS' REPORT

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our Independent Auditors' Report of HASTI FINANCE LIMITED on the standalone financial statements for the year ended March 31, 2026.)

(i) In respect of its property, plant and equipment

a) (A) The Company has maintained proper records showing full particulars, including quantitative details and location, of Property, Plant and Equipment.

(B) The Company does not have any intangible asset during the year; hence, reporting under clause 3(i)(a)(B) of the Order is not applicable.

b) Property, Plant and Equipment are physically verified by the Management according to a phased programme designed to cover all the items over a period of three years, which, in our opinion, is reasonable having regard to the size of the Company and the nature of its assets. Pursuant to the programme, a portion of the Property, Plant and Equipment has been physically verified by the Management during the year and no material discrepancies have been noticed on such verification, as informed to by the Management.

c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, we report that there is no immovable property owned by the Company; hence, reporting under clause 3(i)(c) of the Order is not applicable.

d) The Company has not done a revaluation of Property, Plant and Equipment or intangible assets or both during the year.

e) There is no proceeding initiated or pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 and the rules made thereunder.

(ii) In respect of its Inventory

a) The Company does not have any inventory, and hence reporting under clause 3(ii)(a) of the Order is not applicable.

b) The Company has not been sanctioned working capital limits in excess of Rs. 5 crore, in aggregate, at any point of time during the year, from banks or financial institutions on the basis of security of current assets;hence reporting under clause 3(ii)(b) of the Order is not applicable.

(iii)

a) According to the information and explanations given to us, the Company is principally engaged in the business of providing loans. Accordingly, the provisions of Clause 3(iii)(a) of the Order, which require reporting on loans made to subsidiaries, joint ventures and associates. However, no fresh loan was granted to

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the subsidiary, joint venture, or associate. During the year, the Company has written off a loan amounting to Rs. 4,55,71,200 granted to its associate company. Consequently, the said amount is no longer recoverable from the associate company. Based on the information and explanations provided to us, the write-off has been duly approved by the management and accounted for in the books of account.

b) Based on the audit procedures carried out by us and according to the information and explanations provided by the management, we are of the opinion that the terms and conditions of the loans granted, guarantees provided, securities given, and investments made during the year are not prejudicial to the interest of the Company.

c) In respect of the loans and advances in the nature of loans granted by the Company, we report that the schedule of repayment of principal and payment of interest has been stipulated. The Company is a Non-Banking Financial Company (NBFC) regulated by the Reserve Bank of India and follows the applicable prudential norms. Except for certain instances of delays or defaults in repayment of principal and/or interest— for which the Company has recognized provisions in accordance with Ind AS and the RBI's Income Recognition and Asset Classification (IRAC) norms, as disclosed in Note 35 (d) to the financial statements— the borrowers are generally repaying the principal and interest as stipulated.

d) As informed to us, and based on our audit procedures, in respect of such loans and advances in the nature of loans, the total amount overdue for more than ninety days out of Rs. 3,64,87,161 as at March 31, 2026 is Rs. 3,62,16,021. In such cases, the Company has, in our opinion, taken reasonable steps for recovery of the overdue principal and interest. Further details in respect of the number of such cases and the amount involved are disclosed in Note 31 to the financial statements.

e) The Company is engaged in the business of lending as a Non-Banking Financial Company. Accordingly, Clause 3(iii)(e) of the Order, which requires reporting on loans renewed or extended or granted to settle overdues of existing loans, is not applicable to the Company as no loan was renewed,extended, or granted to settle overdues of existing loans.

f) According to the information and explanations provided to us, the Company has granted certain loans and advances in the nature of loans where the terms do not specify a repayment schedule or are not repayable on demand. However, since the Company is an NBFC and such terms are customary for its line of business, and the relevant reporting under Clause 3(iii)(f) applies to entities other than NBFCs, the said clause is not applicable to the Company.

(iv) According to the information and explanations given to us and based on our audit procedures, the Company has complied with the provisions of Section 185 of the Companies Act, 2013 in respect of loans granted.

In respect of the provisions of Section 186, we report that, being a Non-Banking Financial Company (NBFC), the Company is exempt from the provisions of Section 186, except sub-section (1). Based on our audit procedures and the information and explanations provided to us, the Company has not exceeded the limits specified under Section 186(1), and hence, the provisions applicable to the Company under Section 186 have been duly complied with.

(v) According to the information and explanations given to us, the Company has not accepted any deposits from the public within the meaning of Sections 73 to 76 of the Companies Act, 2013 or any other relevant provisions of the Act and the rules framed thereunder. Accordingly, reporting under Clause 3(v) of the Order is not applicable to the Company.

(vi) As informed us, the maintenance of cost records has not been specified by the Central Government under sub-section (1) of Section 148 of the Act, in respect of the activities carried on by the Company. Hence, reporting under clause 3(vi) of the Order is not applicable.

(vii) In respect of statutory dues:

a) According to the information and explanation given to us, there are no undisputed amounts payable in respect of Income Tax, Sales Tax, Wealth Tax, GST, Custom Duty, Service Tax, Investor Education and Protection Fund, Excise Duty, Cess, and any other statutory dues except for Income Tax payable of Rs 3,48,89,188 comprising: 1) Tax Demand of Rs 1,13,36,764 2)Interest u/s 234B & 234C of Rs 33,13,582 and 3) Interest levied under Section 220(2) (as per portal) of Rs 2,02,38,842 as at March 31, 2026 for a period of more than six months from the date of becoming payable.

b) According to the information and explanation given to us, there are no dues of income tax, sales tax, service tax, GST, duty of customs, duty of excise, or value added tax outstanding on account of any dispute.

(viii) In our opinion and according to the information and explanations given to us, 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) According to the information and explanations given to us, the Company has not taken any loans or other borrowings from any lender during the year. Accordingly, reporting under Clause 3(ix)(a) of the Order is not applicable.

CA VANDANA V DODHIA Membership No. 104000 FRN : 117812W

b) The Company has not been declared a willful defaulter by any bank or financial institution or government authority or any government authority.

c) The Company has not obtained any term loans during the year, and there were no outstanding term loans at the beginning of the year. Accordingly, reporting under Clause 3(ix)(c) of the Order is not applicable.

d) The Company has not raised any funds on a short-term basis during the year. Accordingly, reporting under Clause 3(ix)(d) of the Order is not applicable.

e) Based on an overall examination of the financial statements, the Company has not taken any funds from any entity or person on account of, or to meet, the obligations of its subsidiaries.

f) The Company has not raised any loans during the year. Accordingly, reporting under Clause 3(ix)(f) of the Order is not applicable.

(x) a) The Company has not raised any moneys by way of an initial public offer or further public offer (including debt instruments) during the year, and hence reporting under Clause 3(x)(a) of the Order is not applicable.

b) During the year, the Company has not made any preferential allotment or private placement of shares or convertible debentures (fully or partly or optionally) and hence reporting under Clause 3(x)(b) of the Order is not applicable.

(xi) a) No fraud by the Company and no material fraud on the Company has been noticed or reported during the year.

b) We have not come across any instance of material fraud by the Company or on the Company during the course of the audit of the financial statements for the year ended March 31, 2026, accordingly, the provisions stated in paragraph (xi)(b) of the Order are not applicable to the Company.

c) According to the information and explanations given to us, there were no whistle-blower complaints received by the Company during the year and hence reporting under Clause 3(xi)(c) of the Order is not applicable.

(xii) The Company is not a Nidhi Company, and hence reporting under Clause 3(xii) of the Order is not applicable.

(xiii) According to the information and explanations given to us and based on our examination of the records of the Company, all transactions with related parties are in compliance with Sections 177 and 188 of the Act, where applicable, and details of such transactions have been disclosed in the notes to the financial statements as required by the applicable accounting standards.

(xiv) a) In our opinion, the Company is required to have an adequate internal audit system commensurate with the size and the nature of its business.

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

b) As the Company does not have an Internal Auditor, the reports were not available for consideration.

(xv) Based on the audit procedures performed and the information and explanations given by management, the Company has not entered into any non-cash transactions with directors or persons connected with him, and hence the provisions of Section 192 of the Companies Act, 2013 are not applicable to the Company.

(xvi) a) In our opinion, the Company is required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934 and the Company is already registered under Section 45-IA of the Reserve Bank of India Act, 1934, as a Non-Deposit-taking Company vide Registration No. 07.00329 dated 22nd September 1998.

b) The company is already a registered NBFC company, and hence reporting under clause 3(xvi)(b) of the Order is not applicable.

c) The company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India, and hence reporting under clause 3(xvi)(c) of the Order is not applicable.

d) Based on the information and explanations provided to us during the course of the audit, in our opinion, there is no Core Investment Company (CIC) forming part of the Group (as defined in the Core Investment Companies (Reserve Bank) Directions, 2016). Accordingly, reporting under Clause 3(xvi)(d) of the Order is not applicable.

(xvii) The company has incurred cash losses of Rs 6,25,06,893 during the financial year and Rs 8,14,19,513 in the immediately preceding financial year.

(xviii) There has been no resignation of the statutory auditors during the year. Hence, the provisions stated in paragraph 3 (xviii) of the Order are not applicable to the Company.

(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 the Company is not capable of meeting its liabilities existing at the date of the 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

CA VANDANA V DODHIA
Membership
No. 104000
FRN : 117812W

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 be discharged by the Company as and when they fall due.

(xx) In our opinion and according to the information and explanations given to us, the provisions of Section 135 of the Companies Act, 2013 with respect to Corporate Social Responsibility, are not applicable to the Company, and hence reporting under Clause 3(xx)(a) and 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. Accordingly, reporting under Clause 3(xxi) of the Order is not applicable.

For Vandana V. Dodhia & Co.
Chartered Accountants
Firm Regd. No. 117812W

Dodhia

CA Vandana V. Dodhia
(Partner)
Membership No. 104000
Place: Mumbai
Date: 30/05/2026
UDIN: 26104000VEBSEZ4557

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

ANNEXURE 'B' TO THE INDEPENDENT AUDITORS' REPORT

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

(Referred to in paragraph (2) (f) under 'Report on Other Legal and Regulatory Requirements' section of our Independent Auditors' Report of HASTI FINANCE LIMITED on the standalone financial statements for the year ended March 31, 2026)

We have audited the internal financial controls over financial reporting of **HASTI FINANCE LIMITED** ("the Company") as of March 31, 2026 in conjunction with our audit of the Standalone Financial Statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management and the Board of Directors are responsible for establishing and maintaining internal financial controls based on the internal controls with reference to Standalone Financial Statements criteria established by the Company, considering the essential components of internal control stated in the Guidance Note. 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 the Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the internal financial controls over financial reporting of the Company based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India and the Standards on Auditing prescribed under Section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and whether such controls operated effectively in all material respects.

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the internal financial controls over financial reporting with reference to these standalone financial statements.

Meaning of Internal Financial Controls With Reference to Standalone Financial Statements

A company's internal financial controls with reference to Standalone Financial Statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of Standalone Financial Statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial controls with reference to Standalone Financial Statements include 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 Standalone 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 the prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the Standalone Financial Statements.

Inherent Limitations of Internal Financial Controls with reference to Standalone Financial Statements

Because of the inherent limitations of internal financial controls with reference to Standalone Financial Statements, 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 Standalone Financial Statements to future periods are subject to the risk that the internal financial control with reference to Standalone Financial Statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

Other Matter

The company has a weak credit appraisal and recovery system in respect of loans granted by the company.

The Company has not appointed Internal Auditor as required under section 138 of the Companies Act, 2013 read with Rule 13 of the Companies (Accounts) Rules, 2014.

The company have not created Website and uploaded the required documents as specified in SEBI (LODR) Regulation 46.

Opinion

In our opinion, except for the possible effects of the foregoing on the achievement of the objectives of the control criteria, the Company has, in all material respects, adequate internal financial controls over financial reporting in reference to these standalone financial statements, and such internal financial controls over financial reporting with reference to these standalone financial statements were operating effectively as at March 31, 2026, 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.

For Vandana V. Dodhia & Co.
Chartered Accountants
Firm Regd. No. 117812W

Dodhia

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

CA Vandana V. Dodhia
(Partner)
Membership No. 104000
Place: Mumbai
Date: 30/05/2026
UDIN: 26104000VEBSEZ4557

HASTI FINANCE LIMITED

CIN: L6519TL1994PLC028333

STANDALONE BALANCE SHEET AS AT MARCH 31, 2026

Amount in Rupees

	Particulars	Note no.	As at, March 31, 2026	As at, March 31, 2025
A	**ASSETS**			
1	**Financial Assets**			
a.	Cash and cash equivalents	3	8,095	10,270
b.	Trade Receivables		-	-
c.	Loans	4	3,64,87,161	9,10,37,795
d.	Investments	5	2,15,16,516	2,15,16,516
			5,80,11,772	**11,25,64,581**
2	**Non-Financial Assets**			
a.	Deferred Tax assets (net)	6	1,15,89,784	2,17,69,570
b.	Property, Plant and Equipment	7	2,50,670	3,38,242
c.	Other Non-financial assets	8	-	86,000
			1,18,40,454	**2,21,93,812**
	TOTAL ASSETS		**6,98,52,226**	**13,47,58,393**
B	**LIABILITIES AND EQUITY**			
	LIABILITIES			
3	**Financial Liabilities**			
a.	Trade Payables	9		
	(i) total outstanding dues to micro and small enterprises		-	-
	(ii) total outstanding dues of creditors other than micro and small enterprises		13,88,585	1,07,00,736
			13,88,585	**1,07,00,736**
4	**Non-Financial Liabilities**			
a.	Current Tax Liabilities (Net)	10	1,12,69,848	44,33,848
b.	Provisons and Contingencies	11	8,05,184	6,59,235
c.	Other non-financial liabilities	12	40,500	22,000
			1,21,15,532	**51,15,083**
5	**EQUITY**			
a.	Equity Share Capital	13	10,83,97,300	10,83,97,300
b.	Other Equity	14	(5,20,49,191)	1,05,45,274
			5,63,48,109	**11,89,42,574**
	TOTAL LIABILITIES and EQUITY		**6,98,52,226**	**13,47,58,393**
	Summary of material accounting policies	2	-	-

The accompanying notes form an integral part of the Financial Statements.

As per our report of even date
For Vandana V Dodhia & Co
Chartered Accountants
Firm's Registration No: 117812W

CA VANDANA V DODHIA Membership No. 104000 FRN : 117812W

(CA Vandana V Dodhia)
Partner
Membership No : 104000
UDIN : 26104000VEB5EZ4557

Place : Mumbai
Date : 30th May, 2026

For and on behalf of the Board of Directors
For Hasti Finance Limited

(Nitin Prabhudas Somani)
Managing Director
DIN: 00841378

(Sonal Nitin Somani)
Director
DIN: 01216993

(Manoj Prabhudas Somani)
Chief Financial Officer
DIN: 01203481

Place : Mumbai
Date : 30th May, 2026

HASTI FINANCE LTD. MUMBAI

HASTI FINANCE LIMITED

CIN: L6519TL1994PLC028333

STANDALONE STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED MARCH 31, 2026

Amount in Rupees

	Particulars	Note no.	For the year ended March 31, 2026	For the year ended March 31, 2025
1	**Income**			
	a. Revenue from operations			
	i Interest income	15	17,58,026	45,02,452
			17,58,026	45,02,452
	b. Other Income			
	ii. Other Income	16	-	-
			-	-
	Total Income		17,58,026	45,02,452
2	**Expense**			
	a. Impairment of financial instruments	17	-	-
	b. Net loss on derecognition of financial instruments under amortised cost category	18	4,55,71,200	8,37,81,917
	c. Employee benefit expenses	19	2,40,000	2,20,000
	d. Depreciation and amortisation expenses	20	87,572	1,28,572
	e. Finance cost	21	11,800	12,980
	f. Other expenses	22	12,80,184	15,49,117
	g. Contingencies & provisions	23	1,45,949	3,64,151
	Total expenses		4,73,36,705	8,60,56,737
3	**Profit / (Loss) before tax (1-2)**		(4,55,78,679)	(8,15,54,285)
4	**Tax expense**			
	a. Current Tax	24	-	-
	b. Tax of earlier years	24	68,36,000	-
	c. Deferred tax charge/ (benefits)	24	1,01,79,786	(6,200)
	Total tax expense		1,70,15,786	(6,200)
5	**Profit / (Loss) for the year (3-4)**		(6,25,94,465)	(8,15,48,085)
6	**Other comprehensive income, net of tax**			
	Items that will not be classified to profit or loss			
	a. Remeasurement gain/(loss) on defined benefit plans		-	-
	Income tax relating to remeasurement (gain)/loss on above		-	-
	b. Equity instruments through other comprehensive Income		-	(30,12,136)
	Income tax relating to FVTOCI to equity investments		-	-
			-	(30,12,136)
	Other comprehensive profit for the year		-	(30,12,136)
7	**Total comprehensive profit / (Loss) for the year (5+6)**		(6,25,94,465)	(8,45,60,221)
	Earnings per equity share:	25		
	- Basic		(5.77)	(7.52)
	- Diluted		(5.77)	(7.52)

Summary of material accounting policies 2

The accompanying notes form an integral part of the Financial Statements.

As per our report of even date
For Vandana V Dodhia & Co
Chartered Accountants
Firm's Registration No: 117812W

CA VANDANA V DODHIA Membership No. 104000 FRN - 117812W

(CA Vandana V Dodhia)
Partner
Membership No : 104000
UDIN : 26104000VEBSF74557

Place : Mumbai
Date : 30th May, 2026

For and on behalf of the Board of Directors
For Hasti Finance Limited

(Nitin Prabhudas Somani)
Managing Director
DIN: 00841378

(Sonal Nitin Somani)
Director
DIN: 01216993

(Manoj Prabhudas Somani)
Chief Financial Officer
DIN: 01203481

HASTI FINANCE LTD MUMBAI

Place : Mumbai
Date : 30th May, 2026

HASTI FINANCE LIMITED
CIN: L6519TL1994PLC028333
STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

Amount in Rupees

	Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
A	**CASH FLOWS FROM OPERATING ACTIVITIES**		
	Profit before tax	(4,55,78,679)	(8,15,54,285)
	Adjustments for:		
	Depreciation and amortisation expense	87,572	1,28,572
	Contingencies & provisions	1,45,949	3,64,151
	De recognition of Loans (Bad Debts written off)	4,55,71,200	5,33,42,763
	Impairment on financial instruments	-	-
	Operating profit before working capital changes	2,26,042	(2,77,18,799)
	Changes in working capital		
	Adjustments for (increase) / decrease in operating assets:		
	Loan financing	89,79,434	-
	Deferred Tax Assets		
	Trade receivables	-	-
	Other non- financial assets	86,000	2,71,54,243
	Adjustments for increase / (decrease) in operating liabilities:		
	Trade payables	(93,12,151)	5,72,043
	Provisons and Contingencies	-	-
	Other non- financial liabilities	18,500	(6,000)
	Cash flow from operating activities post working capital changes	(2,175)	1,487
	Income- tax paid	-	-
	Net cash flow from operating activities (A)	**(2,175)**	**1,487**
B	**CASH FLOWS FROM INVESTING ACTIVITIES**		
	Net cash used in investing activities (B)	-	-
C	**CASH FLOWS FROM FINANCING ACTIVITIES**		
	Net cash flow from financing activities (C)	-	-
	Increase in cash and cash equivalents (A+B+C)	**(2,175)**	**1,487**
	Cash and cash equivalents at the beginning of the year	10,270	8,783
	Cash and cash equivalents at the end of the year	**8,095**	**10,270**

Summary of material accounting policies 2

The accompanying notes form an integral part of the Financial Statements.

As per our report of even date
For Vandana V Dodhia & Co
Chartered Accountants
Firm's Registration No: 117812W

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

(CA Vandana V Dodhia)
Partner
Membership No : 104000
UDIN : 26104000VEBSEZ4557

Place : Mumbai
Date : 30th May, 2026

For and on behalf of the Board of Directors
For Hasti Finance Limited

(Nitin Prabhudas Somani)
Managing Director
DIN: 00841378

(Sonal Nitin Somani)
Director
DIN: 01216993

(Manoj Prabhudas Somani)
Chief Financial Officer
DIN: 01203481
Place : Mumbai
Date : 30th May, 2026

HASTI FINANCE LTD. MUMBAI

HASTI FINANCE LIMITED

Standalone Statement of changes in equity as at March 31, 2026

Amount in Rupees

A Equity Share Capital

Balance as at April 1, 2025	Changes in equity share capital due to prior period errors	Restated balance as at April 1, 2025	Changes in equity share capital during the year	Balance as at March 31, 2026
10,83,97,300	-	10,83,97,300	-	10,83,97,300

Balance as at April 1, 2024	Changes in equity share capital due to prior period errors	Restated balance as at April 1, 2024	Changes in equity share capital during the year	Balance as at March 31, 2025
10,83,97,300	-	10,83,97,300	-	10,83,97,300

B Other Equity

	Reserves and Surplus					Total
	Securities Premium Reserve	Other Reserve - Statutory Reserve	Capital Reserve	Equity instruments through other comprehensive income	Retained Earnings	
As at April 1, 2024	11,30,84,600	1,02,89,996	18,87,000	(2,93,25,346)	(8,30,755)	9,51,05,495
Add: Profit for the year	-	-	-	-	(8,15,48,085)	(8,15,48,085)
Add (Less): Other Comprehensive income	-	-	-	(30,12,136)	-	(30,12,136)
Total Comprehensive Income	-	-	-	(30,12,136)	(8,15,48,085)	(8,45,60,221)
Transfer to Statutory Reserve	-	-	-	-	-	-
As at March 31, 2025	**11,30,84,600**	**1,02,89,996**	**18,87,000**	**(3,23,37,482)**	**(8,23,78,840)**	**1,05,45,274**
As at April 1, 2025	11,30,84,600	1,02,89,996	18,87,000	(3,23,37,482)	(8,23,78,840)	1,05,45,274
Add: Profit /(loss) for the year	-	-	-	-	(6,25,94,465)	(6,25,94,465)
Add/ (Less): Other Comprehensive Income	-	-	-	-	-	-
Total Comprehensive Income	-	-	-	-	(6,25,94,465)	(6,25,94,465)
Transfer to Statutory Reserve	-					-
As at March 31, 2026	11,30,84,600	1,02,89,996	18,87,000	(3,23,37,482)	(14,49,73,305)	(5,20,49,191)

Summary of material accounting policies 2

The accompanying notes form an integral part of the Financial Statements.

As per our report of even date
For Vandana V Dodhia & Co
Chartered Accountants
Firm's Registration No: 117812W

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

(CA Vandana V Dodhia)
Partner
Membership No : 104000
UDIN : 26104000VEBSEZ4557

Place : Mumbai
Date : 30th May, 2026

For and on behalf of the Board of Directors
For Hasti Finance Limited

(Nitin Prabhudas Somani)
Managing Director
DIN: 00841378

(Sonal Nitin Somani)
Director
DIN: 01216993

(Manoj Prabhudas Somani)
Chief Financial Officer
DIN: 01203481
Place : Mumbai
Date : 30th May, 2026

HASTI FINANCE LTD. MUMBAI

Amount in Rupees

3.	Cash and cash equivalents	As at March 31, 2026	As at March 31, 2025
	Cash on hand	942	942
	Balances with banks:		
	- in current accounts	7,153	9,328
		8,095	10,270

4.	Loans	As at March 31, 2026	As at March 31, 2025
	At amortised cost		
	(i) Term loans*	3,82,02,478	9,27,53,112
	(ii) Loans repayable on demand	-	-
	Total - Gross	3,82,02,478	9,27,53,112
	Less: Impairment loss allowance		
	(i) Term loans	17,15,317	17,15,317
	(ii) Loans repayable on demand	-	-
	Total - Net	3,64,87,161	9,10,37,795
	(i) Secured	-	-
	(ii) Unsecured	3,82,02,478	9,27,53,112
	Total - Gross	3,82,02,478	9,27,53,112
	Less: Impairment loss allowance	17,15,317	17,15,317
	Total - Net	3,64,87,161	9,10,37,795
	Loans to Related Parties (Unsecured)		
	(i) Term loans*	3,82,02,478	3,78,55,378
	(ii) Loans repayable on demand	-	-
	Total - Gross	3,82,02,478	3,78,55,378
	Less: Impairment loss allowance		
	(i) Term loans	17,15,317	17,15,317
	(ii) Loans repayable on demand	-	-
	Total - Net	3,64,87,161	3,61,40,061
	Loans in India**		
	(i) Public sector	-	-
	(ii) Others	3,82,02,478	9,27,53,112
	Total - Gross	3,82,02,478	9,27,53,112
	Less: Impairment loss allowance	17,15,317	17,15,317
	Total - Net	3,64,87,161	9,10,37,795

* Includes Interest accrued

** The Company does not hold any loans outside India

The net carrying amount of loans is considered a reasonable approximation of their fair value

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

HASTI FINANCE LTD.
MUMBAI

5. Investments	As at March 31, 2026				As at March 31, 2025			
	Fair value through statement of profit and loss (FVTPL)	At fair value through other comprehensive income (FVOCI)	At Cost	Total	Fair value through statement of profit and loss (FVTPL)	At fair value through other comprehensive income (FVOCI)	At Cost	Total
Investments in India **Investment in equity instruments**								
(a) Investment in other companies 635,000 (March 31, 2023: 635,000) equity shares of Rs. 10 held in Fast Train Cargo Limited	2,02,39,467	-	-	2,02,39,467	-	2,02,39,467	-	2,02,39,467
1,900 (March 31, 2023: 1,900) equity shares of Rs. 10 held in Finex Express Cargo Pvt Ltd	12,77,049	-	-	12,77,049	-	12,77,049	-	12,77,049
1,900 (March 31, 2023: 1,900) equity shares of Rs. 10 held in Shirish Express Logistics Pvt Ltd	-	-	-	-	-	-	-	-
1,900 (March 31, 2023: 1,900) equity shares of Rs. 10 held in Spider Display Systems Pvt Ltd	-	-	-	-	-	-	-	-
Total Investments (A)	**2,15,16,516**	-	-	**2,15,16,516**	-	**2,15,16,516**	-	**2,15,16,516**
Less: Allowance for Impairment Loss (B)	-	-	-	-	-	-	-	-
Total Net C= (A)-(B)	**2,15,16,516**	-	-	**2,15,16,516**	-	**2,15,16,516**	-	**2,15,16,516**

6. Deferred Tax assets (net)	As at March 31, 2026	As at March 31, 2025
Tax effect of items constituting deferred tax assets		
Difference between book balance and tax balance of property, plant and equipment	4,01,908	4,56,605
Impairment on financial instruments	4,31,745	1,31,86,981
Provision for diminution in value of unquoted non-current investments	1,06,13,308	73,81,189
Provision for employee benefit	-	-
Business Losses	47,491	6,74,780
Unabsorbed Depreciation	95,332	70,015
	1,15,89,784	2,17,69,570
Tax effect of items constituting deferred tax liabilities	-	-
	1,15,89,784	**2,17,69,570**

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Deferred taxes arising from temporary differences for the year ended 31 March 2026 are summarized as follows:

Deferred Tax assets (net)	As at April 1, 2025	Recognized in profit or loss	Recognized in other comprehensive income	As at March 31, 2026
Tax effect of items constituting deferred tax assets				
Difference between book balance and tax balance of property, plant and equipment	4,56,605	(54,697)	-	4,01,908
Impairment on financial instruments	1,31,86,981	(1,27,55,236)	-	4,31,745
Provision for diminution in value of unquoted non-current investments	73,81,189	32,32,119		1,06,13,308
Provision for employee benefit	-	-	-	-
Business Losses	6,74,780	(6,27,289)		47,491
Unabsorbed Depreciation	70,015	25,317	-	95,332
	2,17,69,570	(1,01,79,786)	-	1,15,89,784
Tax effect of items constituting deferred tax liabilities	-	-	-	-
	2,17,69,570	**(1,01,79,786)**	-	**1,15,89,784**

Deferred taxes arising from temporary differences for the year ended 31 March 2025 are summarized as follows:

Difference between book balance and tax balance of property, plant and equipment	As at April 1, 2024	Recognized in profit or loss	Recognized in other comprehensive income	As at March 31, 2025
Tax effect of items constituting deferred tax assets				
Difference between book balance and tax balance of property, plant and equipment	4,56,605	-	-	4,56,605
Impairment on financial instruments	1,31,86,981	-	-	1,31,86,981
Provision for diminution in value of unquoted non-current investments	73,81,189	-		73,81,189
Provision for employee benefit	-	-	-	-
Business Losses	6,74,780	-		6,74,780
Unabsorbed Depreciation	63,815	6,200	-	70,015
	2,17,63,370	6,200	-	2,17,69,570
Tax effect of items constituting deferred tax liabilities	-	-	-	-
	2,17,63,370	**6,200**	-	**2,17,69,570**

7. Property, Plant and Equipment	Furniture and Fixtures	Computers	Total
Gross carrying amount (at cost)			
As at April 1, 2024	60,42,349	9,54,106	69,96,455
Additions	-	-	-
Disposals	-	-	-
As at March 31, 2025	**60,42,349**	**9,54,106**	**69,96,455**
Additions	-	-	-
Disposals	-	-	-
As at March 31, 2026	**60,42,349**	**9,54,106**	**69,96,455**
Accumulated depreciation			
As at April 1, 2024	**55,75,535**	**9,54,106**	**65,29,641**
Charge for the year	1,28,572	-	1,28,572
Adjustments	-	-	-
As at March 31, 2025	**57,04,107**	**9,54,106**	**66,58,213**
Charge for the year	87,572	-	87,572
Adjustments	-	-	-
As at March 31, 2026	**57,91,679**	**9,54,106**	**67,45,785**
Carrying amount			
As at March 31, 2025	3,38,242	-	3,38,242
As at March 31, 2026	2,50,670	-	2,50,670

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8.	Other Non-financial assets	As at March 31, 2026	As at March 31, 2025
	Capital advances	-	-
	Prepaid expenses	-	86,000
		-	86,000

9.	Trade Payables	As at March 31, 2026	As at March 31, 2025
	(i) total outstanding dues to micro and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro and small enterprises	13,88,585	1,07,00,736
		13,88,585	1,07,00,736

Ageing for trade payables outstanding as at March 31, 2026 is as follows:

Particulars	Outstanding for following periods from due date of payment				
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) MSME	-	-	-	-	-
(ii) Others	5,55,014	9,400	6,21,071	-	11,85,485
(iii) Disputed Dues - MSME	-	-	-	-	-
(iv) Disputed Dues - Others	-	-	-	-	-
Total	5,55,014	9,400	6,21,071	-	11,85,485
Add: Accrued Expenses					2,03,100
					13,88,585

Ageing for trade payables outstanding as at March 31, 2025 is as follows:

Particulars	Outstanding for following periods from due date of payment				
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) MSME	-	-	-	-	-
(ii) Others	30,96,548	-	21,17,421	53,63,467	1,05,77,436
(iii) Disputed Dues - MSME	-	-	-	-	-
(iv) Disputed Dues - Others	-	-	-	-	-
Total	30,96,548	-	21,17,421	53,63,467	1,05,77,436
Add: Accrued Expenses					1,23,300
					1,07,00,736

10.	Current Tax Liabilities (Net)	As at March 31, 2026	As at March 31, 2025
	Tax Liabilities		
	Provision for Income Tax	1,12,69,848	44,33,848
	Tax Assets		
	Income Tax paid	-	-
		1,12,69,848	44,33,848

11.	Provisons and Contingencies	As at March 31, 2026	As at March 31, 2025
	Statutory provision	8,05,184	6,59,235
		8,05,184	6,59,235

12.	Other non-financial liabilities	As at March 31, 2026	As at March 31, 2025
	Statutory dues	40,500	22,000
		40,500	22,000

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13.	Equity Share Capital	As at March 31, 2026	As at March 31, 2025
	Authorised Equity share capital		
	12,010,000 (March 31, 2025: 12,010,000) equity shares of Rs.10 each	12,01,00,000	12,01,00,000
		12,01,00,000	12,01,00,000
	Issued, subscribed and paid up Equity share capital		
	10,839,730 (March 31, 2025: 10,839,730) equity shares of Rs.10 each	10,83,97,300	10,83,97,300
		10,83,97,300	10,83,97,300

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(i) **Movement in issued, subscribed and paid up Equity Share Capital**

Particulars	Equity Share Capital	
	No. of shares	Amount
As at April 1, 2024	1,08,39,730	10,83,97,300
Add: Equity shares issued during the year	-	-
As at March 31, 2025	1,08,39,730	10,83,97,300
Add: Equity shares issued during the year	-	-
As at March 31, 2026	1,08,39,730	10,83,97,300

(ii) **Shareholders holding more than 5% shares are set out below:**

Particulars	As at March 31, 2026		As at March 31, 2025	
	Equity Shares	% Holding	Equity Shares	% Holding
Nitin Prabhudas Somani	20,21,896	18.65%	20,21,896	18.65%
Sonal Nitin Somani	25,79,668	23.80%	25,79,668	23.80%
Satya Murthy Sivalenka	8,70,630	8.03%	8,70,630	8.03%

(iii) The Company has neither issued equity shares pursuant to contract without payment being received in cash nor any bonus shares in the current year and five years immediately preceding the balance sheet date.

(iv) **Shares held by promoters at the end of the year**

Name of the Promoter	As at March 31, 2026			As at March 31, 2025		
	No. of Shares	% of total shares	% Change during the year	No. of Shares	% of total shares	% Change during the year
Nitin Prabhudas Somani	20,21,896	18.65%	-	20,21,896	18.65%	-
Sonal Nitin Somani	25,79,668	23.80%	-	25,79,668	23.80%	-
Manoj Prabhudas Somani	2,47,500	2.28%	-	2,47,500	2.28%	-
Lucky Manoj Somani	99,000	0.91%	-	99,000	0.91%	-
Total	**49,48,064**	**45.65%**	-	**49,48,064**	**45.65%**	-

14. Other Equity	As at March 31, 2026	As at March 31, 2025
Securities premium account	11,30,84,600	11,30,84,600
Other Reserve - Statutory reserve (in terms of Section 45-IC of the Reserve Bank of India Act, 1961)	1,02,89,996	1,02,89,996
Capital Reserve	18,87,000	18,87,000
Equity Instruments through other comprehensive income	(3,23,37,482)	(3,23,37,482)
Retained Earnings	(14,49,73,305)	(8,23,78,840)
Total	(5,20,49,191)	1,05,45,274

(i) Securities premium account	As at March 31, 2026	As at March 31, 2025
Opening Balance	11,30,84,600	11,30,84,600
Add: Amount received pursuant to issue of equity shares	-	-
Closing balance	11,30,84,600	11,30,84,600

Securities premium account is used to record the premium on issue of shares. The reserve is utilised in accordance with the provisions of the relevant statutes.

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(ii)

Other Reserve - Statutory reserve (in terms of Section 45-IC of the Reserve Bank of India Act, 1961)	As at March 31, 2026	As at March 31, 2025
Opening Balance	1,02,89,996	1,02,89,996
Add: Transferred from Retained earnings	-	-
Closing balance	**1,02,89,996**	**1,02,89,996**

Special Reserve represents the reserve created pursuant to the Reserve Bank of India Act, 1934 (the "RBI Act"). In terms of Section 45-IC of the RBI Act, a Non-Banking Finance Company is required to transfer an amount not less than 20 per cent of its net profit to a Reserve Fund before declaring any dividend. The reserve fund can be utilised only for limited purposes as specified by RBI from time to time and every such utilisation shall be reported to the RBI within specified period of time from the date of such utilisation.

(iii)

Capital Reserve	As at March 31, 2026	As at March 31, 2025
Opening Balance	18,87,000	18,87,000
Add: Created during the year	-	-
Closing balance	**18,87,000**	**18,87,000**

Capital Reserve represents paid up value of shares forfeited.

(iv)

Equity instruments through other comprehensive income	As at March 31, 2026	As at March 31, 2025
Opening Balance	(3,23,37,482)	(2,93,25,346)
Add/(Less): Change in fair value of FVOCI equity investments	-	(30,12,136)
Add/less: Tax Impact	-	-
Closing balance	**(3,23,37,482)**	**(3,23,37,482)**

It represents change in fair value of equity instruments which are measured at fair value through other comprehensive income, net of any tax impact.

(v)

Retained Earnings	As at March 31, 2026	As at March 31, 2025
Opening balance	(8,23,78,840)	(8,30,755)
Add: Net profit / (Loss) for the year	(6,25,94,465)	(8,15,48,085)
Less: Transferred to statutory reserve u/s 45-IC of the Reserve Bank of India Act, 1934 (CY)	-	-
Closing balance	**(14,49,73,305)**	**(8,23,78,840)**

Retained earnings or accumulated surplus represents total of all profits retained since Company's inception. Retained earnings are credited with current year profits, reduced by losses, if any, dividend payouts, transfers to General reserve or any such other appropriations to specific reserves.

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Notes to the standalone financial statements for the year ended March 31, 2026

Amount in Rupees

15. Interest income	For the year ended March 31, 2026	For the year ended March 31, 2025
Interest income from loan financing	17,58,026	45,02,452
	17,58,026	**45,02,452**

16. Other Income	For the year ended March 31, 2026	For the year ended March 31, 2025
Reversal of Provision for gratuity	-	-
	-	-

17. Impairment of financial instruments	For the year ended March 31, 2026	For the year ended March 31, 2025
Impairment loss on financial instruments based on category of financial instrument:		
Loans*	-	-
	-	-

18. Net loss on derecognition of financial instruments under amortised cost category	For the year ended March 31, 2026	For the year ended March 31, 2025
De recognition of Loans (Bad Debts written off)	4,48,97,734	8,37,81,917
Reversal of Interest Recognised Earlier	6,73,466	-
	4,55,71,200	**8,37,81,917**

19. Employee benefit expenses	For the year ended March 31, 2026	For the year ended March 31, 2025
Managerial Remuneration	-	-
Director's sitting fees	2,40,000	2,20,000
	2,40,000	**2,20,000**

20. Depreciation and amortisation expenses	For the year ended March 31, 2026	For the year ended March 31, 2025
Depreciation on Tangible Assets	87,572	1,28,572
	87,572	**1,28,572**

21. Finance cost	For the year ended March 31, 2026	For the year ended March 31, 2025
Bank charges	11,800	12,980
	11,800	**12,980**

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22. Other expenses	For the year ended March 31, 2026	For the year ended March 31, 2025
Administration expenses		
Payment to Auditors		
- Statutory Audit	2,40,000	1,00,000
- For quarterly limited review	1,20,000	1,20,000
Legal & Professional Consultancy Fees	2,85,000	2,39,600
Rent, Rates & Taxes	-	-
Depository Services Fees	1,83,122	1,17,662
Stock Exchange Fees	86,000	6,22,500
Transfer Agent Fees	99,009	62,007
BSE Limited	15,635	-
Credit Rating Expenses	11,250	
Travelling & Conveyance Expenses	56,996	14,124
Micellaneous expenses	67,078	67,505
GST on Expenses	1,16,094	2,05,719
	12,80,184	**15,49,117**

23. Contingencies & provisions	For the year ended March 31, 2026	For the year ended March 31, 2025
Contigent provision on standard assets	1,45,949	3,64,151
	1,45,949	**3,64,151**

24. Income Tax Expenses	For the year ended March 31, 2026	For the year ended March 31, 2025
Current tax		
In respect of the current year	-	-
In respect of the prior years	68,36,000	-
	68,36,000	**-**
Deferred tax charge/ (benefits)		
In respect of the current year	1,01,79,786	(6,200)
	1,01,79,786	**(6,200)**

The major components of tax expense and the reconciliation of the expected tax expense based on the domestic effective tax rate and the reported tax expense in statement of profit and loss, is as follows:-

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Profit / (Loss) before tax	(4,55,78,679)	(8,15,54,285)
Domestic tax rate	25.168%	25.168%
Expected tax expense [A]	(1,14,71,242)	(2,05,25,582)
Adjustment for tax-exempt income/ non-deductible expenses		
Others	-	-
Total adjustments [B]	-	-
Actual tax expense [C=A+B]	**(1,14,71,242)**	**(2,05,25,582)**
Tax expense comprises:		
Current tax expense	-	
Adjustment for prior year taxes	68,36,000	-
Deferred tax credit / (expense)	(1,01,79,786)	6,200
Tax expense recognized in profit or loss [D]	**1,70,15,786**	**6,200**

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25. Earnings per share	For the year ended March 31, 2026	For the year ended March 31, 2025
a) Basic earnings per share (In Rs.)		
Profit attributable to the equity holders of the company	(6,25,94,465)	(8,15,48,085)
Weighted average number of equity shares used as the denominator	1,08,39,730	1,08,39,730
	(5.77)	**(7.52)**
b) Diluted earnings per share (In Rs.)		
Profit attributable to the equity holders of the company	(6,25,94,465)	(8,15,48,085)
Weighted average number of equity shares used as the denominator	1,08,39,730	1,08,39,730
	(5.77)	**(7.52)**

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Amount in Rupees

26 Contingent liabilities and commitments

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
a) In respect of following:		
- Income tax matters *	3,48,89,188	2,18,96,621
- Less: Income tax already provided in books	1,12,69,848	44,33,848
	2,36,19,340	1,74,62,773

The above matters are subject to legal proceedings in the ordinary course of business. The legal proceeding when ultimately concluded will not, in the opinion of the management, have a material effect on financial position of the Company.

There are certain non-compliances in respect of appointment of Internal Auditor, maintenance of Website and publishing of notices/advertisements as required under Companies Act and SEBI (LODR) Regulations. Since the company is in process of regularisation of these non-compliances and the penalties/late fees or any other outflow cannot be measured with sufficient reliability, no provision/contintengies are recorded in financial statements.

27 Disclosures required under Section 22 of the Micro, Small and Medium Enterprises Development Act, 2006*

The Company has not received any intimation from Supplier (except statutory auditors) regarding their status under the Micro, Small and Medium Enterprises Development Act, 2006 and hence disclosure, if any, relating to amount unpaid as at the yearend together with interest paid / payable as required under the said act have not been given.

28 Disclosures under Ind AS 19 (Employee benefits)

Defined benefit plans

The employee strength is less than 10, hence the provisions of the Payment of Gratuity Act are not applicable to the Company. Since the Company is not having any defined benefit plan, disclosures under Ind AS 19 are not applicable to the Company.

29 Segment Reporting

The Company has single reportable segment "Financing Activity " for the purpose of Ind AS 108 on "Segment Reporting" as per section 133 of the Companies Act, 2013.

30 Related party disclosures

List of related parties and nature of relationship

Nature of Relationship	Name of Related Party
Key Management Personnel	Nitin Prabhudas Somani, Managing Director Sonal Nitin Somani, Executive Director Manoj Prabhudas Somani, Chief Financial Officer
Independent/ Non Executive Directors	Sumedh Ramesh Madane Ankit Kumar Jha Khairu Imam Pappuwale Sanjay Vasudeo Dhoke
Enterprises over which the Company or its Key management personnel is able to exercise significant influence	Shree Fast Courier & Cargo Private Limited Fast Train Cargo Limited First International Hotel Private Limited Fast Realty Private Limited Safemode Cargo Private Limited Finex Express Cargo Pvt Ltd Cospar Finvest Private Limited Somani Realty Private Limited Somani Developers Somani Realty

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Transactions with the key management personnel during the year : All related party transactions are made on arm's length prices in ordinary course of business

Name of KMP	Nature of Transaction	For the year ended March 31, 2026	For the year ended March 31, 2025
Nitin Prabhudas Somani	Remuneration		
	Short-term benefits	-	-
	Post-employment benefits	-	-
	Other long-term benefits	-	-
		-	-
	Director's sitting fees	1,20,000	1,10,000
	Office Rent Paid	-	-
		1,20,000	1,10,000

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	Remuneration		
	Short-term benefits	-	-
	Post-employment benefits	-	-
Sonal Nitin Somani	Other long-term benefits	-	-
		-	-
	Director's sitting fees	1,20,000	1,10,000
		1,20,000	1,10,000

Transaction with the Other Related Parties

Name of Related Party	Nature of Transaction	For the year ended March 31, 2026	For the year ended March 31, 2025
	Unsecured loan given		
	Balance at beginning of the year	1,19,23,350	1,19,57,423
Finex Express Cargo Pvt Ltd	Interest Income	3,41,072	6,95,968
	Balance at end of the year	1,18,88,992	1,19,23,350
	Impairment loss allowance	5,54,269	5,54,269
	Unsecured loan given		
	Balance at beginning of the year	2,59,32,028	2,50,47,660
Safe Mode Cargo Pvt Ltd	Interest Income	7,43,488	14,57,868
	Balance at end of the year	2,63,13,486	2,59,32,028
	Impairment loss allowance	11,61,048	11,61,048
	Investments in Equity Shares at FVOCI		
Finex Express Cargo Pvt Ltd	Balance at beginning of the year	92,255	92,255
	Balance at end of the year	92,255	92,255
	Impairment loss allowance	(11,84,794)	(11,84,794)
	Investments in Equity Shares at FVOCI		
Fast Train Cargo Limited	Balance at beginning of the year	6,35,00,000	6,35,00,000
	Balance at end of the year	6,35,00,000	6,35,00,000
	Impairment loss allowance	4,32,60,533	4,32,60,533

Balances payable to related parties are as follows

Nature of Transaction	Name of Related Party	As on March 31, 2026	As on March 31, 2025
Trade & Other Payables	Nitin Prabhudas Somani	8,80,395	87,68,636
	Sonal Nitin Somani	1,20,000	11,15,000
		10,00,395	98,83,636

Balances receivable from related parties are as follows

Nature of Transaction	Name of Related Party	As on March 31, 2026	As on March 31, 2025
Loans Given	Finex Express Cargo Pvt Ltd	1,18,88,992	1,19,23,350
	Safe Mode Cargo Pvt Ltd	2,63,13,486	2,59,32,028
		3,82,02,478	3,78,55,378

31 Categories of financial instruments

The Carrying value of financial assets and liabilities are as follows :-

As at March 31, 2026	Fair value through P&L	Fair value through OCI	Amortised cost	Total
Financial Assets				
Cash and cash equivalents	-	-	8,095	8,095
Trade Receivables	-	-	-	-
Loans	-	-	3,64,87,161	3,64,87,161
Investments	-	2,15,16,516	-	2,15,16,516
Total Financial Assets	-	**2,15,16,516**	**3,64,95,256**	**5,80,11,772**
Financial Liabilities				
Trade Payables	-	-	13,88,585	13,88,585
Total Financial Liabilities	-	-	**13,88,585**	**13,88,585**

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Amount in Rupees

As at March 31, 2025	Fair value through P&L	Fair value through OCI	Amortised cost	Total
Financial Assets				
Cash and cash equivalents	-	-	10,270	10,270
Trade Receivables	-	-	-	-
Loans	-	-	9,10,37,795	9,10,37,795
Investments	-	2,15,16,516	-	2,15,16,516
Total Financial Assets	-	**2,15,16,516**	**9,10,48,065**	**11,25,64,581**
Financial Liabilities				
Trade Payables	-	-	1,07,00,736	1,07,00,736
Total Financial Liabilities	-	-	**1,07,00,736**	**1,07,00,736**

The carrying value of Loans include one loan for which the Company has entered One Time Settlement. The terms of the settlement allowed moratorium in the said loan and therefore the Net carrying value of the said loan at the end of the financial year include the interest accrued during the year on the said loan.

32 Fair value measurement of financial assets and liabilities

Financial assets and financial liabilities measured at fair value in the Statement of Balance Sheet are grouped into three Levels of a fair value hierarchy. The three Levels are defined based on the observability of significant inputs to the measurement, as follows:

Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities
Level 2: inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly

Level 3: unobservable inputs for the asset or liability.

As at March 31, 2026	Carrying Amount	Level 1	Level 2	Level 3	Total
Assets measured at fair value on a recurring basis					
Financial Assets					
Cash and cash equivalents	8,095	8,095	-	-	8,095
Trade Receivables	-	-	-	-	-
Loans	3,64,87,161	-	-	3,64,87,161	3,64,87,161
Investments	2,15,16,516	-	2,15,16,516	-	2,15,16,516
Total Financial Assets	**5,80,11,772**	**8,095**	**2,15,16,516**	**3,64,87,161**	**5,80,11,772**
Financial Liabilities					
Trade Payables	13,88,585	-	-	13,88,585	13,88,585
Total Financial Liabilities	**13,88,585**	-	-	**13,88,585**	**13,88,585**

As at March 31, 2025	Carrying Amount	Level 1	Level 2	Level 3	Total
Assets measured at fair value on a recurring basis					
Financial Assets					
Cash and cash equivalents	10,270	10,270	-	-	10,270
Trade Receivables	-	-	-	-	-
Loans	9,10,37,795	-	3,61,40,061	5,48,97,734	9,10,37,795
Investments	2,15,16,516	-	2,15,16,516	-	2,15,16,516
Total Financial Assets	**11,25,64,581**	**10,270**	**5,76,56,577**	**5,48,97,734**	**11,25,64,581**
Financial Liabilities					
Trade Payables	1,07,00,736	-	-	1,07,00,736	1,07,00,736
Total Financial Liabilities	**1,07,00,736**	-	-	**1,07,00,736**	**1,07,00,736**

The fair value of the financial assets and liabilities are included at the amount that would be received from selling an asset and paid to transfer a liability in an orderly transaction between market participants. The following methods and assumptions were used to estimate the fair values:-

Valuation technique used to determine fair value

Specific valuation techniques used to value financial instruments, as described below:

a) The fair values of loans and receivables are estimated by discounted cash flow models that incorporate assumptions for credit risks, probability of default and loss given default estimates. Credit risk is derived from market observable data. Where such information is not available, the Company uses historical experience and other information used in its collective impairment models.

b) The book value method using latest available audited financial statements of investee company is used to fair value investments in unquoted equity Instruments

Amount In Rupees

c) Trade receivables, cash and cash equivalents, other bank balances, loans, other current financial assets, current borrowings, trade payables and other current financial liabilities are valued at their carrying amounts largely due to the short-term maturities of these instruments

Management uses its best judgment in estimating the fair value of its financial instruments. However, there are inherent limitations in any estimation technique. Therefore, for substantially all financial instruments, the fair value estimates presented above are not necessarily indicative of all the amounts that the Company could have realized or paid in sale transactions as of respective dates. as such, the fair value of the financial instruments subsequent to the respective reporting dates may be different from the amounts reported at each year end.

33 Financial risk management

i) Risk Management

The Company's activities expose it to credit risk. This note explains the sources of risk which the entity is exposed to and how the entity manages the risk and the related impact in the financial statements.

Risk	Exposure arising from	Measurement	Management
Credit Risk	Loan receivables, Cash and bank balances, trade receivables, derivative financial instruments, financial assets measured at amortised cost	Expected loss analysis	Credit risk analysis, diversification of customers/asset base, credit limits and collateral.

The Board has the overall responsibility of risk management.

A) Credit Risk

Credit risk is the risk that a counterparty fails to discharge its obligation to the Company. The Company has not established adequate internal risk management process to provide early identification of possible changes in the creditworthiness of counterparties, including regular collateral revisions. Further, the credit quality review process is not effectively working. However the Company is in process of establishing internal control system and implementing internal control poilicies for credit review and risk management.

Credit risk arises from loans financing, cash and cash equivalents, trade receivables, investments carried at amortised cost and deposits with banks and financial institutions, as shown below:

Particulars	Balance as at March 31,2026	Balance as at March 31,2025
Cash and cash equivalents	8,095	10,270
Trade Receivables	-	-
Loans	3,64,87,161	9,10,37,795

a) Credit risk management

From credit risk perspective, the Company's lending portfolio can be segregated into following broad categories:

(i) Low credit risk

(ii) Moderate credit risk

(iii) High credit risk

The company provides for expected credit loss based on the following:

Risk	Assets covered	Basis of expected credit loss
Low credit risk	Cash and cash equivalents, trade receivables, and loans	12 month expected credit loss
Moderate credit risk	Loans	Life time expected credit loss or 12 month expected credit
High credit risk	Loans	Life time expected credit loss or fully provided for

Financial assets that expose the entity to credit risk*

Particulars	Balance as at March 31,2026**	Balance as at March 31,2025
Low credit risk		
Cash and cash equivalents	8,095	10,270
Trade Receivables	-	-
Moderate credit risk		
Loans	3,64,87,161	9,10,37,795
Trade Receivables	-	-
High credit risk		
Loans	-	-

** These represent gross carrying values of financial assets, without deduction for expected credit losses

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Amount in Rupees

Risk mitigation Strategies:

Cash and cash equivalents and bank deposits

Credit risk related to cash and cash equivalents and bank deposits is managed by only accepting highly rated banks and diversifying bank deposits and accounts in different banks across the country

Trade receivables

Trade receivables measured at amortized cost and credit risk related to these are managed by monitoring the recoverability of such amounts continuously.

Loans

Credit risk related to borrower's are mitigated by considering profile and business prospect of the borrower's. These processes include a detailed appraisal methodology, identification of risks and suitable structuring and credit risk mitigation measures. The Company assesses increase in credit risk on an ongoing basis for amounts loan receivables that become past due and default is considered to have occurred when amounts receivable become one year past due.

b) Expected credit loss for loans

Credit risk measurement

The Company measures credit risk of its exposure using internal ratings are based on board approved policy that guides credit analysis to place borrowers in watch list based on specific risk factors such as project progress schedule etc.

Expected credit loss measurement

First step involved in ECL computation is staging of the assets into three categories. Staging of the financial assets depend on the deterioration of the credit quality of the assets over its lifetime. Performing assets fall under Stage I, Underperforming assets fall under Stage II and Impaired assets(non-performing) fall under Stage III.

The following points were considered for stage wise classification of credit exposures:

1. Stage III exposures were exposures where actual default events have occurred i.e. all credit exposures classified as Doubtful or Sub-Standard, or where significant deterioration in credit quality was envisaged.
2. Stage II exposure were exposures which were not considered impaired asset but were classified as 'Stressed Accounts' or were flagged as High-Risk Category.
3. All other accounts not meeting the first two criteria were classified as Stage 1 accounts.

Credit risk exposure and impairment loss allowance

Particulars	As at March 31, 2026		As at March 31, 2025	
	Exposure	Impairment allowance	Exposure	Impairment allowance
Credit Impaired loan assets (Default event triggered) (Stage III)	-	-	-	-
Loan assets having significant increase in credit risk (Stage II)	-	-	-	-
Other loan assets (Stage I)	3,82,02,478	17,15,317	9,27,53,112	17,15,317
Total	**3,82,02,478**	**17,15,317**	**9,27,53,112**	**17,15,317**

Loss allowance

The loss allowance recognized in the period is impacted by a variety of factors, as described below:

* Transfers between Stage 1 and Stages 2 or 3 due to financial instruments experiencing significant increases (or decreases) of credit risk or becoming credit impaired in the period, and the consequent "step up" (or "step down") between 12-month and Lifetime ECL.

* Additional allowances for new financial instruments recognised during the period, as well as releases for financial instruments de-recognised in the period
* Impact on the measurement of ECL due to changes arising from regular refreshing of inputs to models
* Financial assets derecognised during the period and write-offs of allowances related to assets that were written off during the period

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The following tables explain the changes in the loss allowance between the beginning and the end of the annual period due to these factors:

Loss allowance	Stage 1 12 month ECL	Stage 2 Lifetime ECL	Stage 3 Lifetime ECL	Total
Loans to customers at amortised Cost				
Balance as at April 1, 2024	17,15,317	4,44,82,112	35,97,480	4,97,94,909
Transfer to 12 months ECL	-	-	-	-
Transfer to Lifetime ECL credit impaired	-	-	-	-
Movement of loss allowance during the year	-	-	-	-
Write offs	-	(4,44,82,112)	(35,97,480)	(4,80,79,592)
Balance as at March 31, 2025	**17,15,317**	-	-	**17,15,317**

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Transfer to 12 months ECL	-	-	-	-
Transfer to Lifetime ECL credit impaired	-	-	-	-
Movement of loss allowance during the year	-	-	-	-
Write offs ##	-	-	-	-
Balance as at March 31, 2026	**17,15,317**	-	-	**17,15,317**

Write off policy

Financial assets are written off either partially or in their entirety to the extent that there is no realistic prospect of recovery. Any subsequent recoveries are credited to impairment on financial instrument on statement of profit and loss.

During the year the Company has written off loans aggregating to Rs. 4.49 crores (net balance after adjustment of ECL Rs. 0.05 Crores) pertaining to borrower account classified as Non-Performing Assets (NPAs) in earlier periods after approval by the management and audit committee and after adequate recovery efforts had been exhausted.

c) Expected credit losses for financial assets other than loans and derivative financial instruments

Company provides for expected credit losses on financial assets other than loans by assessing individual financial instruments for credit losses:

* For cash and cash equivalents - Since the Company deals with only high-rated banks and financial institutions, credit risk in respect of cash and cash equivalents is evaluated as very low.

* For other financial assets - credit risk is evaluated based on Company's knowledge of the credit worthiness of those parties and loss allowance is measured for 12 month expected credit losses upon initial recognition and provide for lifetime expected credit losses upon significant increase in credit risk. The Company does not have any expected loss based impairment recognised on such assets considering their low credit risk nature.

d) **Liquidity Risk**

Liquidity risk is the risk that the Company may not be able to meet its present and future cash and collateral obligations without incurring unacceptable losses. The Company's objective is to, at all times maintain optimum levels of liquidity to meet its cash and collateral requirements. The Company closely monitors its liquidity position and deploys cash management system. It maintains adequate sources of financing including debt at an optimised cost.

The Company measures risk by forecasting cash flows.

The Company's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due without incurring unacceptable losses or risking damage to the Company's reputation. The Company ensures that it has sufficient fund to meet expected operational expenses, servicing of financial obligations. The table below summarises the maturity profile of the Company's financial liabilities based on contractual undiscounted value.

As at March 31, 2026	Contractual Maturity	Within 12 months	After 12 months
Trade Payables	13,88,585	7,58,114	6,30,471
	13,88,585	**7,58,114**	**6,30,471**

As at March 31, 2025	Contractual Maturity	Within 12 months	After 12 months
Trade Payables	1,07,00,736	32,19,848	74,80,888
	1,07,00,736	**32,19,848**	**74,80,888**

e) **Interest Risk**

Interest rate risk is the risk that fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The company has no interest rate risk in case of lending activities, as rates of Interest on the same are fixed during their tenure. Since Company doesnot have any borrowing, Company's operations are not exposed to any interest rate risk.

34 Unhedged Foreign Currency Exposures

There is no foreign currency exposure outstanding as on March 31, 2026

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35 Additional Regulatory Information

a) Relationship with Struck off Companies

Name of Struck off Company	Nature of Transactions with struck-off Company	Gross Balance Outstanding	Relationship with the Struck off company, if any
Spider Display Systems Pvt Ltd	Investments in Equity Shares	NIL ##	NA

Investment of Rs. 71760 is fully amortised in earlier financial years and the outstanding balance as on 31.03.2026 is NIL

b) Registration or Satisfaction of Charges pending with Registrar of Companies (ROC) beyond the statutory period

Asset under charge	Name of Charge Holder	Creation or Satisfaction	Amount	Reason of non-registration or satisfaction of charge
Immovable property or any interest therein	Indian Overseas Bank	Satisfaction	25,00,000	NA

c) Ratios

Type of Ratio	Formula	Ratio	Unit
Capital to risk weighted asset Ratio (CRAR)	(Tier I Capital+Tier II Capital) / Risk Weighted Assets	88.90	%
Tier I CRAR	Tier I Capital/ Risk Weighted Assets	69.69	%
Tier II CRAR	Tier II Capital/ Risk Weighted Assets	19.21	%
Liquidity Coverage Ratio	High Quality Liquid Assets/Total net cash flow amount	-	-

d) Provisions as per IRAC norms

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (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
1	2	3	4	5=(3)-(4)	6	7=(4)-(6)
Performing Assets						
Standard						
	Stage 1	3,82,02,478	17,15,317	3,64,87,161	8,05,184	9,10,133
	Stage 1	-	-	-	-	-
Subtotal		3,82,02,478	17,15,317	3,64,87,161	8,05,184	9,10,133
Non-Performing Assets (NPA)						
Substandard	Stage 2	-	-	-	-	-
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		-	-	-	-	-
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			-		
	Stage 2			-		
	Stage 3			-		
Subtotal		-	-	-	-	-

Amount In Rupees

Total						
	Stage 1	3,82,02,478	17,15,317	3,64,87,161	8,05,184	9,10,133
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
	Total	3,82,02,478	17,15,317	3,64,87,161	8,05,184	9,10,133

Note : Due to in sufficient balance in retained earnings, no amount is transferred to Statutory reserves during the year In accordance with section 45IC of the Reserve Bank of India Act, 1934

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36 Disclosures under Reserve Bank of India Act, Companies Act, 2013 and other regualtories

36.1 Wilful Defaulter :

The Company is not declared as wilful defaulter by any bank or financial Institution or government authorities

36.2 **Transaction through Intermediaries :**

a) The Company has not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding that the Intermediary shall (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.

b) The Company has not received any fund from any person(s) or entity(ies), including foreign entities ("Funding Party") with the understanding that the company shall : (i) 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 (ii) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

36.3 Loans to related parties

The Company has not granted any Loans or Advances in the nature of loans to Promoters, Directors, KMP's and related parties which are repayable on demand or given without specifying terms or period of repayment

36.4 Transaction under Benami Act

The Company does not hold any Benami Property under the Benami Transactions (Prohibition) Act, 1988

36.5 Investment Layers

The Company has not made any investment in violation to the provisions related to number of layers prescribed under clause (87) of section 2 of the Companies Act, 2013 read with the Companies (Restriction on number of Layers) Rules, 2017

36.6 Crypto Currency

The Company has not traded or invested in Crypto Currency or Virtual Currency

36.7 Liquidity Risk Management Disclosures

Company has not availed any borrowing in form of loans, debt securities, subordinated debts or deposits and hence disclosures related to Liquidity Risk Management Pursuant to RBI Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies dated November 4, 2019 are not applicable.

36.8 Disclosure of Whistle blower and other Complaints

Disclosure of Whistle blower Complaints

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	No. of complaints pending at the beginning of the year	-	-
(ii)	No. of complaints received during the year	-	-
(iii)	No. of complaints redressed during the year	-	-
(iv)	No. of complaints pending at the end of the year	-	-

Details of the Customer Complaints

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	No. of complaints pending at the beginning of the year	-	-
(ii)	No. of complaints received during the year	-	-
(iii)	No. of complaints disposed during the year	-	-
	(a) of which, number of complaints rejected by the NBFC	-	-
(iv)	No. of complaints pending at the end of the year	-	-

36.9 Details of Penalties & RBI Findings

Deails of penalties

Particulars	F.Y. 2025-2026	F.Y. 2024-2025
(A) Penalties imposed by RBI		
(B) Penalties imposed by Other regulators	-	-
- Penalties imposed by SEBI	-	-

36.10 Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016

As required in terms of paragraph 19 of Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank)

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Amount in Rupees

a Loans and advances availed by the non- banking financial company inclusive of interest accrued thereon but not paid:

Particulars	F.Y. 2025-2026		F.Y. 2024-2025	
	Amount outstanding	Amount overdue	Amount outstanding	Amount overdue
a) Debentures :				
Secured				
Unsecured (other than falling within the meaning of public deposits)*	-	-	-	-
b) Deferred Credits				
c) Term Loans	-	-	-	-
d) Inter-corporate loans and borrowing	-	-	-	-
e) Commercial Paper	-	-	-	-
f) Other Loans	-	-	-	-
Sub ordinate debt	-	-	-	-
Working capital facility				

b Break up of Loans and advances including bills receivables; excluding interest accrued

Amount Outstanding net of provision	F.Y. 2025-2026	F.Y. 2024-2025
a) Secured	-	-
b) Unsecured	3,64,87,101	9,10,37,795

c Break up of Leased Assets and stock on hire and other assests counting towards AFC activities:

Particulars	F.Y. 2025-2026	F.Y. 2024-2025
(i) Lease assets including lease rentals under sundry debtors:		
(a) Financial Lease	-	-
(b) Operating Lease	-	-
(ii) Stock on hire including hire charges under sundry debtors:		
(a) Assests on hire	-	-
(b) Repossessed Assests	-	-
(iii) Other Loans counting towards AFC activicles		
(a) Loans where assests have been repossessed		-
(b) Loan other than (a) Above	-	-

d Break up of Investments

Particulars	F.Y. 2025-2026	F.Y. 2025-2026
Current Investments:		
1. Quoted		
(i) Shares:		
(a) Equity	-	-
(b) Preference		
(ii) Debentures and Bonds	-	-
(iii) Units of Mucual Funds	-	-
(iv) Government Securities	-	-
(v) Others (please specify)	-	-
2. Unquoted		
(i) Shares:		
(a) Equity		
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of Mutual Funds	-	-
(iv) Government Securities	-	-
(v) Unit of Alternate Investment Fund	-	-
Long Term Investments:		
1. Quoted		
(i) Shares:		
(a) Equity	-	-
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of Mutual Funds	-	-
(iv) Government Securities	-	-
(v) Others	-	-
2. Unquoted		
(i) Shares:		
(a) Equity	2,15,16,516	2,15,16,516
(b) Preference	-	-
(ii) Debentures and Bonds	-	-
(iii) Units of Mutual Funds	-	-
(iv) Government Securities	-	-
(v) Unit of Alternate Investment Fund	-	-
(v) Investment in Security Receipts of ARC	-	-
Total Gross Value of Investemnts	2,15,16,516	2,15,16,516
Less: Provision for Depreciation held towards Investements	-	-
Net Value of Investments	2,15,16,516	2,15,16,516

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CA VANDANA V DODHIA Membership No. 104000 FRN ...7812W

Amount in Rupees

As at March 31, 2025

Particulars	Total Exposure	Gross NPA	% of GNPA to total Exposure
Agriculture and Allied Activities	-	-	
Constructions	5,48,97,73,400	-	0.00%
Services	3,61,40,06,100	-	0.00%
Personal loans	-	-	
Total	9,10,37,79,500	-	0.00%

B Intra Group Exposure:

Particulars	As at March 31, 2026	As at March 31, 2025
Total amount of intra-group exposures	-	-
Total amount of top 20 intra-group exposures	-	-
Percentage of intra-group exposures to total exposure	0.00%	0.00%

C Loans to Directors, Senior Officers and relatives of Directors

Particulars of Loans Sanctioned during the year	As at March 31, 2026	As at March 31, 2025
Directors and their relatives	-	-
Entities associated with directors and their relatives	-	-
Senior Officers and their relatives	-	-

36.15 Restructuring related Disclosures

A Disclosure required as per Circular DOR.No.BP.BC.63/21.04.048/2019-20 - COVID19 Regulatory Package - Asset Classification and Provisioning are not applicable to the Company as Company has not extended Moratorium to any borrower under said regulatory package.

B Disclosure required as per Reserve Bank of India Circular on Resolution Framework - 2.0 dated May 5, 2021 is not applicable to the Company as Company has not implemented resolution plan as per resolution framework - 2.0

C Company has not implemented resolution plan as per resolution framework for COVID-19 related Stress dated August 6, 2020 and hence additional disclosure required under that framework are not applicable.

36.16 Other Exposure related Disclosures

- The Company has no exposure to the real estate sector directly or indirectly in the current and previous year.
- The company has not disbursed any loans against security of gold.
- The company has no exposure to capital market.
- The company has no intra-group exposure.
- The Company has not obtained any intangible security towards the unsecured advances.
- The Company has not made any drowdown from existing reserves.
- The Company has no borrowings and therefore there is no mismatch in asset and liability management.

36.17 Capital Management

For the purpose of the Company's capital management, capital includes issued equity capital and all other reserves attributable to the equity holders of the Company. The Company's objective for capital management is to maximize shareholder value and safeguard business continuity. The Company determines the capital requirement based on annual operating plans and other strategic plans. The funding requirements are met through equity and operating cash flows.

Summary of Quantitative Data is given hereunder:

Particulars	As at March 31, 2026	As at March 31, 2025
Equity	10,83,97,300	10,83,97,300
Other Equity	(5,20,49,191)	1,05,45,274
Total	5,63,48,109	11,89,42,574

37 Events after reporting date

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

As per our report of even date
For Vandana V Dodhia & Co
Chartered Accountants
Firm's Registration No: 117812W

Dodhia

(CA Vandana V Dodhia)
Partner
Membership No : 104000
UDIN : 26104000VEBSEZ4557

CA VANDANA V DODHIA
Membership No. 104000
FRN : 117812W

Place : Mumbai
Date : 30th May, 2026

For and on behalf of the Board of Directors
For Hasti Finance Limited

NSomani

(Nitin Prabhudas Somani)
Managing Director
DIN: 00841378

S N Somani

(Sonal Nitin Somani)
Director
DIN: 01216993

MSomani

(Manoj Prabhudas Somani)
Chief Financial Officer
DIN: 01209481

Place : Mumbai
Date : 30th May, 2026