

PNY SABHA FINANCE LIMITED			
BALANCE SHEET AS AT 31-MARCH-2025			
(Amount ₹ in lakhs)			
Particulars	Notes	As at March 31, 2025	As at March 31, 2024
I EQUITY & LIABILITIES			
1 Shareholders' funds			
(a) Share Capital	3	5,489.59	5,013.86
(b) Reserves and surplus	4	(3,797.41)	(3,719.48)
		1,692.18	1,294.38
2 Share application money pending allotment			
		-	-
3 Non-current liabilities			
(a) Long-term borrowings	5	10,985.40	10,090.25
(b) Other long-term liabilities	6	-	2.50
(c) Long-term provisions	7	106.84	85.87
		11,092.24	10,178.62
4 Current liabilities			
(a) Short-term borrowings	8	3,676.10	3,886.65
(b) Other current liabilities	9	400.62	452.01
(c) Short-term provisions	10	1,587.88	1,811.31
		5,664.60	6,149.97
TOTAL		18,449.02	17,622.97
II ASSETS			
1 Non-current assets			
(a) Property, Plant & Equipment and Intangible assets			
i) Property, Plant & Equipment	11	565.19	379.83
ii) Intangible assets	11A	12.61	16.31
(b) Deferred tax assets (net)	12	1,306.42	1,332.90
(c) Long-term loans and advances	13	517.89	651.27
(d) Other non-current assets	14	696.40	705.27
		3,098.51	3,085.58
2 Current assets			
(a) Cash & Cash equivalents	15	382.95	193.30
(b) Short-term loans and advances	13	14,008.22	13,722.12
(c) Other current assets	14	959.34	621.97
		15,350.51	14,537.39
TOTAL		18,449.02	17,622.97

Company Overview 1
Summary of significant accounting policies 2
Additional Information 24 to 54
The accompanying notes are an integral part of the financial statements.

As per our report of even date attached
For T.V.GANESA IYER & CO
Firm registration number: 000856S
Chartered Accountants

For and on behalf of the board of directors
PNY SABHA FINANCE LIMITED

P V Vasudevan, F.C.A.
Partner
Membership No: 026534

M.S.Predeep
[Managing Director]
(DIN: 00323900)

P.U.Divakaran
[Chairman]
(DIN:01608147)

Vasudevan M
[Independent Director]
(DIN:08812262)

Ambika N Nair
[CFO]

CS Shadananan.R.
[Company Secretary]
(A39143)

Place: Thrissur
Date:03.09.2025

Place: Thrissur
Date:03.09.2025

PNY SABHA FINANCE LIMITED			
STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31-MARCH-2025			
(Amount ₹ in lakhs)			
Particulars	Notes	Year ended March 31, 2025	Year ended March 31, 2024
INCOME			
I Revenue from operations	16	2,869.67	2,400.40
II Other Income	17	6.13	87.75
III TOTAL INCOME (I + II)		2,875.80	2,488.15
IV EXPENSES			
Employee benefits expense	18	1,233.20	1,045.06
Finance costs	19	1,355.33	1,333.15
Depreciation and amortisation expenses	20	51.80	67.97
Other expenses	21	281.66	268.47
Provision and writtenoff	22	5.25	129.02
TOTAL EXPENSES		2,927.24	2,843.66
V Profit before exceptional and extraordinary items and tax (III-IV)		(51.44)	(355.53)
VI Exceptional item		-	-
VII Profit before extraordinary items and tax (V- VI)		(51.44)	(355.53)
VIII Extraordinary Items		-	-
IX PROFIT / (LOSS)BEFORE TAX (VII-VIII)		(51.44)	(355.53)
X TAX EXPENSES			
Current tax		-	-
Deferred tax		26.49	(10.97)
TOTAL TAX EXPENSE		26.49	(10.97)
XI Profit / (Loss) From Continuing Operations (IX-X)		(77.93)	(344.56)
XII Profit/(loss) from discontinuing operations		-	-
XIII Tax expense of discontinuing operations		-	-
XIV Profit/(loss) from Discontinuing operations (after tax)(XII - XIII)		-	-
XV PROFIT/ (LOSS) (XI+XIV)		(77.93)	(344.56)
XVI Earnings Per Equity Share [Nominal Value Of Share Rs.10]			
Basic & Diluted earning per share	23		
Computed on the basis of profit from continuing operations		(0.15)	(0.70)
Computed on the basis of total profit for the year		(0.15)	(0.70)

Company Overview

1

Summary of significant accounting policies

2

Additional Information

24 to 54

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

As per our report of even date attached

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PNY SABHA FINANCE LIMITED		
CASH FLOW STATEMENT FOR THE YEAR ENDED 31-March-2025		
(Amount ₹ in lakhs)		
PARTICULARS	Year ended March 31, 2025	Year ended March 31, 2024
Cash flow from operating activities		
Profit before tax	(51.44)	(355.53)
Non-cash adjustment to reconcile profit before tax to net cash flows		
Depreciation and amortization	51.80	67.97
Profit/(Loss) on sale of fixed assets	(0.77)	(0.88)
Provision for non performing assets	(224.90)	127.98
Provision for standard assets	1.47	1.04
Provision for gratuity	(8.43)	(100.58)
Provision for Leave Encashment	20.97	39.00
Operating profit before working capital changes	(211.29)	(221.00)
Movements in working capital :		
Increase/ (decrease) in other current liabilities	(51.38)	48.58
Decrease / (increase) in long-term loans and advances	133.38	(480.19)
Decrease / (increase) in short-term loans and advances	(286.10)	152.62
Decrease / (increase) in other non current assets	8.86	9.23
Decrease / (increase) in other current assets	(328.94)	380.35
Cash generated from /(used in) operations	(524.18)	110.59
Direct taxes paid (net of refunds)	-	-
Net cash flow from/ (used in) operating activities (A)	(735.47)	(110.41)
Cash flows from investing activities		
Purchase of Property, Plant & Equipment & Intangible assets	(233.50)	(33.88)
Sale of Property, Plant & Equipment	0.80	81.47
Net cash flow from/ (used in) investing activities (B)	(232.70)	47.59
Cash flows from financing activities		
Proceeds from issuance of equity share capital	475.73	84.21
Long-term borrowings (net)	895.15	812.14
Other long term liabilities	(2.50)	-
Short-term borrowings (net)	(210.56)	(773.96)
Net cash flow from/ (used in) in financing activities (C)	1,157.82	122.39
Net increase/(decrease) in cash and cash equivalents (A + B + C)	189.65	59.56
Cash and cash equivalents at the beginning of the year	193.30	133.73
Cash and cash equivalents at the end of the year	382.95	193.30
Components of cash and cash equivalents		
Cash on hand	31.74	93.74
With banks- on current account	351.21	99.56
Total cash and cash equivalents (Refer Note 15)	382.95	193.30

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

As per our report of even date attached

For and on behalf of the board of directors

For T.V.GANESA IYER & CO

Firm registration number: 000856S

Chartered Accountants

PNY SABHA FINANCE LIMITED

P V Vasudevan, F.C.A.

Partner

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(A39143)

Place: Thrissur

Date:03.09.2025

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PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

Note: 1) Company Overview

PNY SABHA FINANCE LTD formerly known as Perigottukara Namboothiri Yoghakshema Sabha Credit & Investments Limited was incorporated on 06th October 1995 (originally incorporated under the name M/S Shine Sun Finance Limited) is a Non Banking Financial Company within the meaning of Reserve Bank of India Act, 1934.

The paid up capital of the company is ₹ 5,489.59 Lakhs fully paid up (divided into 5,48,95,941 Equity shares of Rs. 10/- each).

Note: 2) Significant Accounting Policies

a. Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention unless otherwise stated. They conform to Generally Accepted Accounting Principles (GAAP) in India, which comprises mandatory accounting standard prescribed by the Companies (Accounting Standards) Rules and guidelines issued by the Reserve Bank of India (RBI).

All assets and liabilities have been classified as current or non current as per the operating cycle criteria set out in the Schedule III to the Companies Act 2013.

Revenue recognition and expenses accounting

Income is recognised on accrual basis on performing assets and on realisation basis in respect of non performing assets as per the prudential norms prescribed by Reserve Bank of India. Expenditure is accounted for on accrual basis, unless otherwise stated.

b. Cash Flow Statement

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

c. Use of estimates

The preparation of the financial statements requires the management to make estimates and assumptions that affect the reported balances of assets and liabilities and disclosures relating to contingent liabilities as at the date of the financial statements and reported amounts of income and expenses during the period. Examples of such estimates are provisions for doubtful debts, future obligations under employee retirement benefit plans, income taxes and the useful lives of fixed assets and intangible assets.

d. Revenue Recognition

Revenue is primarily in the nature of Interest received and receivable. Revenue is recognised in accordance with the guidance note on accrual basis of accounting issued by ICAI. Accordingly, where the income could not be determined with certain amount of exactitude or the realisation of which is doubtful, the same is not accrued. Accordingly income is not accrued on Non-performing Credit exposures. Income on such credit exposures is accounted on realisation basis. The company has followed the prudential norms prescribed by the Reserve Bank of India in respect of Income Recognition and provision for Bad and doubtful debts.

Rebate has been provided to some customers for the repayment of non performing loans and the interest income in respect of such loans which is considered in previous year is written off to the extent of ₹ 1.64 Lakhs (in 2023-24 ₹ 1.57 Lakh).

e Accounting For Property, Plant and Equipment and Intangible Asset

Property, Plant & Equipment and Intangible Assets are stated at cost net of recoverable taxes and include amounts added on revaluation less accumulated depreciation and accumulated impairment loss, if any. The cost comprises of purchase price, borrowing costs if capitalization criteria are met and directly attributable cost of bringing the assets to its working conditions for the intended use. Any trade discount and rebates are deducted in arriving at the purchase price.

Subsequent expenditure related to an item of property, plant and equipment and Intangible Asset is added to its book value only if it increases the future benefits from the existing asset beyond its previously assessed standard of performance. All other expenses on existing property, plant and equipment and Intangible Asset, including day-to-day repair and maintenance expenditure and cost of replacing parts, are charged to the statement of profit and loss for the period during which such expenses are incurred.

f. Accounting for Depreciation

Depreciation is provided on the basis of useful life of the assets as per the provisions of Companies Act,2013.

Nature of Asset	Useful life
Plant & Equipment	5 years
Furniture & Fixtures	10 years
Vehicle	8 years
Office Equipment - Computer	3 years
Office Equipment - Others	5 years
Building	Building is not put to use during the year,hence no depreciation is charged

PNY SABHA FINANCE LTD

Notes to financial statements for the year ended 31-March 2025

g Investments

Investments, which are readily realizable and intended to be held for not more than one year from the date on which such investments are made, are classified as current investments. All other investments are classified as long-term investments. On initial recognition, all investments are measured at cost.

Current investments are carried in the financial statements at lower of cost and fair value determined on an individual investment basis. Long-term investments are carried at cost. However, provision for diminution in value is made to recognize a decline other than temporary in the value of the investments.

h Employee Benefits

Short term Employee benefits

All employee benefits payable wholly within 12 months of rendering the service are classified as short term employee benefits and they are recognised in the period in which employee renders the related services.

Post employee Benefits & defined contribution plans

h(i) Gratuity

The company has a defined benefit gratuity plan and the scheme is funded with Life insurance corporation of India.

The company pay premium to LIC as intimated by them from time to time based on the actuarial valuation done by them as per projected unit credit method.

(Amount ₹ in lakhs)

DETAILS OF ACTUARIAL VALAUTION		As on 31.03.2025	As on 31.03.2024
RECONCILIATION OF DEFINED BENEFIT OBLIGATION			
1 Defined Benefit Obligation as at 31-Mar-2024		254.18	
2 Current service cost		23.95	
3 Interest cost		16.67	
4 Actual benefit payments		(30.43)	
5 Actuarial loss/(gains) due to change in assumptions		9.03	
6 Actuarial loss/(gains) due to experience		(0.48)	
Defined Benefit Obligation as at 31-Mar-2025		272.91	
RECONCILIATION OF FAIR VALUE OF PLAN ASSETS			
1 Fair value of assets as at 31-Mar-2024		354.15	
2 Expected return on plan assets		26.41	
3 Contributions by sponsor		26.31	
4 Actual benefit payments from fund		(30.43)	
5 Actuarial gains/(loss)		(95.09)	
Fair value of assets as at 31-Mar-2025		281.35	
AMOUNT RECOGNISED IN BALANCE SHEET			
1 Defined Benefit Obligation		272.91	254.18
2 Fair value of plan assets		(281.35)	(354.15)
3 Funded status - (surplus)/deficit		(8.43)	(99.97)
4 Unrecognised past service (cost)/credit			
Liability/(asset) recognised in balance sheet		(8.43)	(99.97)
AMOUNT RECOGNISED IN STATEMENT OF PROFIT & LOSS			
1 Current service cost		23.95	
2 Interest cost		16.67	
3 Expected return on plan assets		(26.41)	
5 Actuarial loss/(gains)		103.64	
Total employer expense		117.85	(82.63)
Discount rate		6.48%	6.98%
Expected return on assets		7.50%	7.50%
Salary escalation rate		5.15%	5.15%
Employee turnover rates		7.16%	7.16%
Mortality rates		IALM 2012-14	IALM 2012-14

The Company transitioned from recognizing gratuity based on the valuation provided by the Life Insurance Corporation (LIC) to recognizing it as per actuarial valuation under AS 15. Consequently, in the previous year, the actuarial gains were accounted for in the statement of profit and loss and a gratuity asset was recognised in the balance sheet. Further, during the current year's actuarial valuation, the gratuity asset recognized in the previous year has been significantly reduced due to differences arising from updated actuarial assumptions and valuations under the same methodology. As a result, a substantial gratuity expense has been recorded in the current year's financial statements.

h(ii) Provident Fund

Eligible employees of the company receive benefits from a provident fund, which is a defined benefit plan. Both the employee and the Company make monthly contributions to a defined provident fund plan and the company's contribution is charged to the statement of profit and loss.

h(iii) Employees State Insurance

The company contributes to ESI and recognises such contribution as an expense in the statement of profit & loss in the period when services are rendered by the employees

h(iv) Leave Encashment

Accumulated leave, which is expected to be utilised within next 12 months is treated as short-term employee benefit. Leave encashment which are not expected to occur within 12 months after the end of the period in which the employee renders the related services are recognised as a liability at the present value of the defined benefit obligation.

i Goods & Services Tax

Input Tax Credit is accounted for in the books in the period when the underlying service / supply received is accounted and when there is no uncertainty in availing / utilising the same.

j Borrowing Cost

Borrowing cost, if any that are attributable to the acquisition or construction or production if qualifying assets are capitalised as the part of cost of such assets. A qualifying asset is the one that necessary takes substantial period of time to get ready for intended use. All other borrowing cost are charged to revenue.

k Segment Reporting

The company operates in a single reportable segment ie., financing, this, in the context of accounting standard 17 is considered to constitute one single primary segment.

l Lease Accounting

Lease arrangements where the risks and rewards incidental to ownership of an asset substantially vest with the lessor are recognised as operating leases. Lease rentals under operating leases are recognised in the Statement of Profit and Loss on a straight-line basis over the lease term.

PNY SABHA FINANCE LTD

Notes to financial statements for the year ended 31-March 2024

m Accounting For Taxes On Income

Tax expenses comprise current and deferred tax. Current tax is measured at the amount expected to be paid to the tax authorities in accordance with the Income Tax Act, 1961 enacted in India. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted, at the reporting date.

Deferred tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and capable of reversal in subsequent years. Deferred tax is measured using the tax rates and the tax laws enacted or substantively enacted at the reporting date.

Deferred tax liabilities are recognized for all taxable timing differences. Deferred tax assets are recognized for deductible timing differences only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized. In situations where the company has unabsorbed depreciation or carry forward tax losses, all deferred taxes are recognized only if there is virtual certainty supported by convincing evidence that they can be realized against future taxable profits.

n Intangible Assets

Intangible assets represent computer software whose cost is amortised over its expected useful life of 3 years.

o Impairment of Assets

Company is reviewing the assets at each Balance Sheet date to determine whether there is any indication that the assets may be impaired. If any indications exist then the recoverable amount of the assets is estimated and impairment loss is recognised whenever the carrying amount of the asset exceeds the recoverable amount.

p Provisions

A provision is recognised when an enterprise has a present obligation as a result of past event and it is probable that an outflow of resource will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on management estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates.

Provision policy for loans:

Regarding the NPA provision, the company has classified loan assets in the financial statements as secured and unsecured, and the provisions have been made in compliance with the minimum requirements outlined in the master direction Non-Banking Financial Company Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

q Contingencies

A contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the company or a present obligation that is not recognized because it is not probable that an outflow of resources will be required to settle the obligation. A contingent liability also arises in extremely rare cases where there is a liability that cannot be recognized because it cannot be measured reliably. The company does not recognize a contingent liability but discloses its existence in the financial statement.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

3.Share capital	As at March 31, 2025	As at March 31, 2024
Authorized shares		
7,50,00,000 (31st March 2024: 7,50,00,000) equity shares of ₹10/- each	7,500.00	7,500.00
Issued, subscribed and fully paid-up shares		
5,48,95,941 (31 March 2024: 5,01,38,591) equity shares of ₹10/- each	5,489.59	5,013.86
Total issued, subscribed and fully paid-up share capital	5,489.59	5,013.86

a. Reconciliation of the shares outstanding at the beginning and at the end of the reporting period

Equity shares

(Amount ₹ in lakhs)

Particulars	As at March 31, 2025		As at March 31, 2024	
	No of Shares	₹	No of Shares	₹
Outstanding at the beginning of the year	5,01,38,591	5,013.86	4,92,96,491	4,929.65
Add: Shares Issued during the year	47,57,350	475.74	8,42,100	84.21
Outstanding at the end of the period	5,48,95,941	5,489.59	5,01,38,591	5,013.86

b. Terms/rights, Preferences and restrictions attached to equity shares

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

In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

c. Aggregate number of bonus shares issued, and shares issued for consideration other than cash during the period of five years immediately preceding the reporting date- NIL

d. Details of shareholders holding more than 5% shares in the company

Particulars	As at March 31, 2025		As at March 31, 2024	
	No of Shares	% holding in the class	No of Shares	% holding in the class
Equity shares of ₹ 10 each fully paid Peringottukara Namboodiri Yogakshema Sabha	2,12,12,518	38.64	1,84,95,301	36.89

As per records of the company, including its register of shareholders/ members and other declarations received from shareholders regarding beneficial interest, the above shareholding represents both legal and beneficial ownerships of shares.

e. Disclosure of shareholding of promoters as at March 31, 2025

Name of Promoters	As at March 31, 2025		As at March 31, 2024		Percentage of change during the year
	No. of shares held	Percentage of share holding	No. of shares held	Percentage of share holding	
P.N.Y. Sabha	2,12,12,518	38.64	1,84,95,301	36.89	1.75
M S Predeep	2,21,000	0.40	2,21,000	0.44	-0.04
P U Divakaran	1,80,960	0.33	1,80,960	0.36	-0.03
P N Sandeep	1,94,845	0.35	1,84,845	0.37	-0.01
P R Raman Namboothiri	1,82,500	0.33	1,82,500	0.36	-0.03
M S Kesavan	1,80,019	0.33	1,80,019	0.36	-0.03
N D Unnikrishnan	1,82,500	0.33	1,82,500	0.36	-0.03
P K Narayanan Namboothiri	1,71,620	0.31	1,71,620	0.34	-0.03
Vasudevan Madhavan Potti	1,80,000	0.33	1,80,000	0.36	-0.03
K B Brahmadathan	2,16,000	0.39	2,16,000	0.43	-0.04
Narayanan M K	10,500	0.02	10,500	0.02	0.00
Sreeraman P N	1,80,000	0.33	1,80,000	0.36	-0.03

During the FY 2024 -25, one of the promoters and directors (DIN:01795519), Sreeraman P N, Resigned from post of director, wef; 01/03/2025. Accordingly, his shareholding has been shown as 'Nil' in the promoters' list. The requisite DIR-12 has also been filed with the Ministry of Corporate Affairs (MCA).

	<u>2024-2025</u>	<u>2023-2024</u>
f. Shares reserved for issue under options and contracts/commitments for the sale of shares/disinvestment, including the terms and amounts;	Nil	Nil
g. Fully paid up equity shares issued pursuant to contract(s) without payment being received in cash in the last five years	Nil	Nil
h. Fully paid up equity shares by way of bonus shares in the last five years	Nil	Nil
i. Shares bought back in the last five years	Nil	Nil
j. Terms of any securities convertible into equity/preference shares issued along with the earliest date of conversion in descending order starting from the farthest such date	Nil	Nil
k. Unpaid Calls	Nil	Nil
By Directors	Nil	Nil
By Officers	Nil	Nil
l. Forfeited shares (amount originally paid-up).	Nil	Nil

PNY SABHA FINANCE LIMITED**Notes to financial statements for the year ended 31-March 2025****(Amount ₹ in lakhs)**

4. Reserves and surplus	As at March 31, 2025	As at March 31, 2024
Statutory reserve (As required by section 45-IC of RBI Act, 1934)		
Balance as per the last financial statements	34.95	34.95
Add: Transferred from surplus balance in the statement of Profit and Loss	-	-
Closing Balance	34.95	34.95
Surplus/(deficit) in the statement of profit and loss		
Balance as per last financial statements	(3,754.43)	(3,409.87)
Profit for the year	(77.93)	(344.56)
Less: Appropriations	-	-
Transfer to Statutory reserve	-	-
Depreciation reserve	-	-
Total appropriations	-	-
Net surplus in the statement of profit and loss	(3,832.36)	(3,754.43)
Total Reserves and Surplus	(3,797.41)	(3,719.48)

Notes:

As per the Companies (Share Capital & Debenture) Rules 2014, Non banking financial companies (NBFC) and other financial institutions covered by section 2(72) of the Companies Act, 2013 are not required to maintain debenture redemption reserve for privately placed Debentures.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

5. Long-term borrowings	Non-current portion		Current maturities	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Bonds/ debentures				
A. Subordinate debt (Unsecured)				
9980.31 bonds (Previous year 9408.36 bonds) of ₹ 1,000 each. During the FY , the company has issued subordinated debt of ₹28.33 crore (PY ₹22.21 crore) having maturity period of 5 years	8,359.40	7,121.25	1,594.95	2,287.11
B. Non convertible debentures (Secured)				
3,91,700 (Previous year - 3,46,900) 8% - 10% (Previous year 8% - 10%) Secured Non-convertible Debentures of ₹ 1,000/- each redeemable at par at the end of the term of each series of debentures ranging between 1-5 years. During the FY company issued NCD ₹9.48 crores (PY ₹16.78 crores)	2,626.00	2,969.00	1,291.00	500.00
	10,985.40	10,090.25	2,885.95	2,787.11
The above amount includes				
Secured borrowings	2,626.00	2,969.00	1,291.00	500.00
Unsecured borrowings	8,359.40	7,121.25	1,594.95	2,287.11
Net amount	10,985.40	10,090.25	2,885.95	2,787.11

Note:

Subordinate debt are unsecured and are subordinated to the claim of other creditors. It is issued for a maximum period of 4-5 years and no premature closing is allowed.

Refer Note No 24 for details of transaction with related parties included in the above.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

Note 5 (contd.)

Subordinate debts

Subordinate debts have a face value of ₹ 1,000/- each -Terms of repayment

As at March 31, 2025

(Amount ₹ in lakhs)

Redeemable at par within	Rate of interest					
	< 12%		>= 12% < 14%		Total	
	No.	₹	No.	₹	No.	₹
Due within 4-5 years	2,83,310	2,833.10	-	-	2,83,310	2,833.10
Due within 3-4 years	2,22,125	2,221.25	-	-		2,221.25
Due within 2-3 years	1,70,000	1,700.00	-	-	1,70,000	1,700.00
Due within 1-2 years	1,60,505	1,605.05	-	-	1,60,505	1,605.05
Due within 1 year	1,59,495	1,594.95	-	-	1,59,495	1,594.95
Grand Total	9,95,435	9,954.35	-	-	7,73,310	9,954.35

Add :Unclaimed Subordinate debt (Matured but not claimed)

25.96

Total

9,980.31

As at March 31, 2024

(Amount ₹ in lakhs)

Redeemable at par within	Rate of interest					
	< 12%		>= 12% < 14%		Total	
	No.	₹	No.	₹	No.	₹
Due within 4-5 years	2,22,125	2,221.25	-	-	2,22,125	2,221.25
Due within 3-4 years	1,70,000	1,700.00	-	-	1,70,000	1,700.00
Due within 2-3 years	1,60,505	1,605.05	-	-	1,60,505	1,605.05
Due within 1-2 years	1,59,495	1,594.95	-	-	1,59,495	1,594.95
Due within 1 year	2,28,711	2,287.11	-	-	2,28,711	2,287.11
Grand Total	9,40,836	9,408.36	-	-	9,40,836	9,408.36

Add :Unclaimed Subordinate debt (Matured but not claimed)

84.47

Total

9492.83

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

Note 5 (contd.)

B) Debentures (Secured)

Redeemable Non Convertible Debentures of ₹ 1,000/- each - Terms of repayment

As at March 31, 2025

(Amount ₹ in lakhs)

Redeemable at par within	Rate of interest					
	< 12%		≥ 12% < 14%		Total	
	No.	₹	No.	₹	No.	₹
Due with in 2-3 years	94,800	948.00	-	-	94,800	948.00
Due with in 1-2 years	1,67,800	1,678.00	-	-		1,678.00
Due with in 1 year	1,29,100	1,291.00	-	-	1,29,100	1,291.00
Grand Total	3,91,700	3,917.00	-	-	3,91,700	3,917.00

Add :Unclaimed debentures (Matured but not claimed)

8.00

Total

3,925.00

As at March 31, 2024

(Amount ₹ in lakhs)

Redeemable at par within	Rate of interest					
	< 12%		≥ 12% < 14%		Total	
	No.	₹	No.	₹	No.	₹
Due with in 3-4 years	-	-	-	-	-	-
Due with in 2-3 years	1,67,800	1,678.00	-	-	1,67,800	1,678.00
Due with in 1-2 years	1,29,100	1,291.00	-	-	1,29,100	1,291.00
Due with in 1 year	50,000	500.00	-	-	50,000	500.00
Grand Total	3,46,900	3,469.00	-	-	3,46,900	3,469.00

Add :Unclaimed debentures (Matured but not claimed)

11.00

Total

3480.00

Nature of Security

* Non-Convertible Debentures are secured by the floating charge on all loan receivable of all branches.

* Non-Convertible Debentures are offered upto a period of 3 years

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

6. Other long term liabilities	Non-current portion		Current portion	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Interest accrued but not due on long term borrowings				
1. For Subordinate Debt	-	-	199.13	212.71
2. For Non convertible debentures	-	-	79.48	65.50
Sundry Deposits	-	2.50	-	-
TOTAL	-	2.50	278.61	278.21

Refer Note No 24 for details of transaction with related parties included in the above.

(Amount ₹ in lakhs)

7. Long-term provisions	Non-current portion		Current portion	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Provision for employee benefits				
Provision for Leave encashment	106.84	85.87	-	-
TOTAL	106.84	85.87	-	-

(Amount ₹ in lakhs)

8. Short-term borrowings	Non-current portion		Current portion	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Overdraft/Cash credit facility from Bank- Secured (Refer Note 8.1)				
Repayable on demand				
i) Dhanalaxmi Bank	-	-	140.66	244.21
ii) South Indian Bank	-	-	591.17	629.48
iii) South Indian Bank Gold Loan	-	-	58.32	225.85
Current maturities of long-term borrowings (Refer Note 5)	-	-	2,885.95	2,787.11
TOTAL	-	-	3,676.10	3,886.65
The above amount includes				
Secured borrowings	-	-	2,081.15	1,599.54
Unsecured borrowings	-	-	1,594.95	2,287.11
TOTAL	-	-	3,676.10	3,886.65

Refer Note No 24 for details of transaction with related parties included in the above.

Note 8.1 Details of security

a) Dhanalaxmi Bank Cash Credit; Sanction limit of ₹ 150 Lakhs

Primary Security: Charge on entire current assets and gold loan receivables of the company along with the charge of debenture holders and South Indian Bank

Collateral Security:

- Land and Building: Owned by PNY Sabha, comprising:
 - 90.76 cents of land & 39,531.35 sq.ft building in Sy.Nos.313/2, 314/1, 2, 3, 4 & Office room of 600 sq.ft in Sy.no.445/2, 1463/2, which is collateralized with South Indian Bank.

Rate of interest as per sanction term: 13.4% p.a.(1 Yr.MCLR, 10.10%+3.30%),floating with annual reset

No default in payment of interest for the year under report.

The limit of facility reduced from ₹250 Lakhs to ₹150 Lakhs during current year

b) South Indian Bank Cash Credit; Sanction limit of ₹ 675 Lakhs

Primary Security: Hypothecation of current portion of loan receivables of standard assets (excluding those secured to term loan lenders) that are not overdue as per RBI/Regulator guidelines.

Collateral Security:

- Land and Building: Owned by PNY Sabha, comprising:
 - 90.75 cents of land in Sy.Nos.313/2, 314/1, 2, 3, 4
 - Office rooms of 600 sq.ft in in Sy.no.1463/2,445/2
 - Fixed Deposit: ₹53.88 Lakhs

Rate of interest as per sanction term: 13.65 % p.a.(1 Yr.MCLR, 10.00%+3.65%),floating with annual reset

No default in payment of interest for the year under report.

The limit of facility reduced from ₹800 Lakhs to ₹675 Lakhs during current year

c) South Indian Bank Gold

Primary Security: Gold ornaments/jewellery offered as security by the borrowers towards gold loan has been repledged.

M/s PNY Sabha has executed a guarantee in respect of the loan.

Rate of interest as per sanction term: 9.15 % p.a.

No default in payment of interest for the year under report.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

9. Other current liabilities	As at March 31, 2025	As at March 31, 2024
(a) Current maturities interest accrued but not due on borrowings (Refer note 6)	275.73	273.89
(b) Interest due but not paid on Unclaimed Debentures & Subordinated debt (Refer note 6)	2.89	4.32
(c) Unclaimed Debentures	8.00	11.00
(d) Unclaimed Subordinated debt	25.96	84.47
(e) Statutory Due Payable		
P.F. Payable	11.02	11.45
T.D.S Payable	1.83	1.93
ESI Payable	1.58	1.65
Labour welfare fund Payable	0.25	0.27
(f) Audit fee Payable	1.14	1.27
(g) Employee related payables	0.22	0.28
(h) Expenses Payable	71.77	61.45
(i) Others payable	0.23	0.03
TOTAL	400.62	452.01

Refer Note No 24 for details of transaction with related parties included in the above.

(Amount ₹ in lakhs)

10. Short Term Provisions	As at March 31, 2025	As at March 31, 2024
Provision for NPA	1,558.63	1,783.53
Provision for Standard Assets	29.25	27.78
TOTAL	1,587.88	1,811.31

Note :

Secured loans are classified or provided for as per management estimates, subject to the minimum provision required as per Non Banking Financial Company Prudential Norms(Reserve Bank) Directions as follows

Classification of loans

Standard Assets

Sub Standard Assets

Doubtful Assets

Loss Assets

Provisioning Policy

0.25%

10%

100 % for unsecured portion &
20-50% for secured portion
down in books

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2025

11. Property, Plant & Equipment

(Amount ₹ in lakhs)

PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As on 01/04/2024	Additons	Deletions	As on 31/03/2025	Up to 01/04/2024	For the Year	Disposal	Up to 31/03/2025	As on 31/03/2024	As on 31/03/2025
Land	157.42	194.57	-	351.99	-	-	-	-	157.42	351.99
Buliding	22.79	-	-	22.79	-	-	-	-	22.79	22.79
Furniture & Fixtures	695.78	23.68	0.13	719.33	524.95	32.26	0.12	557.09	170.84	162.24
Office Equipment	211.13	8.16	0.70	218.59	-	9.11	0.68	193.34	26.21	25.25
Motor Vehicle	10.80	-	-	10.80	10.26	-	-	10.26	0.54	0.54
Plant & Equipment	23.78	0.77	-	24.55	21.76	0.41	-	22.17	2.03	2.38
TOTAL	1,121.70	227.18	0.83	1,348.05	556.97	41.78	0.80	782.86	379.83	565.19
Previous year	1,176.61	26.91	81.81	1,121.71	687.79	55.31	1.22	741.88	488.82	379.83

Note:

1. Depreciation on the Property, Plant & Equipment are provided based on the useful life of the Assets, as per Part C of Schedule II, of the Companies Act 2013.
2. Land & Building is acquired in satisfaction of debt and details are given below.

Sl No	Survey no	Date of Acquisition	Book value in lakhs
1	313/5B	31.03.2021	109.72
2	313/4	31.03.2021	47.95
3	81/3A-13	09.01.2023	18.81
4	94/3	23.03.2023	3.51
5	105/6	15.07.2022	0.17
6	173	31.03.2025	58.00
7	741/2	31.03.2025	136.62
TOTAL			374.78

3. No depreciation is charged on the value of building as the same is not put to use.

11 A. Intangible assets

(Amount ₹ in lakhs)

PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As on 01/04/2024	Additons	Deletions	As on 31/03/2025	Up to 01/04/2024	For the Year	Disposal	Up to 31/03/2025	As on 31/03/2024	As on 31/03/2025
Computer Software	106.09	6.32	-	112.41	89.78	10.02	-	99.80	16.31	12.61
TOTAL	106.09	6.32	-	112.41	89.78	10.02	-	99.80	16.31	12.61
Previous year	99.11	6.98	-	106.09	77.11	12.67	-	89.78	22.00	16.31

* Intangible assets are amortised over a period of 3 years.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

12. Deferred tax assets (net)	As at March 31, 2025	As at March 31, 2024
<u>Deferred tax liability</u>		
Impact of depreciation charged to the statement of profit and loss and allowed as per tax provisions	(34.81)	(34.43)
Gross deferred tax liability (A)	(34.81)	(34.43)
<u>Deferred tax asset</u>		
Provision for standard and doubtful debts and advances	412.85	470.94
Impact of expenditure charged to the statement of profit and loss in the current year but allowed for tax purposes on payment basis	25.59	(3.83)
Unabsorbed depreciation and carry forward of losses	833.17	831.35
Gross deferred tax asset/(liability) (B)	1,271.60	1,298.47
Net deferred tax asset (B) - (A)	1,306.42	1,332.90

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

13. Loans and advances	Non-current		Current	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Portfolio Loan				
Secured, considered good	10.82	9.46	10,907.64	10,063.13
- Gold	-	-	10,885.23	10,039.63
- Business Loan	-	-	21.72	22.01
- Vehicle loan	10.82	9.46	0.69	1.49
Secured, considered doubtful	-	-	2,685.21	2,964.61
- Gold	-	-	0.25	0.25
- Business Loan	-	-	229.17	237.15
- Vehicle loan	-	-	581.42	584.66
- Pronote Loan	-	-	1,874.37	2,142.54
Unsecured, considered good	507.07	641.81	274.56	397.34
- Pronote Loan	493.73	338.72	183.66	323.31
- Group Loan	13.34	303.09	90.90	74.03
Unsecured, considered doubtful	-	-	116.55	270.31
- Pronote Loan	-	-	1.40	215.05
- Group Loan	-	-	115.15	55.26
(A)	517.89	651.27	13,983.96	13,695.39
Other advances (Unsecured & considered good)				
Other advances	-	-	24.26	26.74
B)	-	-	24.26	26.74
Total (A+ B)	517.89	651.27	14,008.21	13,722.12

(Amount ₹ in lakhs)

Loans and advances due by employees & officers, related parties etc.	Non-current		Current	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Loans to employees include	145.52	27.81	215.56	168.14
Dues from executive directors(related party):				
Secured	-	-	1.58	12.46
Unsecured	1.34	0.21	0.70	0.35
Dues from officers and staff:				
Secured	-	-	194.36	155.32
Unsecured	144.18	27.60	18.92	-
Loans to related parties(other than directors)	263.13	266.02	133.04	133.04
Secured	-	-	0.03	0.03
Unsecured	263.13	266.02	133.01	133.01

Note 13.1

Provision for Non performing assets and standard assets are shown separately under short term provision.(Refer note 10)

Note 13.2

During the previous year, the company provided an unsecured loan to its major shareholder, PNY SABHABY converting the balance receivable from PNY SABHA under the Kuri (chit fund) scheme and the amount outstanding as on 31st March,2025 is 396.14 lakhs (PY 399.03 lakhs) .This loan is repayable over a period of 36 months in lumpsum payments and interest is to be cleared annually.

Note: Loan Portfolio includes Suit filed accounts balance amounting to ₹ 232.22 (PY ₹ 239.88) and Arbitration accounts balance amounting to ₹ 2,371.29 (PY ₹2,837.27)

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

14. Other assets	Non-current		Current	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Other Non Current Asset				
Security Deposits				
Rent Security Deposit & Advances	696.39	705.26	-	-
Telephone Deposit	0.01	0.01	-	-
(A)	696.40	705.27	-	-
Other Current Asset				
Commission Receivable	-	-	58.00	0.42
Domestic Money Transfer	-	-	-	0.44
Gold Auction Receivable	-	-	14.42	16.04
GST Receivable	-	-	11.00	23.33
Grauity Fund (Refer Note No.2 h(i))	-	-	8.43	99.97
Interest accrued but not due: Loan Portfolio	-	-	837.36	441.66
Interest Receivable on FD	-	-	0.08	0.23
Legal Notice Charge Receivable	-	-	3.13	1.36
Prepaid Expenses	-	-	6.42	6.60
Stam Paper & Revenue Stamp	-	-	0.20	0.20
Stock of Stationery	-	-	12.39	13.11
KVAT security deposit	-	-	0.25	0.25
Security Deposit-CDSL	-	-	1.50	1.50
Security Deposit-NSDL	-	-	1.50	1.50
TDS Receivable	-	-	4.60	14.16
Western Union	-	-	-	1.23
Others	-	-	0.06	-
(B)	-	-	959.34	621.97
TOTAL	696.40	705.27	959.34	621.97

Note 14.1

Rent, security deposit & advances includes ₹ 570.04 Lakhs of outstanding balance in advances paid to PNY sabha.50% of monthly lease rentals will be adjusted against this advance during the term of lease.(Refer note no. 51)

(Amount ₹ in lakhs)

15. Cash & Cash equivalents:	Non-current		Current	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Cash & Cash equivalents:				
i) Cash in hand	-	-	31.74	93.74
ii) Balances with banks	-	-	287.22	35.38
			318.96	129.12
Other bank balances:				
Balances with banks in Fixed Deposit Accounts(remaining maturity less than 12 months)	-	-	63.99	64.18
TOTAL			382.95	193.30

Note:

Term deposit includes Fixed Deposit with South Indian Bank Ltd amounting to ₹ 53.89 Lakhs @7.30% maturing on 01.04.2025 and Dhanalaxmi bank Ltd amounting to ₹ 9.10 Lakhs @ 5.00% maturing on 07.05.2025 and HDFC Bank Ltd amounting to ₹ 1 Lakh @ 6.60% maturing on 17.09.2025.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

16. Revenue from operations	Year ended March 31, 2025	Year ended March 31, 2024
Revenue from Interest		
Gold Loan	2,291.51	2,125.67
Pronote Loan	199.84	47.10
Vehicle Loan	4.92	55.87
EDI Loan	4.67	7.68
Group Loan	51.26	59.66
Suit	16.70	45.35
Penal Interest	0.18	5.59
Revenue from other financial services		
Commission	65.21	30.51
Other Operating Revenue		
Processing charges & Other income	10.48	22.96
Excess Provision on Non-Performing Asset reversed	224.90	-
TOTAL	2,869.67	2,400.39

(Amount ₹ in lakhs)

17. Other income	Year ended March 31, 2025	Year ended March 31, 2024
Interest on Income tax Refund	0.44	0.44
Interest income on Bank Deposits	4.92	3.80
Gratuity income (Refer Note No.2 h(i))	-	82.63
Profit on sale of Asset	0.77	0.88
TOTAL	6.13	87.75

* As per the prudential norms, suit filed interest is considered on cash basis.

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

18. Employee benefit expense	Year ended March 31, 2025	Year ended March 31, 2024
Salaries & allowances, wages and bonus	1,005.25	916.21
Contribution to PF, ESI and other fund	80.57	83.76
Gratuity Expense (Refer Note no. 2 h(i))*	119.53	-
Staff welfare & Training expenses	0.87	1.56
Leave Encashment	26.98	43.53
TOTAL	1,233.21	1,045.06

* Gratuity expense includes taxes and other charges amounting to ₹ 1.68 lakhs paid with contribution.

Refer Note No 24 for details of transaction with related parties included in the above.

(Amount ₹ in lakhs)

19. Finance costs	Year ended March 31, 2025	Year ended March 31, 2024
Interest & Bank Charges		
on Debentures	317.47	328.78
on Bank Borrowings	131.07	148.74
on Subordinate debt	906.79	855.63
TOTAL	1,355.33	1,333.15

Refer Note No 24 for details of transaction with related parties included in the above.

(Amount ₹ in lakhs)

20. Depreciation and amortization expense	Year ended March 31, 2025	Year ended March 31, 2024
Depreciation of Tangible assets	41.79	55.31
Amortization of Intangible assets	10.01	12.67
TOTAL	51.80	67.97

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

(Amount ₹ in lakhs)

21. Other expenses	Year ended March 31, 2025	Year ended March 31, 2024
Advertising and sales promotion	0.38	0.27
AMC	11.84	10.12
Bank charges and documentation charges	15.07	12.10
Business promotion expenses	1.24	1.06
Directors' sitting fees	1.51	1.30
Electricity and water charges	21.42	22.02
Filing Fees	0.23	0.84
GST ITC Reversal	12.14	8.90
Inauguration expenses	1.32	0.27
Insurance	5.10	6.53
Meeting Expenses	3.06	2.60
Membership fee	0.35	0.32
Miscellaneous expenses	-	0.37
Payment to auditor	1.27	1.27
Postage and telegram	0.96	2.26
Printing and stationery	17.37	11.42
Professional charges	12.12	12.94
Rates and taxes	5.86	2.84
Rent	136.18	133.31
Telephone charges	17.95	22.78
Travelling and conveyance	8.27	7.88
<u>Repairs and maintenance</u>		
Vehicles	1.98	1.43
Others	6.04	5.63
Total	281.66	268.47

Refer Note No 24 for details of transaction with related parties included in the above.

Payment to Auditor	Year ended March 31, 2025	Year ended March 31, 2024
For		
Statutory Audit	1.27	1.27
Other Certifications	0.03	-
Total	1.30	1.27

(Amount ₹ in lakhs)

22. Provision and writeoff	Year ended March 31, 2025	Year ended March 31, 2024
Provision for NPA	-	127.98
Provision for Standard Assets	1.47	1.04
Bad debts/advances written off	3.78	-
Total	5.25	129.02

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2025

PNY SABHA FINANCE LTD

23 Earnings Per Share

Basic earnings per share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding during the period.

Earnings per share (EPS)

The following reflects the profit and share data used in the basic and diluted EPS computations:

	(Amount ₹ in lakhs)	
	31-March-2025	31-March-2024
Total operations for the year		
Profit/(loss) after tax	(77.93)	(344.56)
Net profit/(loss) for calculation of basic EPS	(77.93)	(344.56)
Net profit/(loss) for calculation of diluted EPS	(77.93)	(344.56)
	No.	No.
Weighted average number of equity shares in calculating basic EPS	516.01	495.75
Effect of dilution:	NIL	NIL
Weighted average number of equity shares in calculating diluted EPS	516.01	495.75
EPS	(0.15)	(0.70)

24 Related Party Disclosure

Names of Related Parties

Associates / Enterprises owned or significantly influenced by key management personnel or their relatives

Peringottukara Namboothiri Yogakshema Sabha
PNYS Chit Funds Kerala Private Limited
PNY Securities India Private Limited

Key Management Personnel

M S Kesavan	Director & Deputed CEO
P N Sandeep	Director & Deputed CEO
P U Divakaran	Chairman
N D Unnikrishnan	Director
M S Predeep	Managing Director & CEO
Brahmadathan K B	Independent Director
Narayanan M K	Director
P R Raman Namboothiri	Director
M. Vasudevan	Independent Director
PKN Namboothiri	Director
Sreeraman P N	Director**
Ambika N Nair	CFO

Relatives of key management personnel

Soya M.S.	Sister of the Managing Director
Leela E N	Spouse of an independent director
Nirmala P U	Sister of the Chairman
Radhadevi S	Mother of the Managing Director

*Related parties have been identified on the basis of declaration received by the Company from its directors and other records available. The same has been relied upon by the auditors.

**During the FY 2024 -25, one of the promoters and director (DIN: 01795519), Sreeraman P N , resigned from directorship

Related Party Transactions

(Amount ₹ in lakhs)

Particulars	Associates / Enterprises owned		Key Management Personnel		Relatives of key management personnel		Total	
	31-Mar-2025	31-Mar-2024	31-Mar-2025	31-Mar-2024	31-Mar-2025	31-Mar-2024	31-Mar-2025	31-Mar-2024
Debentures Redeemed During The Period								
Leela E N	-	-	-	-	-	5.00	-	5.00
Debentures Outstanding								
Nirmala P U	-	-	-	-	8.00	8.00	8.00	8.00
Radhadevi S	-	-	-	-	5.00	5.00	5.00	5.00
Peringottukara Namboothiri Yogakshema Sabha	12.00	-	-	-	-	-	12.00	-
Debentures Interest Paid								
Nirmala P U	-	-	-	-	0.72	0.72	0.72	0.72
Leela E.N.	-	-	-	-	-	0.32	-	0.32
Radhadevi S	-	-	-	-	0.45	0.45	0.45	0.45
Debentures Interest Payable								
Radhadevi S	-	-	-	-	-	-	-	-
Peringottukara Namboothiri Yogakshema Sabha	-	-	-	-	0.64	0.19	0.64	0.19
Peringottukara Namboothiri Yogakshema Sabha	0.36	-	-	-	-	-	0.36	-
Subordinate Debt Issued During The Period								
Peringottukara Namboothiri Yogakshema Sabha	-	-	-	-	-	-	-	-
Brahmadathan K B	-	-	-	5.00	-	-	-	5.00
Narayanan Namboothiri P K	-	-	-	0.50	-	-	-	0.50
Soya M S	-	-	-	-	-	4.00	-	4.00
Predeep M S	-	-	0.50	-	-	-	0.50	-
Sandeep P N	-	-	4.00	-	-	-	4.00	-
Subordinate Debt Redeemed During The Period								
Radhadevi S	-	-	-	-	1.00	-	1.00	-
Soya M S	-	-	-	2.00	-	-	-	2.00
Subordinate Debt Outstanding During The Period								
Peringottukara Namboothiri Yogakshema Sabha	6.04	6.04	-	-	-	-	6.04	6.04
Brahmadathan K B	-	-	10.00	10.00	-	-	10.00	10.00
Narayanan Namboothiri P K	-	-	1.50	1.50	-	-	1.50	1.50
Divakaran P U	-	-	2.00	2.00	-	-	2.00	2.00
Predeep M S	-	-	0.50	-	-	-	0.50	-
Sandeep P N	-	-	4.00	-	-	-	4.00	-
Soya M S	-	-	-	-	14.00	16.00	14.00	16.00
Nirmala P.U.	-	-	-	-	2.75	2.75	2.75	2.75
Radhadevi S	-	-	-	-	-	1.00	-	1.00
Interest Paid On Subordinate Debt								
Peringottukara Namboothiri Yogakshema Sabha	0.54	0.54	-	-	-	-	0.54	0.54
Brahmadathan K B	-	-	0.88	0.54	-	-	0.88	0.54
Narayanan Namboothiri P K	-	-	0.15	0.14	-	-	0.15	0.14
Divakaran P U	-	-	0.17	0.18	-	-	0.17	0.18
Soya M S	-	-	-	-	1.43	1.47	1.43	1.47
Nirmala P.U.	-	-	-	-	0.23	0.23	0.23	0.23
Radhadevi S	-	-	-	-	0.05	0.19	0.05	0.19
Predeep M S	-	-	0.03	-	-	-	0.03	-
Sandeep P N	-	-	0.28	-	-	-	0.28	-
Interest payable on subordinate debt								
Peringottukara Namboothiri Yogakshema Sabha	-	0.04	-	-	-	-	-	0.04
Brahmadathan K B	-	-	-	0.00	-	-	-	0.00
Narayanan Namboothiri P K	-	-	-	0.01	-	-	-	0.01
Divakaran P U	-	-	-	0.01	-	-	-	0.01
Predeep M S	-	-	0.03	-	-	-	0.03	-
Sandeep P N	-	-	0.24	-	-	-	0.24	-
Soya M S	-	-	-	-	-	0.08	-	0.08
Radhadevi S	-	-	-	-	-	0.05	-	0.05
Kuri Receivable Outstanding								
Peringottukara Namboothiri Yogakshema Sabha	-	253.15	-	-	-	-	-	253.15
Rent Security Deposit and Advance Balance								
Peringottukara Namboothiri Yogakshema Sabha	570.04	576.42	-	-	-	-	570.04	576.42
Rent Paid								
Peringottukara Namboothiri Yogakshema Sabha	12.76	12.15	-	-	-	-	12.76	12.15

Loan Issued	-	-	-	-	-	-	-	-
Gold Loan	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	0.03	-	-	-	-	-	0.03	-
Kesavan MS	-	-	-	12.61	-	-	-	12.61
Sandeep P N	-	-	1.70	1.74	-	-	1.70	1.74
Divakaran P U	-	-	-	1.09	-	-	-	1.09
Pronote Loan	-	-	-	-	-	-	-	-
Peringottukara Namboothiri Yogakshema Sabha	-	399.03	-	-	-	-	-	399.03
Sandeep P N	-	-	2.00	-	-	-	2.00	-
Loan Repayment Received	-	-	-	-	-	-	-	-
Pronote Loan	-	-	-	-	-	-	-	-
Narayanan K T	-	-	-	0.74	-	-	-	0.74
P.N.Sandeep	-	-	0.24	0.39	-	-	0.24	0.39
M.S.Kesavan	-	-	0.12	0.12	-	-	0.12	0.12
Ambika N Nair	-	-	0.06	0.06	-	-	0.06	0.06
Gold Loan	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	3.21	3.13	-	-	-	-	3.21	3.13
Kesavan MS	-	-	10.72	-	-	-	10.72	-
Sandeep P N	-	-	1.86	-	-	-	1.86	-
Loan Interest Received	-	-	-	-	-	-	-	-
Pronote Loan	-	-	-	-	-	-	-	-
Narayanan K T	-	-	-	0.07	-	-	-	0.07
P.N.Sandeep	-	-	-	0.05	-	-	-	0.05
Peringottukara Namboothiri Yogakshema Sabha	72.11	-	-	-	-	-	72.11	-
Gold Loan	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	0.14	0.15	-	-	-	-	0.14	0.15
Kesavan MS	-	-	0.16	0.80	-	-	0.16	0.80
Sandeep P N	-	-	0.31	0.27	-	-	0.31	0.27
Divakaran P U	-	-	-	0.08	-	-	-	0.08
Loan Outstanding	-	-	-	-	-	-	-	-
Gold Loan	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	0.46	0.03	-	-	-	-	0.46	0.03
Kesavan M.S	-	-	-	10.72	-	-	-	10.72
Sandeep P.N.	-	-	1.58	1.74	-	-	1.58	1.74
Pronote Loan	-	-	-	-	-	-	-	-
Peringottukara Namboothiri Yogakshema Sabha	396.14	399.03	-	-	-	-	396.14	399.03
P.N.Sandeep	-	-	1.90	0.30	-	-	1.90	0.30
M.S.Kesavan	-	-	0.14	0.26	-	-	0.14	0.26
Ambika N Nair	-	-	0.57	0.13	-	-	0.57	0.13
Remuneration To Directors	-	-	-	-	-	-	-	-
M.S.Predeep	-	-	3.84	3.98	-	-	3.84	3.98
K.T.Narayanan	-	-	-	2.31	-	-	-	2.31
P.N.Sandeep	-	-	5.24	5.56	-	-	5.24	5.56
M.S.Kesavan	-	-	3.48	3.61	-	-	3.48	3.61
Remuneration To KMP	-	-	-	-	-	-	-	-
Ambika N Nair	-	-	4.29	4.18	-	-	4.29	4.18
Sitting Fee	-	-	-	-	-	-	-	-
M.S.Predeep	-	-	0.16	0.12	-	-	0.16	0.12
P U Divakaran	-	-	0.16	0.12	-	-	0.16	0.12
K.T.Narayanan	-	-	-	0.04	-	-	-	0.04
P.N.Sandeep	-	-	0.16	0.12	-	-	0.16	0.12
M.S.Kesavan	-	-	0.14	0.12	-	-	0.14	0.12
N D Unnikrishnan	-	-	0.14	0.10	-	-	0.14	0.10
Brahmadathan K.B	-	-	0.12	0.15	-	-	0.12	0.15
P.R.Raman Namboothiri	-	-	0.12	0.08	-	-	0.12	0.08
M Vasudevan	-	-	0.21	0.15	-	-	0.21	0.15
P.K.Narayanan Namboothiripad	-	-	0.16	0.12	-	-	0.16	0.12
Narayanan M K	-	-	0.10	0.08	-	-	0.10	0.08
Sreeraman P N	-	-	0.04	0.10	-	-	0.04	0.10
Allowance To Directors	-	-	-	-	-	-	-	-
M.S.Predeep	-	-	1.20	1.20	-	-	1.20	1.20
K.T.Narayanan	-	-	-	0.15	-	-	-	0.15
P.N.Sandeep	-	-	0.36	0.36	-	-	0.36	0.36
Brahmadathan K.B	-	-	0.18	0.15	-	-	0.18	0.15
M Vasudevan	-	-	0.18	0.15	-	-	0.18	0.15
Narayanan M K	-	-	0.02	-	-	-	0.02	-
Commission Received	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	50.24	27.19	-	-	-	-	50.24	27.19
Phys Securities India Private Limited	14.63	2.53	-	-	-	-	14.63	2.53
Other Receivables	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	0.03	-	-	-	-	-	0.03	-
Phys Securities India Private Limited	0.02	-	-	-	-	-	0.02	-
Peringottukara Namboothiri Yogakshema Sabha	0.01	-	-	-	-	-	0.01	-
	1,138.75	1,679.44	65.95	76.00	34.27	45.44	1,238.97	1,800.88

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2025

25

**Asset classification and provision for Non performing Assets
(As per RBI Prudential Norms)**

(Amount ₹ in lakhs)

Particulars	Gross Loan Outstanding		Provision For Assets		Net Loan Outstanding	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Gold Loan						
Standard Asset	10,885.23	10,039.63	27.21	25.10	10,858.01	10,014.53
Sub Standard Asset	-	-	-	-	-	-
Doubtful Asset	-	-	-	-	-	-
Loss Asset	0.25	0.25	0.25	0.25	-	-
Total	10,885.48	10,039.88	27.47	25.35	10,858.01	10,014.53
Particulars	Gross Loan Outstanding		Provision For Assets		Net Loan Outstanding	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Pronote Loan						
Standard Asset	677.39	662.03	1.69	1.66	675.69	660.38
Sub Standard Asset	1.40	-	0.14	-	1.26	-
Doubtful Asset	1,874.37	2,357.60	1,047.55	1,287.33	826.82	1,070.27
Loss Asset	-	-	-	-	-	-
Total	2,553.16	3,019.63	1,049.38	1,288.99	1,503.78	1,730.64
Particulars	Gross Loan Outstanding		Provision For Assets		Net Loan Outstanding	
	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024	As at March 31, 2025	As at March 31, 2024
Other Loans						
Standard Asset	137.48	410.09	0.34	1.03	137.13	409.06
Sub Standard Asset	64.78	3.73	6.48	0.37	58.30	3.35
Doubtful Asset	860.96	873.34	504.21	495.57	356.75	377.77
Loss Asset	-	-	-	-	-	-
Total	1,063.22	1,287.15	511.03	496.97	552.19	790.18

PNY SABHA FINANCE LIMITED

25 (i) NPA MOVEMENT

(Amount ₹ in lakhs)

Particulars	31-March-2025			31-March-2024		
	Gold Loan	Pronote Loan	Other Loans	Gold Loan	Pronote Loan	Other Loans
A.Opening NPA as on 01.04.2024	0.25	2,357.60	877.06	-	2,512.44	813.83
B.New NPA accounts	-	1.40	60.62	0.25	-	2.11
C.Increase in existing NPA	0.00	5.79	12.17	-	76.11	86.58
D.Total (A+B+C)	0.25	2,364.78	949.87	0.25	2,588.56	902.51
E.Reduction during the year	-	489.01	24.12	-	230.96	25.45
F.Closing NPA as at 31.03.2024 (D-E)	0.25	1,875.77	925.75	0.25	2,357.60	877.06

PNY SABHA FINANCE LIMITED

26 Debenture Reconciliation

The Company has issued debentures which are secured by a charge in favour of the Trustees over such of the movable/immovable properties as the case may be of the Company.

(Amount ₹ in lakhs)

Particulars	Nos	₹
UNDER LXII SERIES	30,000	300.00
UNDER LXIII SERIES	50,000	500.00
UNDER LXIVSERIES	49,100	491.00
UNDER LXV SERIES	30,000	300.00
UNDER LXVISERIES	50,000	500.00
UNDER LXVIISERIES	45,600	456.00
UNDER LXVIIIISERIES	42,200	422.00
UNDER LXIX SERIES	46,100	461.00
UNDER LXX SERIES	18,700	187.00
UNDER LXXI SERIES	30,000	300.00
Total debenture as per Note 5	3,91,700	3,917

Add :Unclaimed debentures (Matured, but not claimed)

8.00

Total

3,925.00

27 Additional disclosures as required by circular no DNBS.CC.PD.No.265/03.10.01/2011-2012

	As at March 31, 2025	As at March 31, 2024
Total Gold loan portfolio	10,885	10,040
Total Assets	18,449	17,623
Gold loan portfolio as a %age of total assets	59.00%	56.97%

28 Disclosure pursuant to reserve bank of india notification DNBS.CC>PD.No.356/03.10.01/2013-14 dated September 16,2013 purtaining to gold loans.

(Amount ₹ in lakhs)

No. of Loan accounts	Outstanding Loan amounts	Sale Consideration of the Gold
NIL	NIL	NIL

29 Additional disclosures as required by circular no RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 6thAugust,2020.

Restructured assets and provision as at 31st March,2025 and as on 31st March,2024.

Nil

30 Disclosure under MSMED Act 2006:

Under the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act), certain disclosures are required to be made relating to dues to Micro, Small and Medium enterprises. The Company has not received any information from suppliers regarding their status under the Micro, Small and Medium Enterprises Development Act, 2006. Hence, disclosures, if any, relating to amounts unpaid as at the year-end together with interest paid/payable as required under the Act have not been given.

	As at March 31, 2025	As at March 31, 2024
31 Expenditure in foreign currency	NIL	NIL
32 Value of import on CIF Basis	NIL	NIL
33 Contingent liability and commitments	NIL	NIL

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2025

Additional Regulatory Information

- 34 The Company does not possess any immovable property (other than properties taken on lease, for which lease agreements have been duly executed in favour of the Company) whose title deeds are not held in the name of the Company during the financial years ended March 31, 2025 and March 31, 2024, except for the following properties. These properties were acquired by the Company through auction proceedings (in connection with satisfaction of debts), for which sale certificates have been issued in favour of the Company, while the actual possession of such properties are awaited.

(Amount ₹ in lakhs)		
Sl No	Survey no	Book value
1	173	58.00
	741/2	136.62
TOTAL		194.62

- 35 The Company has not revalued its Property, Plant and Equipment during the financial years ended March 31, 2025 and March 31, 2024.
- 36 No proceedings have been initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the rules made thereunder in the financial years ended March 31, 2025 and March 31, 2024.
- 37 The Company, as part of its normal business, grants loans and advance to its customers, other entities and persons. These transactions are part of company's normal non-banking finance business, which is conducted ensuring adherence to all regulatory requirements and that are with specific terms or period of repayment. The loans or advances granted to promoters, directors KMPs and the related parties as apart of its normal business are disclosed in note no.24.
- 38 The company has not been declared as wilful defaulter by any bank or financial institution or other lenders in the financial years ended March 31, 2025 and March 31, 2024.
- 39 The Company has not done any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956 in the financial years ended March 31, 2025 and March 31, 2024.
- 40 All charges or satisfaction are registered with ROC within the statutory period for financial year ended March 31, 2025 and March 31, 2024. No charges or satisfaction are yet to be registered with ROC beyond the statutory period.
- 41 Disclosure regarding compliance with number of layers of companies is not applicable to the company in the financial years ended March 31, 2025 and March 31, 2024.

42 **Ratio analysis:**

Ratio	Units	Numerator	Denominator	For the Year ended 31.03.2025	For the Year ended 31.03.2024	% Variance	Reason for change in ratio by more than 25%
Current ratio	No. of times	Current Assets	Current Liabilities	2.71	2.36	14.64%	-
Debt-equity ratio	No. of times	Outside liabilities	Owned Fund	41.07	(234.94)	-117.48%	Note : 1
Debt service coverage ratio		Not Applicable					*
Return on equity ratio	Percentage	Net Profit after taxes	Average Shareholder's Equity	-5.22%	-24.19%	-78.42%	Note : 1
Inventory turnover ratio		Not Applicable					
Trade receivables turnover ratio		Not Applicable					
Trade payables turnover ratio		Not Applicable					
Net capital turnover ratio		Not Applicable					*
Net profit ratio	Percentage	Net Profit	Net Sales	-2.72%	-14.35%	-81.08%	Note : 1
Return on capital employed	Percentage	Earning before interest & taxes	Capital Employed	8.45%	6.80%	24.23%	-
Return on investment		Not Applicable					

* The company is an NBFC, these ratios are not applicable since the same will not give correct results

Note : 1 - Increase in revenue and increase in shareholders equity due to reversal of excess NPA provision during the year.

- 43 Disclosure regarding scheme of Arrangements in terms of Section 230 to 237 of the Companies Act is not applicable to the Company.
- 44 The Company, as part of its normal business, grants loans and advances, accept borrowings from its customers, other entities and persons. These transactions are part of Company's normal non-banking finance business, which is conducted ensuring adherence to all regulatory requirements.
- 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;
- 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 to or on behalf of the Ultimate Beneficiaries.
- 45 The Company has not received any funds from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall;
- 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 to or on behalf of the Ultimate Beneficiaries.

46 There is no undisclosed income of previous year which is disclosed as income during the year in the tax assessments under the Income Tax Act,1961.

47 **Submission of statement to bank**

The company has availed credit facilities from bank or financial institution during current year with hypothecation of asset under finance, book debt and other receivables as stated in Note 8. The quarterly returns or statements of Loan receivable filed by the company with said banks, are on the basis of provisional statements and there is some difference in figures with book of accounts.

48 The company is not covered under section.135 of the Companies Act,hence the disclosure relating to Corporate Social Responsibility activities is not applicable.

49 The Company have not traded or invested in crypto currency or virtual currency during the Financial year.

50 During the financial year 2024-25,below listed frauds were identified

(Amount ₹ in lakhs)

Sl.No	Details of fraud identified	Amount involved	Recovered	Written off
1	Low purity gold pledged	4.68	0.90	3.78
Total		4.68	0.90	3.78

During the previous year, the company has identified a fraud incident where theft gold was pledged by a customer, for a loan amounting to ₹0.25 lakhs. Hundred percentage provision is provided against the said loan outstanding amount. The company has initiated legal proceedings against the customer.

51 **Lease Disclosure**

(i) Operating Lease :

Office premises are obtained on operating lease from PNY Sabha for a term of 25 years with effect from 01.01.2023. Operating lease payments are recognized as an expense in the statement of profit and loss.

(Amount ₹ in lakhs)

Particular	31st March,	31st March,
	2025	2024
(a) Lease rentals recognised in statement of profit and Loss and debited in operating lease obligations	-	-
(b) Future minimum lease rentals payable as per lease agreement at the year end		
(i) Not later than one year	13.40	12.76
(ii) Later than one year and not later than five years	60.62	74.02
(iii) Later than five years	511.44	511.44
Total future minimum lease rental	585.46	598.21

(ii) Finance Leases

The Company has no assets taken on finance lease, as at March 31, 2025 and as at 31st March, 2024.

52 Additional disclosures as required by Master Direction- Reserve Bank of India(Non-Banking Financial Company- Scale based Regulation) Directions ,2023

A) Exposure

- 1) Exposure to real estate sector NIL
 2) Exposure to capital Market NIL
 Sectoral exposure

Sectors	Current Year			Previous Year		
	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ lakhs)	Gross NPAs (₹ lakhs)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ lakhs)	Gross NPAs (₹ lakhs)	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	-	-	-	-	-	-
2. Industry	-	-	-	-	-	-
3. Services	-	-	-	-	-	-
4. Personal Loans						
(i) Gold Loan	10,885.48	0.25	0.00	10,039.88	0.25	0.00
(ii) Business Loan	250.90	229.17	91.34	259.16	237.14	91.51
(iii) Vehicle loan	592.92	581.42	98.06	595.61	584.66	98.16
(iv) Pronote Loan	2,553.16	1,875.78	73.47	877.08	215.05	24.52
(v) Group Loan	219.40	115.15	52.48	432.38	55.26	12.78
Total of Personal Loans (i+ii+iii+iv+v+vi)	14,501.87	2,801.78		12,204.11	1,092.37	
5. Others, if any (please specify)	-	-	-	-	-	-

- 4) Intra Group Exposures NIL
 5) Unhedged foreign currency exposure NIL

B) Related Party Disclosures - Refer Note no.25

C) Disclosure of Complaints

Particulars	Current Year	Previous Year
Complaints received by the NBFC from its customers	NIL	NIL
Maintainable complaints received by the NBFC from Office of Ombudsman	NIL	NIL
Number of maintainable complaints received by the NBFC from Office of Ombudsman	NIL	NIL
Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously The Ombudsman Scheme for Non-Banking Financial Companies, 2018) and covered within the ambit of the Scheme.

- 2) Top five grounds of complaints received by the NBFCs from customers NIL

53 Additional disclosures as required by Master Direction- Reserve Bank of India(Non-Banking Financial Company- Scale based Regulation)Directions ,2023

i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr No	Number of Significant Counterparties	Amount ₹ in Lakhs	% of Total deposits	% of Total Liabilities
	-	-	-	-

[Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% of total liabilities for other non-deposit taking NBFCs]

ii) Top 20 large deposits (amount in ₹ Lakhs and % of total deposits): Not Applicable

iii) Top 10 borrowings (amount in ₹ Lakhs and % of total borrowings)

Particulars	As on 31 March 2025	As on 31 March 2024
Amount ₹ in Lakhs	1821.55	1335.55
% of Total borrowings	12.40%	9.49%

(iv) Funding Concentration based on significant instrument/product

Sr No	Particulars	As on 31 March 2025		As on 31 March 2024	
		Amount ₹ in Lakhs	% of Total Liabilities	Amount ₹ in Lakhs	% of Total Liabilities
1	Secured Redeemable Non Convertible Debentures	3925.00	23.42%	3480.00	21.31%
2	Unsecured Subordinated debts	9980.31	59.56%	9492.83	58.14%
3	Working Capital Loan	790.16	4.72%	1099.55	6.56%
	Total	14695.47	87.70%	14072.38	86.01%

[Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 10% of total liabilities for other non-deposit taking NBFCs]

[Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/ Surplus]

v) Stock Ratios

- Commercial Papers Nil
- Non convertible debentures (original maturity of less than one year)
- Other short term liabilities

Particulars	As on 31 March 2025	As on 31 March 2024
As a Percentage of Total Public funds	38.55%	47.41%
As a Percentage of Total Liabilities	162.78%	37.66%
As a Percentage of Total Assets	30.70%	34.90%

[Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/ Surplus]

[Other short term liabilities have been computed as sum of all current liabilities]

[Public funds are as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016 and accordingly its has been computed as total of all borrowings]

vi) Institutional set-up for liquidity risk management

The Board is having the overall responsibility for management of liquidity risk. It has the responsibility to put in place the Governance structure for effective liquidity risk management. The Board has put in place a Policy on Liquidity Risk Management in line with the guidelines issued by Reserve Bank of India (RBI) in this respect. The Board has also put in place a Resource Mobilisation Policy and an Investment Policy to guide executive management in diversifying resources and investment of surplus. The Board has constituted a Risk Management Committee of the Board comprising of executive directors Chaired by MD&CEO.

54 Previous years' figures have been recast/restated to conform to the classification of the current year.

As per our report of even date attached
For T.V.GANESA IYER & CO
 Firm registration number: 000856S
 Chartered Accountants

For and on behalf of the board of directors
PNY SABHA FINANCE LIMITED

P V Vasudevan, F.C.A.
Partner
 Membership No: 026534

M.S.Predeep
 [Managing Director]
 (DIN: 00323900)

P.U.Divakaran
 [Chairman]
 (DIN:01608147)

Vasudevan M
 [Independent Director]
 (DIN:08812262)

Ambika N Nair
 [CFO]

CS Shadananan.R.
 [Company Secretary]
 (A39143)

Place: Thrissur
 Date:03.09.2025

Place: Thrissur
 Date:03.09.2025

PNY SABHA FINANCE LTD

Schedule to the Balance Sheet of a non-deposit taking, non-banking financial company

(as required in terms of paragraph 13 of Non-Banking Financial (Non- Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007)

(Amount ₹ in lakhs)

Particulars as on 31st march 2025			Amount Outstanding	Amount Overdue*
Liabilities side :				
(1)	Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid:			
	(a)	Debtures : Secured	3,917.00	8.00
		: 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)	Public Deposit	-	-
	(g)	Other Loans:		
		Subordinate Debt	9,954.35	28.85
		Bank	790.15	-
		Others	-	-
	* Please see Note 1 below			
(2)	Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid):			
	(a)	In the form of Unsecured debtures	-	
	(b)	In the form of partly secured debtures i.e. debtures where there is a shortfall in the value of security	-	
	(c)	Other public deposits	-	
	* Please see Note 1 below			
*Inclusive of interest on unclaimed debenture and subordinated debt amounting to ₹ 2.89 Lakhs				
Assets side :			Amount outstanding	
(3)	Break-up of Loans and Advances including bills receivables [other than those included in (4) below] :			
	(a)	Secured	13,603.67	
	(b)	Unsecured	898.18	
(4)	Break up of Leased Assets and stock on hire and other assets counting towards AFC activities			
	(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) Assets on hire	-	
		(b) Repossessed Assets	-	
	(iii)	Other loans counting towards AFC activities		
		(a) Loans where assets have been repossessed	-	
		(b) Loans other than (a) above	-	

(5) Break-up of Investments :				
<u>Current Investments:</u>				
1	<u>Quoted :</u>			
	(i) Shares : (a) Equity	-		
	(b) Preference	-		
	(ii) Debentures and Bonds	-		
	(iii) Units of mutual funds	-		
	(iv) Government Securities	-		
	(v) Others	-		
2	<u>Unquoted :</u>			
	(i) Shares : (a) Equity	-		
	(b) Preference	-		
	(ii) Debentures and Bonds	-		
	(iii) Units of mutual funds	-		
	(iv) Government Securities	-		
	(v) Others	-		
<u>Long Term investments:</u>				
1	<u>Quoted :</u>			
	(i) Shares : (a) Equity	-		
	(b) Preference	-		
	(ii) Debentures and Bonds	-		
	(iii) Units of mutual funds	-		
	(iv) Government Securities	-		
	(v) Others	-		
2	<u>Unquoted :</u>			
	(i) Shares : (a) Equity	-		
	(b) Preference	-		
	(ii) Debentures and Bonds	-		
	(iii) Units of mutual funds	-		
	(iv) Government Securities	-		
	(v) Others	-		
(6) Borrower group-wise classification of assets financed as in (3) and (4) above :				
Please see Note 2 below				
Category		Amount net of provisions		
		Secured	Unsecured	Total
1	Related Parties **			
	(a) Subsidiaries	-	-	-
	(b) Companies in the same group	0.03	396.14	396.17
	(c) Other related parties	195.94	165.14	361.08
				-
2	Other than related parties	13,407.69	336.90	13,744.59
	Total	13,603.66	898.18	14,501.84
** As per Accounting Standard of ICAI				

(7) Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted):			
Please see note 3 below			
	Category	Market Value / Break up or fair value or NAV	Book Value (Net of Provisions)
1	Related Parties **		
	(a) Subsidiaries	-	-
	(b) Companies in the same group	-	-
	(c) Other related parties	-	-
2	Other than related parties	-	-
	Total	-	-
** As per Accounting Standard of ICAI			
(8) Other Information :			
		Amount outstanding	
(i)	Gross Non-Performing Assets		
	(a) Related parties		-
	(b) Other than related parties		2,801.77
(ii)	Net Non-Performing Assets		
	(a) Related parties		-
	(b) Other than related parties		1,243.15
	Assets acquired in satisfaction of debt		374.78
<p>1. As defined in paragraph 2(1)(xii) of the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998.</p> <p>2. Provisioning norms shall be applicable as prescribed in the Non-Banking Financial (Non Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007.</p> <p>3. All Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break up/fair value/NAV in respect of unquoted investments should be disclosed irrespective of whether they are classified as long term or current in (4) above.</p>			

For and on behalf of the board of directors of

PNY SABHA FINANCE LIMITED

M.S.Predeep

[Managing Director]

(DIN: 00323900)

P.U.Divakaran

[Chairman]

(DIN:01608147)

Vasudevan M

[Independent Director]

(DIN:08812262)

Ambika N Nair

[CFO]

Place : Thrissur

Date : 03.09.2025

CS Shadananan.R.

[Company Secretary]

(A39143)