

PNY SABHA FINANCE LIMITED BALANCE SHEET AS AT 31-MARCH-2026				
(Amount ₹ in lakhs)				
Particulars		Notes	As at March 31, 2026	As at March 31, 2025
I	EQUITY & LIABILITIES			
1	Shareholders' funds			
(a)	Share Capital	3	5,720.22	5,489.59
(b)	Reserves and surplus	4	(3,734.49)	(3,797.41)
			1,985.73	1,692.18
2	Share application money pending allotment			-
3	Non-current liabilities			
(a)	Long-term borrowings	5	12,006.63	10,985.40
(b)	Other long-term liabilities	6		-
(c)	Long-term provisions	7	133.52	106.84
			12,140.15	11,092.24
4	Current liabilities			
(a)	Short-term borrowings	8	3,476.14	3,676.10
(b)	Other current liabilities	9	547.75	400.62
(c)	Short-term provisions	10	1,481.42	1,587.88
			5,505.31	5,664.60
	TOTAL		19,631.19	18,449.02
II	ASSETS			
1	Non-current assets			
(a)	Property, Plant & Equipment and Intangible assets			
i)	Property, Plant & Equipment	11	717.39	565.19
ii)	Intangible assets	11A	12.67	12.61
(b)	Deferred tax assets (net)	12	1,177.58	1,306.42
(c)	Long-term loans and advances	13	118.39	517.89
(d)	Other non-current assets	14	687.54	696.40
			2,713.56	3,098.51
2	Current assets			
(a)	Cash & Cash equivalents	15	123.72	382.95
(b)	Short-term loans and advances	13	15,122.62	14,008.22
(c)	Other current assets	14	1,671.29	959.34
			16,917.62	15,350.51
	TOTAL		19,631.19	18,449.02

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 N S S R AND ASSOCIATES
Firm registration number: 028594S
Chartered Accountants

Sd/-
Nirmal P R , F.C.A.
Partner
Membership No: 228257

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

Sd/- Sd/-
M.S.Predeep **P.U.Divakaran**
[Managing Director] [Chairman]
(DIN: 00323900) (DIN:01608147)

Sd/- Sd/-
Vasudevan M **Ambika N Nair**
[Independent Director] [CFO]
(DIN:08812262)

Sd/-
CS Shadananan.R.
[Company Secretary]
(A39143)

Place: Thrissur
Date: 4/9/2026

Place: Thrissur
Date: 4/9/2026

PNY SABHA FINANCE LIMITED STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31-MARCH-2026 (Amount ₹ in lakhs)				
Particulars		Notes	Year ended March 31, 2026	Year ended March 31, 2025
I	INCOME			
	Revenue from operations	16	2,941.77	2,869.67
II	Other Income	17	9.04	6.13
III	TOTAL INCOME (I + II)		2,950.81	2,875.80
IV	EXPENSES			
	Employee benefits expense	18	1,057.92	1,233.20
	Finance costs	19	1,383.65	1,355.33
	Depreciation and amortisation expenses	20	45.09	51.80
	Other expenses	21	263.85	281.66
	Provision and writtenoff	22	8.54	5.25
	TOTAL EXPENSES		2,759.05	2,927.24
V	Profit before exceptional and extraordinary items and tax (III-IV)		191.76	(51.44)
VI	Exceptional item			-
VII	Profit before extraordinary items and tax (V- VI)		191.76	(51.44)
VIII	Extraordinary Items			-
IX	PROFIT /(LOSS)BEFORE TAX (VII-VIII)		191.76	(51.44)
X	TAX EXPENSES			
	Current tax			-
	Deferred tax		128.84	26.49
	TOTAL TAX EXPENSE		128.84	26.49
XI	Profit / (Loss) From Continuing Operations (IX-X)		62.92	(77.93)
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)		62.92	(77.93)
XVI	Earnings Per Equity Share [Nominal Value Of Share Rs.10]	23		
	Basic & Diluted earning per share			
	Computed on the basis of profit from continuing operations		0.11	(0.15)
	Computed on the basis of total profit for the year		0.11	(0.15)

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Chartered Accountants

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

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Partner
Membership No: 228257

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[Managing Director]
(DIN: 00323900)

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Sd/-
CS Shadananan.R.
[Company Secretary]
(A39143)

Place: Thrissur
Date 4/9/2026

Place: Thrissur
Date: 4/9/2026

PNY SABHA FINANCE LIMITED
CASH FLOW STATEMENT FOR THE YEAR ENDED 31-March-2026

PARTICULARS	Year ended March 31, 2026	Year ended March 31, 2025
Cash flow from operating activities		
Profit before tax	191.76	(51.44)
Non-cash adjustment to reconcile profit before tax to net cash flows		
Depreciation and amortization	45.09	51.80
Profit/(Loss) on sale of fixed assets	(4.06)	(0.77)
Provision for non performing assets	(108.82)	(224.90)
Provision for standard assets	2.36	1.47
Provision for gratuity	-	(8.43)
Provision for Leave Encashment	26.68	20.97
Operating profit before working capital changes	153.01	(211.29)
Movements in working capital :		
Increase/ (decrease) in other current liabilities	147.12	(51.38)
Decrease / (increase) in long-term loans and advances	399.50	133.38
Decrease / (increase) in short-term loans and advances	(1,114.39)	(286.10)
Decrease / (increase) in other non current assets	8.85	8.86
Decrease / (increase) in other current assets	(711.94)	(328.94)
Cash generated from /(used in) operations	(1,270.86)	(524.18)
Direct taxes paid (net of refunds)		-
Net cash flow from/ (used in) operating activities (A)	(1,117.86)	(735.47)
Cash flows from investing activities		
Purchase of Property, Plant & Equipment & Intangible assets	(200.96)	(233.50)
Sale of Property, Plant & Equipment	7.69	0.80
Net cash flow from/ (used in) investing activities (B)	(193.27)	(232.70)
Cash flows from financing activities		
Proceeds from issuance of equity share capital	112.13	475.73
Proceeds from issuance of Compulsory convertible cumulative preference share capital	118.50	
Long-term borrowings (net)	1,021.23	895.15
Other long term liabilities	-	(2.50)
Short-term borrowings (net)	(199.96)	(210.56)
Net cash flow from/ (used in) in financing activities (C)	1,051.89	1,157.82
Net increase/(decrease) in cash and cash equivalents (A + B + C)	(259.24)	189.65
Cash and cash equivalents at the beginning of the year	382.96	193.30
Cash and cash equivalents at the end of the year	123.72	382.95
Components of cash and cash equivalents		
Cash on hand	22.48	31.74
With banks- on current account	101.24	351.21
Total cash and cash equivalents (Refer Note 15)	123.72	382.95

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 N S S R AND ASSOCIATES

Firm registration number: 028594S

Chartered Accountants

PNY SABHA FINANCE LIMITED

Nirmal P R , F.C.A.

Partner

Membership No: 228257

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Place: Thrissur

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PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2026

Note: 1) Company Overview

PNY SABHA FINANCE LTD formerly known as Peringottukara 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 Rs 5,720.22 Lakhs fully paid up comprising of 5,60,17,191 equity shares of Rs 10 each aggregating to Rs 5,601.72 Lakhs and 11,85,000 9% Compulsory Convertible Cumulative Preference Shares of Rs 10 each aggregating to Rs 118.50 Lakhs

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 ₹0.84 Lakhs (in 2024-25 ₹1.64 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 2026

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.

\		As on 31.03.2026	As on 31.03.2025
RECONCILIATION OF DEFINED BENEFIT OBLIGATION			
1 Defined Benefit Obligation as at 31-Mar-2025		272.91	254.18
2 Current service cost		24.37	23.95
3 Interest cost		17.14	16.67
4 Actual benefit payments		(16.52)	(30.43)
5 Actuarial loss/(gains) due to change in assumptions		(9.32)	9.03
6 Actuarial loss/(gains) due to experience		4.43	(0.48)
Defined Benefit Obligation as at 31-Mar-2026		293.01	272.91
RECONCILIATION OF FAIR VALUE OF PLAN ASSETS			
1 Fair value of assets as at 31-Mar-2025		281.35	354.15
2 Expected return on plan assets		21.65	26.41
3 Contributions by sponsor		31.13	26.31
4 Actual benefit payments from fund		(16.52)	(30.43)
5 Actuarial gains/(loss)		0.25	(95.09)
Fair value of assets as at 31-Mar-2026		317.85	281.35
AMOUNT RECOGNISED IN BALANCE SHEET			
1 Defined Benefit Obligation		293.01	272.91
2 Fair value of plan assets		(317.85)	(281.35)
3 Funded status - (surplus)/deficit		(24.84)	(8.43)
4 Unrecognised past service (cost)/credit			
Liability/(asset) recognised in balance sheet		(24.84)	(8.43)
AMOUNT RECOGNISED IN STATEMENT OF PROFIT & LOSS			
1 Current service cost		24.37	23.95
2 Interest cost		17.14	16.67
3 Expected return on plan assets		(21.65)	(26.41)
5 Actuarial loss/(gains)		(5.13)	103.64
Total employer expense		14.72	117.85
Discount rate		6.96%	6.48%
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 of qualifying assets are capitalised as the part of cost of such assets. A qualifying asset is the one that necessarily 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 2026

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 – (Non-Banking Financial Companies Income Recognition, Asset Classification and Provisioning), Directions, 2025

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.

(Amount ₹ in lakhs)

3.Share capital	As at March 31, 2026	As at March 31, 2025
Authorized shares		
6,50,00,000 (31st March 2025: 7,50,00,000) equity shares of ₹10/- each	6,500.00	7,500.00
1,00,00,000 (31st March 2025: NIL) compulsory convertible preference shares of ₹10/- each	1,000.00	-
Issued, subscribed and fully paid-up shares		
5,60,17,191 (31 March 2025: 5,48,95,941) equity shares of ₹10/- each	5,601.72	5,489.59
11,85,000 (31-03-2025: nil) Compulsory Convertible Preference Shares of 10 each	118.50	-
up share capital	5,720.22	5,489.59

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, 2026		As at March 31, 2025	
	No of Shares	₹	No of Shares	₹
Outstanding at the beginning of the year	54,895,941	5,489.59	50,138,591	5,013.86
Add: Shares Issued during the year	1,121,250	112.13	4,757,350	475.74
Shares bought back during the period	-	-	-	-
Outstanding at the end of the period	56,017,191	5,601.72	54,895,941	5,489.59

Compulsory Convertible Preference Shares

The company has no preference share capital as at 1st April 2025 and as at 31st March 2025. During the year ended 31st March 2026, the company allotted 11,85,000 9% Compulsory Convertible Cumulative Preference Shares of Rs 10 each aggregating to Rs 118.50 Lakhs.

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. Terms/rights, Preferences and restrictions attached to Cumulative convertible Preference shares

The priority with respect to repayment if capital vis-à-vis to equity shares-CCPS shall rank senior to the equity shares of the company.

Participation in the surplus fund-CCPS shall not have any participation in surplus fund of the company.

The participation in surplus asset and profits, on winding-up which may remain after the entire capital has been repaid - CCPS holder shall not have the right to participate in surplus assets and profits on winding up which may remain after the entire capital has been repaid.

CCPS shall be entitled to a cumulative dividend of 9%

CCPS shall be converted in the Ratio of 1:1(one equity share of ₹ 10 for one CCPS of ₹ 10)

CCPS shall not have any voting rights.

CCPS shall be converted into equity shares prior to the expiry of five years from the date of such issuance.

On conversion the Equity shares so converted shall be treated at par with other existing equity shares.

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

Particulars	As at March 31, 2026		As at March 31, 2025	
	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	22463533	39.27	21,212,518	38.64
compulsory convertible preference shares of ₹ 10 each fully paid Nil	-	-	-	-

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.

f. Disclosure of shareholding of promoters as at March 31, 2026

Name of Promoters	As at March 31, 2026		As at March 31, 2025		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	22,463,533	40.10%	21,212,518	38.64%	1.46%
M S Predeep	221,000	0.39%	221,000	0.40%	-0.01%
P U Divakaran	180,960	0.32%	180,960	0.33%	-0.01%
P N Sandeep	194,845	0.35%	194,845	0.35%	-0.01%
P R Raman Namboothiri	182,500	0.33%	182,500	0.33%	-0.01%
M S Kesavan	180,019	0.32%	180,019	0.33%	-0.01%
N D Unnikrishnan	182,500	0.33%	182,500	0.33%	-0.01%
P K Narayanan Namboothiri	171,620	0.31%	171,620	0.31%	-0.01%
Vasudevan Madhavan Potti	180,000	0.32%	180,000	0.33%	-0.01%
K B Brahmadathan	-	-	216,000	0.39%	-100.00%
Narayanan M K	-	-	10,500	0.02%	-100.00%
Sreeraman P N	-	-	180,000	0.33%	-100%

During the FY 2025 -26, the promoters and directors , K B Brahmadathan and Narayanan M K Resigned from post of directors, wef; 29/12/2025 and 30/09/2025 . Accordingly, their 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>2025-2026</u>	<u>2024-2025</u>
g. Shares reserved for issue under options and contracts/commitments for the sale of shares/disinvestment, including the terms and amounts;	Nil	Nil
h. Fully paid up equity shares issued pursuant to contract(s) without payment being received in cash in the last five years	Nil	Nil
i. Fully paid up equity shares by way of bonus shares in the last five years	Nil	Nil
j. Shares bought back in the last five years	Nil	Nil
k. 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
l. Unpaid Calls	Nil	Nil
By Directors	Nil	Nil
By Officers	Nil	Nil
m. Forfeited shares (amount originally paid-up).	Nil	Nil

PNY SABHA FINANCE LIMITED**Notes to financial statements for the year ended 31-March 2026**

4. Reserves and surplus	As at March 31, 2026	As at March 31, 2025
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	12.58	-
Profit and Loss		
Closing Balance	47.54	34.95
Surplus/(deficit) in the statement of profit and loss		
Balance as per last financial statements	(3,832.36)	(3,754.43)
Profit for the year	62.92	(77.93)
Less: Appropriations	-	-
Transfer to Statutory reserve	(12.58)	-
Depreciation reserve	-	-
Total appropriations	-	-
Net surplus in the statement of profit and loss	(3,782.03)	(3,832.36)
Total Reserves and Surplus	(3,734.49)	(3,797.41)

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 2026

(Amount ₹ in lakhs)

5. Long-term borrowings	Non-current portion		Current maturities	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Bonds/ debentures				
A. Subordinate debt (Unsecured)				
11,19,998 bonds (Previous year 9,98,031 bonds) of ₹ 1,000 each. During the FY , the company has issued subordinated debt of ` 26.90 crore (PY 28.33 crore) having maturity period of 5 years	9,444.83	8,359.40	1,605.05	1,594.95
B. Non convertible debentures (Secured)				
4,23,980 Previous year - 3,91,700) 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 ` 15.13 crores (PY `9.48 crores)	2,561.80	2,626.00	1,678.00	1,291.00
	12,006.63	10,985.40	3,283.05	2,885.95
The above amount includes				
Secured borrowings	2561.8	2,626.00	1,678.00	1,291.00
Unsecured borrowings	9444.83	8,359.40	1,605.05	1,594.95
Net amount	12006.63	10,985.40	3,283.05	2,885.95

Note:

Subordinate debt are unsecured and are subordinated to the claim of other creditors. It is issued for a maximum period of 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 2026

Note 5 (contd.)

Subordinate debts

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

As at March 31, 2026

(Amount ₹ in lakhs)

Redeemable at par within	Rate of interest					
	< 12%		>= 12% < 14%		Total	
	No.	₹	No.	₹	No.	₹
Due within 4-5 years	269,048	2,690.48	-	-	269,048	2,690.48
Due within 3-4 years	283,310	2,833.10	-	-	283,310	2,833.10
Due within 2-3 years	222,125	2,221.25	-	-	222,125	2,221.25
Due within 1-2 years	170,000	1,700.00	-	-	170,000	1,700.00
Due within 1 year	160,505	1,605.05	-	-	160,505	1,605.05
Grand Total	1,104,988	11,049.88	-	-	1,104,988	11,049.88

Add :Unclaimed Subordinate debt (Matured but not claimed)

150.10

Total

11,199.98

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	283,310	2,833.10	-	-	283,310	2,833.10
Due within 3-4 years	222,125	2,221.25	-	-	222,125	2,221.25
Due within 2-3 years	170,000	1,700.00	-	-	170,000	1,700.00
Due within 1-2 years	160,505	1,605.05	-	-	160,505	1,605.05
Due within 1 year	159,495	1,594.95	-	-	159,495	1,594.95
Grand Total	995,435	9,954.35	-	-	995,435	9,954.35

Add :Unclaimed Subordinate debt (Matured but not claimed)

25.96

Total

9,980.31

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2026

Note 5 (contd.)

B) Debentures (Secured)

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

As at March 31, 2026

(Amount ₹ in lakhs)

Redeemable at par within	Rate of interest					
	< 12%		>= 12% < 14%		Total	
	No.	₹	No.	₹	No.	₹
Due with in 2-3 years	151,380	1,513.80	-	-	151,380	1,513.80
Due with in 1-2 years	104,800	1,048.00	-	-		1,048.00
Due with in 1 year	167,800	1,678.00	-	-	167,800	1,678.00
Grand Total	423,980	4,239.80	-	-	423,980	4,239.80

Add :Unclaimed debentures (Matured but not claimed)

8.00

Total

4,247.80

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	167,800	1,678.00	-	-		1,678.00
Due with in 1 year	129,100	1,291.00	-	-	129,100	1,291.00
Grand Total	391,700	3,917.00	-	-	391,700	3,917.00

Add :Unclaimed debentures (Matured but not claimed)

8.00

Total

3,925.00

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 2026

6. Other long term liabilities	Non-current portion		Current portion	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Interest accrued but not due on long term borrowings				
1. For Subordinate Debt	-	-	224.65	199.13
2. For Non convertible debentures	-	-	75.87	79.48
Sundry Deposits	-	-	-	-
TOTAL	-	-	300.52	278.61

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

7. Long-term provisions	Non-current portion		Current portion	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Provision for employee benefits				
Provision for Leave encashment	133.52	106.84	-	-
Provision for Gratuity	-	-	-	-
TOTAL	133.52	106.84	-	-

8. Short-term borrowings	Non-current portion		Current portion	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Overdraft/Cash credit facility from Bank- Secured (Refer Note 8.1)				
Repayable on demand				
i) Dhanalaxmi Bank	-	-	125.14	140.66
ii) South Indian Bank	-	-	67.95	591.17
iii) South Indian Bank Gold Loan	-	-	-	58.32
Current maturities of long-term borrowings (Refer Note 5)	-	-	3,283.05	2,885.95
TOTAL	-	-	3,476.14	3,676.10
The above amount includes				
Secured borrowings	-	-	1,871.09	2,081.15
Unsecured borrowings	-	-	1,605.05	1,594.95
TOTAL	-	-	3,476.14	3,676.10

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 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 ` 475 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.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2026

11. Property, Plant & Equipment

(Amount ₹ in lakhs)

PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As on 01/04/2025	Additons	Deletions	As on 31/03/2026	Up to 01/04/2025	For the Year	Disposal	Up to 31/03/2026	As on 31/03/2025	As on 31/03/2026
Land	351.99	166.33	3.46	514.86	-	-	-	-	351.99	514.86
Buliding	22.79	-	-	22.79	-	-	-	-	22.79	22.79
Furniture & Fixtures	719.32	16.98	0.73	735.58	557.09	27.60	0.69	584.01	162.24	151.57
Office Equipment	218.59	10.12	-	228.71	193.34	10.48	-	203.82	25.25	24.89
Motor Vehicle	10.80	-	-	10.80	10.26	-	-	10.26	0.54	0.54
Plant & Equipment	24.55	1.00	2.16	23.39	22.17	0.51	2.04	20.64	2.38	2.74
TOTAL	1,348.04	194.42	6.36	1,536.12	782.87	38.59	2.73	818.73	565.19	717.39
Previous year	1,121.70	227.18	0.83	1,348.05	556.97	41.78	0.80	782.86	379.83	565.19

PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As on 01/04/2025	Additons	Deletions	As on 31/03/2026	Up to 01/04/2025	For the Year	Disposal	Up to 31/03/2026	As on 31/03/2025	As on 31/03/2026
Computer Software	112.41	6.54	-	118.95	99.80	6.49	-	106.28	12.61	12.67
TOTAL	112.41	6.54	-	118.95	99.80	6.49	-	106.28	12.61	12.67
Previous year	106.09	6.32	-	112.41	89.78	10.02	-	99.80	16.31	12.61

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
8	111& 112	21.03.2026	166.33
TOTAL			541.11

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

(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 2026

9. Other current liabilities	As at March 31, 2026	As at March 31, 2025
(a) Current maturities interest accrued but not due on borrowings (Refer note 6)	295.88	275.73
(b) Interest due but not paid on Unclaimed Debentures & Subordinated debt (Refer note 6)	4.64	2.89
(c) Unclaimed Debentures	8.00	8.00
(d) Unclaimed Subordinated debt	150.10	25.96
<u>(e) Statutory Due Payable</u>		
P.F.Payable	11.22	11.02
T.D.S Payable	1.67	1.83
ESI Payable	1.31	1.58
Labour welfare fund Payable	0.25	0.25
(f) Audit fee Payable	1.35	1.14
(g) Employee related payables	0.21	0.22
(h) Expenses Payable	72.96	71.77
(i) Others payable	0.15	0.23
TOTAL	547.75	400.62

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

10. Short Term Provisions	As at March 31, 2026	As at March 31, 2025
Provision for NPA	1,449.81	1,558.63
Provision for Standard Assets	31.61	29.25
TOTAL	1,481.42	1,587.88

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

100 % provided in

not written down in

books

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2026

(Amount ₹ in lakhs)

12. Deferred tax assets (net)	As at March 31, 2026	As at March 31, 2025
<u>Deferred tax liability</u>		
Impact of depreciation charged to the statement of profit and loss and allowed as per tax provisions	(33.93)	(34.81)
Written Down Value as on 31.03.2026 as per Companies Act	192.41	203.03
Written Down Value as on 31.03.2026 as per Income tax Act	322.90	336.91
Gross deferred tax liability (A)	(33.93)	(34.81)
<u>Deferred tax asset</u>		
Provision for standard and doubtful debts and advances	385	412.85
Impact of expenditure charged to the statement of profit and loss in the current year but allowed for tax purposes on payment basis	28.26	25.59
Provision for Gratuity	(6.46)	(2.19)
Provision for leave encashment	34.72	27.78
Unabsorbed depreciation and carry forward of losses	730.22	833.17
Gross Timing Difference	2,816.70	3,204.50
Gross deferred tax asset/(liability) (B)	1,143.65	1,271.60
Net deferred tax asset (B) - (A)	1,177.58	1,306.42

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2026

13. Loans and advances	Non-current		Current	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Portfolio Loan				
Secured, considered good	10.16	10.82	12,471.11	10,907.64
- Gold			12,444.72	10,885.23
- Business Loan		-	24.20	21.72
- Vehicle loan	10.16	10.82	2.20	0.69
Secured, considered doubtful		-	2,454.42	2,685.21
- Gold			-	0.25
- Business Loan		-	109.37	229.17
- Vehicle loan		-	580.32	581.42
- Pronote Loan			1,764.73	1,874.37
Unsecured, considered good	108.22	507.07	54.42	274.56
- Pronote Loan	102.77	493.73	45.73	183.66
- Group Loan	5.46	13.34	8.69	90.90
Unsecured, considered doubtful		-	122.03	116.55
- Pronote Loan		-	-	1.40
- Group Loan		-	122.03	115.15
(A)	118.39	517.89	15,101.97	13,983.96
Other advances (Unsecured & considered good)				
Other advances		-	20.65	24.26
B)		-	20.65	24.26
Total (A+ B)	118.39	517.89	15,122.62	14,008.21

Loans and advances due by employees & officers, related parties etc.	Non-current		Current	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Loans to employees include	63.89	145.52		215.56
Dues from executive directors(related party):				
Secured		-	1.58	1.58
Unsecured	0.77	1.34	0.86	0.70
Dues from officers and staff:				
Secured		-	157.83	194.36
Unsecured	63.12	144.18	42.13	18.92
Loans to related parties(other than directors)	-	263.13	0.09	133.04
Secured	-	-	0.09	0.03
Unsecured	-	263.13	-	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 SABHA by 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 Which is repaid on 31-03-2026.

Note: Loan Portfolio includes Suit filed accounts balance amounting to ₹ 217.07 (PY ₹ 232.22) and Arbitration accounts balance amounting to ₹ 2189.91 (PY ₹ 2,371.29)

PNY SABHA FINANCE LIMITED
Notes to financial statements for the year ended 31-March 2026

14. Other assets	Non-current		Current	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Other Non Current Assets				
<u>Security Deposits</u>				
Rent Security Deposit & Advances	687.54	696.39		-
Telephone Deposit	-	0.01		-
Asset Acquired in satisfaction of claim				
(A)	687.54	696.40		-
Other Current Assets				
Commission Receivable	-	-	0.66	58.00
Domestic Money Transfer	-	-	0.38	-
Gold Auction Receivable	-	-	8.23	14.42
GST Receivable	-	-	5.77	11.00
Grauity Fund (Refer Note No.2 h(i))	-	-	24.84	8.43
Interest accrued but not due: Loan Portfolio	-	-	1,601.60	837.36
Interest Receivable on FD	-	-	0.13	0.08
Legal Notice Charge Receivable	-	-	3.13	3.13
Prepaid Expenses	-	-	7.68	6.42
Stam Paper & Revenue Stamp	-	-	0.19	0.20
Stock of Stationery	-	-	11.65	12.39
KVAT security deposit	-	-	0.25	0.25
Security Deposit-CDSL	-	-	1.50	1.50
Security Deposit-NSDL	-	-	1.50	1.50
TDS Receivable	-	-	3.77	4.60
Western Union	-	-	-	-
Others	-	-	-	0.06
(B)	-	-	1,671.29	959.34
TOTAL	687.54	696.40	1,671.29	959.34

Note 14.1

Rent, security deposit & advances includes ₹ 563.35 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)

15. Cash & Cash equivalents:	Non-current		Current	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Cash & Cash equivalents:				
i) Cash in hand		-	22.48	31.74
ii) Balances with banks		-	33.10	287.22
	-	-	55.58	318.96
Other bank balances:				
Balances with banks in Fixed Deposit Accounts	-	-	68.14	63.99
TOTAL	-	-	123.72	382.95

Note:

Term deposit includes Fixed Deposit with South Indian Bank Ltd amounting to ` 57.57 Lakhs @6.80% maturing on 08.04.2028 and Dhanalaxmi bank Ltd amounting to ` 9.56 Lakhs @ 5.25% maturing on 07.11.2026 and HDFC Bank Ltd amounting to ` 1 Lakh @ 6.25% maturing on 03.10.2026.

PNY SABHA FINANCE LIMITED**Notes to financial statements for the year ended 31-March 2026****(Amount ₹ in lakhs)**

16. Revenue from operations	Year ended March 31, 2026	Year ended March 31, 2025
Revenue from Interest		
Gold Loan	2,631.23	2,291.51
Pronote Loan	76.53	199.84
Vehicle Loan	4.47	4.92
EDI Loan	4.38	4.67
Group Loan	17.53	51.26
Suit	3.49	16.70
Penal Interest	-	0.18
Revenue from other financial services		
Commission	90.96	65.21
Other Operating Revenue		
Processing charges & Other income	4.36	10.48
Excess Provision on Non-Performing Asset reversed	108.82	224.90
TOTAL	2,941.77	2,869.67

(Amount ₹ in lakhs)

17. Other income	Year ended March 31, 2026	Year ended March 31, 2025
Interest on Income tax Refund	0.25	0.44
Interest income on Bank Deposits	4.72	4.92
Gratuity income (Refer Note No.2 h(i))	-	-
Profit on sale of Asset	4.06	0.77
TOTAL	9.04	6.13

* 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 2026**

18. Employee benefit expense	Year ended March 31, 2026	Year ended March 31, 2025
Salaries & allowances, wages and bonus	928.34	1,005.25
Contribution to PF, ESI and other fund	78.55	80.57
Gratuity Expense (Refer Note no. 2 h(i))*	16.42	119.53
Staff welfare & Training expenses	1.19	0.87
Leave Encashment	33.42	26.98
TOTAL	1,057.92	1,233.21

* 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.

19. Finance costs	Year ended March 31, 2026	Year ended March 31, 2025
Interest & Bank Charges		
on Debentures	359.51	317.47
on Bank Borrowings	91.41	131.07
on Subordinate debt	932.73	906.79
TOTAL	1,383.65	1,355.33

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

20. Depreciation and amortization expense	Year ended March 31, 2026	Year ended March 31, 2025
Depreciation of Tangible assets	38.60	41.79
Amortization of Intangible assets	6.49	10.01
TOTAL	45.09	51.80

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2026

(Amount ₹ in lakhs)

21. Other expenses	Year ended March 31, 2026	Year ended March 31, 2025
Advertising and sales promotion	1.33	0.38
AMC	9.50	11.84
Bank charges and documentation charges	5.34	15.07
Business promotion expenses	1.05	1.24
Directors' sitting fees	1.16	1.51
Electricity and water charges	19.47	21.42
Filing Fees	0.30	0.23
GST ITC Reversal	14.38	12.14
Inauguration expenses	-	1.32
Insurance	6.62	5.10
Legal Expenses	0.74	
Meeting Expenses	4.25	3.06
Membership fee	0.33	0.35
Miscellaneous expenses	-	-
Payment to auditor	1.50	1.27
Postage and telegram	0.40	0.96
Printing and stationery	12.54	17.37
Professional charges	13.54	12.12
Rates and taxes	2.81	5.86
Rent	139.58	136.18
Telephone charges	14.75	17.95
Travelling and conveyance	8.09	8.27
<u>Repairs and maintenance</u>		
Vehicles	0.87	1.98
Others	5.28	6.04
Total	263.85	281.66
Refer Note No 24 for details of transaction with related parties included in the above.		
Payment to Auditor	Year ended March 31, 2026	Year ended March 31, 2025
For		
Statutory Audit	1.50	1.27
Other Certifications	-	0.03
Total	1.50	1.30

(Amount ₹ in lakhs)

22. Provision and writeoff	Year ended March 31, 2026	Year ended March 31, 2025
Provision for Standard Assets	2.36	1.47
Bad debts/advances written off	-	3.78
Gold Auction Receivable Written off	6.18	-
Total	8.54	5.25

Gold Auction Receivable represents amounts receivable on auctions conducted in earlier years. No auctions were conducted during the current or previous year.

PNY SABHA FINANCE LIMITED**Notes to financial statements for the year ended 31-March 2026****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-2026	31-March-2025
Total operations for the year		
Profit/(loss) after tax	62.92	(77.93)
Less: Dividend on CCPS	0.17	
Net profit/(loss) for calculation of basic EPS	62.75	(77.93)
Add: Dividend on CCPS	0.17	
Net profit/(loss) for calculation of diluted EPS	62.92	(77.93)
	No.	No.
Weighted average number of equity shares in calculating basic EPS	550.49	516.01
Effect of dilution:	5.58	NIL
Weighted average number of equity shares in calculating diluted EPS	556.06	516.01
Diluted EPS	0.11	(0.15)
Basic EPS	0.11	(0.15)

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 & Departed CEO
P N Sandeep	Director & Departed CEO
P U Divakaran	Chairman
N D Unnikrishnan	Director
M S Predeep	Managing Director & CEO
Sajith V Namboothiripad	Additional Director(Independent)
P R Raman Namboothiri	Director
M.Vasudevan	Independent Director
PKN Namboothiri	Director
Ambika N Nair	CFO
Shadananan R	Company Secretary

Relatives of key management personnel

Soya M.S.	Sister of the Managing 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 2025 -26, the promoters and directors (DIN:6701347), K B Brahmadatahan and (02105409), Narayanan M K Resigned from post of directors, wef, 29/12/2025 and 30/09/2025

Related Party Transactions

(Amount ₹ in lakhs)

Particulars	Associates / Enterprises owned		Key Management Personnel		Relatives of key management personnel		Total	
	31-Mar-2026	31-Mar-2025	31-Mar-2026	31-Mar-2025	31-Mar-2026	31-Mar-2025	31-Mar-2026	31-Mar-2025
Debentures Issued During The Period								
Peringottukara Namboothiri Yogakshema Sabha	100.00	-	-	-	-	-	100.00	-
Nirmala P U	-	-	-	-	8.00	-	8.00	-
	-	-	-	-	-	-	-	-
Debentures Redeemed During The Period								
Peringottukara Namboothiri Yogakshema Sabha	5.00	-	-	-	-	-	5.00	-
Radhadevi S	-	-	-	-	5.00	-	5.00	-
Nirmala P U	-	-	-	-	8.00	-	8.00	-
	-	-	-	-	-	-	-	-
Debentures Outstanding								
Nirmala P U	-	-	-	-	8.00	8.00	8.00	8.00
Radhadevi S	-	-	-	-	-	5.00	-	5.00
Peringottukara Namboothiri Yogakshema Sabha	107.00	12.00	-	-	-	-	107.00	12.00
Debentures Interest Paid								
Nirmala P U	-	-	-	-	0.73	0.72	0.73	0.72
Radhadevi S	-	-	-	-	0.98	0.45	0.98	0.45
Peringottukara Namboothiri Yogakshema Sabha	0.37	-	-	-	-	-	0.37	-
Debentures Interest Payable								
Radhadevi S	-	-	-	-	-	0.64	-	0.64
Peringottukara Namboothiri Yogakshema Sabha	0.76	0.36	-	-	-	-	0.76	0.36
Subordinate Debt Issued During The Period								
Predeep M S	-	-	-	0.50	-	-	-	0.50
Sandeep P N	-	-	-	4.00	-	-	-	4.00
Nirmala P.U.	-	-	-	-	1.00	-	1.00	-
Subordinate Debt Redeemed During The Period								
Radhadevi S	-	-	-	-	-	1.00	-	1.00
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	-	-	0.50	0.50
Sandeep P N	-	-	4.00	4.00	-	-	4.00	4.00
Soya M S	-	-	-	-	14.00	14.00	14.00	14.00
Nirmala P.U.	-	-	-	-	3.75	2.75	3.75	2.75
Radhadevi S	-	-	-	-	-	-	-	-
Interest Paid On Subordinate Debt								
Peringottukara Namboothiri Yogakshema Sabha	0.49	0.54	-	-	-	-	0.49	0.54
Brahmadathan K B	-	-	0.79	0.88	-	-	0.79	0.88
Narayanan Namboothiri P K	-	-	0.11	0.15	-	-	0.11	0.15
Divakaran P U	-	-	0.18	0.17	-	-	0.18	0.17
Soya M S	-	-	-	-	1.26	1.43	1.26	1.43
Nirmala P.U.	-	-	-	-	0.27	0.23	0.27	0.23
Radhadevi S	-	-	-	-	-	0.05	-	0.05
Predeep M S	-	-	-	0.03	-	-	-	0.03
Sandeep P N	-	-	-	0.28	-	-	-	0.28
Interest payable on subordinate debt								
Peringottukara Namboothiri Yogakshema Sabha	-	-	-	-	-	-	-	-
Brahmadathan K B	-	-	-	-	-	-	-	-
Narayanan Namboothiri P K	-	-	0.03	-	-	-	0.03	-
Divakaran P U	-	-	0.01	-	-	-	0.01	-
Predeep M S	-	-	0.08	0.03	-	-	0.08	0.03
Sandeep P N	-	-	0.62	0.24	-	-	0.62	0.24
Soya M S	-	-	-	-	0.08	-	0.08	-
	-	-	-	-	-	-	-	-

Rent Security Deposit and Advance Balance	-	-	-	-	-	-	-	-
Peringottukara Namboothiri Yogakshema Sabha	563.35	570.04	-	-	-	-	563.35	570.04
Rent Paid	-	-	-	-	-	-	-	-
Peringottukara Namboothiri Yogakshema Sabha	13.40	12.76	-	-	-	-	13.40	12.76
Loan Issued	-	-	-	-	-	-	-	-
Gold Loan	-	-	-	-	-	-	-	-
PNY Chit Funds Kerala Private Limited	2.70	-	-	-	-	-	2.70	-
Kesavan MS	-	-	4.59	-	-	-	4.59	-
Sandeep P N	-	-	1.58	1.70	-	-	1.58	1.70
Divakaran P U	-	-	-	-	-	-	-	-
Pronote Loan	-	-	-	-	-	-	-	-
Peringottukara Namboothiri Yogakshema Sabha	-	-	1.00	2.00	-	-	1.00	2.00
Sandeep P N	-	-	-	-	-	-	-	-
Loan Repayment Received	-	-	-	-	-	-	-	-
Pronote Loan	-	-	-	-	-	-	-	-
Narayanan K T	-	-	-	-	-	-	-	-
P.N.Sandeep	-	-	1.28	0.24	-	-	1.28	0.24
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	2.65	3.21	-	-	-	-	2.65	3.21
Kesavan MS	-	-	2.30	10.72	-	-	2.30	10.72
Sandeep P N	-	-	1.58	1.86	-	-	1.58	1.86
Loan Interest Received	-	-	-	-	-	-	-	-
Pronote Loan	-	-	-	-	-	-	-	-
Narayanan K T	-	-	-	-	-	-	-	-
P.N.Sandeep	-	-	0.05	-	-	-	0.05	-
Peringottukara Namboothiri Yogakshema Sabha	-	72.11	-	-	-	-	-	72.11
Gold Loan	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	0.15	0.14	-	-	-	-	0.15	0.14
Kesavan MS	-	-	0.28	0.16	-	-	0.28	0.16
Sandeep P N	-	-	0.03	0.31	-	-	0.03	0.31
Loan Outstanding	-	-	-	-	-	-	-	-
Gold Loan	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	-	0.46	-	-	-	-	-	0.46
Kesavan M.S	-	-	-	-	-	-	-	-
Sandeep P.N.	-	-	1.58	1.58	-	-	1.58	1.58
Pronote Loan	-	-	-	-	-	-	-	-
Peringottukara Namboothiri Yogakshema Sabha	-	396.14	-	-	-	-	-	396.14
P.N.Sandeep	-	-	1.61	1.90	-	-	1.61	1.90
M.S.Kesavan	-	-	0.02	0.14	-	-	0.02	0.14
Ambika N Nair	-	-	0.51	0.57	-	-	0.51	0.57
Remuneration To Directors	-	-	-	-	-	-	-	-
M.S.Predeep	-	-	4.09	3.84	-	-	4.09	3.84
P.N.Sandeep	-	-	5.83	5.24	-	-	5.83	5.24
M.S.Kesavan	-	-	3.62	3.48	-	-	3.62	3.48
Remuneration To KMP	-	-	-	-	-	-	-	-
Ambika N Nair	-	-	4.63	4.29	-	-	4.63	4.29
Shadananan R	-	-	8.00	-	-	-	8.00	-
Sitting Fee	-	-	-	-	-	-	-	-
M.S.Predeep	-	-	0.14	0.16	-	-	0.14	0.16
P U Divakaran	-	-	0.14	0.16	-	-	0.14	0.16
P.N.Sandeep	-	-	0.12	0.16	-	-	0.12	0.16
M.S.Kesavan	-	-	0.12	0.14	-	-	0.12	0.14
N D Unnikrishnan	-	-	0.08	0.14	-	-	0.08	0.14
Brahmadathan K.B	-	-	0.15	0.12	-	-	0.15	0.12
P.R.Raman Namboothiri	-	-	0.14	0.12	-	-	0.14	0.12
M Vasudevan	-	-	0.15	0.21	-	-	0.15	0.21
P.K.Narayanan Namboothiripad	-	-	0.12	0.16	-	-	0.12	0.16
Narayanan M K	-	-	-	0.10	-	-	-	0.10
Sreeraman P N	-	-	-	0.04	-	-	-	0.04
Allowance To Directors	-	-	-	-	-	-	-	-
M.S.Predeep	-	-	1.20	1.20	-	-	1.20	1.20
P.N.Sandeep	-	-	0.36	0.36	-	-	0.36	0.36
Brahmadathan K.B	-	-	0.15	0.18	-	-	0.15	0.18
M Vasudevan	-	-	0.15	0.24	-	-	0.15	0.24
Narayanan M K	-	-	-	0.02	-	-	-	0.02
Commission Received	-	-	-	-	-	-	-	-
Pny Chit Funds Kerala Private Limited	55.07	50.24	-	-	-	-	55.07	50.24
Phys Securities India Private Limited	18.30	14.63	-	-	-	-	18.30	14.63
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
	875.26	1,138.72	65.60	66.01	51.06	34.27	991.92	1,239.00

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2026

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, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Gold Loan						
Standard Asset	12,444.72	10,885.23	31.11	27.21	12,413.60	10,858.01
Sub Standard Asset	-	-	-	-	-	-
Doubtful Asset	-	-	-	-	-	-
Loss Asset	-	0.25	-	0.25	-	-
Total	12,444.72	10,885.48	31.11	27.47	12,413.60	10,858.01
Particulars	Gross Loan Outstanding		Provision For Assets		Net Loan Outstanding	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Pronote Loan						
Standard Asset	148.50	677.38	0.37	1.69	148.12	675.69
Sub Standard Asset	0.73	1.40	0.15	0.14	0.58	1.26
Doubtful Asset	1,764.00	1,874.37	992.48	1,047.55	771.52	826.83
Loss Asset	-	-	-	-	-	-
Total	1,913.22	2,553.16	993.00	1,049.38	920.22	1,503.78
Particulars	Gross Loan Outstanding		Provision For Assets		Net Loan Outstanding	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Other Loans						
Standard Asset	50.71	137.48	0.13	0.34	50.58	137.13
Sub Standard Asset	71.60	64.78	11.82	6.48	59.79	58.30
Doubtful Asset	740.11	860.96	445.37	504.21	294.74	356.75
Loss Asset	-	-	-	-	-	-
Total	862.43	1,063.21	457.31	511.03	405.11	552.19

PNY SABHA FINANCE LIMITED

25 (i) NPA MOVEMENT

Particulars	31-March-2026			31-March-2025		
Particulars	Gold Loan	Pronote Loan	Other Loans	Gold Loan	Pronote Loan	Other Loans
A.Opening NPA as on 01.04.2025	0.25	1,875.78	925.74	0.25	2,357.60	877.06
B.New NPA accounts	-	-	17.18	-	1.40	60.62
C.Increase in existing NPA	-	5.15	8.78	-	5.79	12.17
D.Total (A+B+C)	0.25	1,880.92	951.70	0.25	2,364.78	949.87
E.Reduction during the year	0.25	116.19	139.99	-	489.01	24.12
F.Closing NPA as at 31.03.2026 (D-E)	-	1,764.73	811.71	0.25	1,875.77	925.75

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 LXVISERIES	50,000	500.00
UNDER LXVIISERIES	45,600	456.00
UNDER LXVIII SERIES	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
UNDER LXXII SERIES	25,380	253.80
UNDER LXXIII SERIES	34,200	342.00
UNDER LXXIV SERIES	44,200	442.00
UNDER LXXV SERIES	47,600	476.00
UNDER LXXVI SERIES	10,000	100.00
Total debenture as per Note 5	423,980	4,239.80

Add :Unclaimed debentures (Matured, but not claimed)	8.00
Total	4,247.80

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

	As at March 31, 2026	As at March 31, 2025
Total Gold loan portfolio	12,445	10,885
Total Assets	19,631	18,449
Gold loan portfolio as a %age of total assets	63.39%	59.00%

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

(Amount ₹ in lakhs)		
No. of Loan accounts	Outstanding Loan amounts	Sale Consideration of the Gold
NIL	NIL	NIL

The company did not conduct any auctions of gold instruments during the year ended 31st March 2026. The gold auction receivable of Rs 8.23 lacs presents amount in respect of which auction was conducted in earlier years. During the year Rs 6.18 lakhs of such receivable considered unrecoverable has been written off and is included in Note 22

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,2026 and as on 31st March,2025. 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, 2026	As at March 31, 2025
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 2026

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, 2026 and March 31, 2025, 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
2	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, 2026 and March 31, 2025.
- 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, 2026 and March 31, 2025.
- 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, 2026 and March 31, 2025.
- 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, 2026 and March 31, 2025.
- 40 All charges or satisfaction are registered with ROC within the statutory period for financial year ended March 31, 2026 and March 31, 2025. 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, 2026 and March 31, 2025.

Ratio analysis:

Ratio	Units	Numerator	Denominator	For the Year ended 31.03.2026	For the Year ended 31.03.2025	% Variance	Reason for change in ratio by more than 25%
Current ratio	No. of times	Current Assets	Current Liabilities	3.07	2.71	13.39%	-
Debt-equity ratio	No. of times	Outside liabilities	Owned Fund	20.35	41.07	-50.45%	Note : 1
Debt service coverage ratio		Not Applicable					
Return on equity ratio	Percentage	Net Profit after taxes	Average Shareholder's Equity	3.42%	-5.22%	-165.55%	Note: 2
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	2.14%	-2.72%	-178.63%	Note 3
Return on capital employed		Earning before interest & taxes	Capital Employed	9.36%	8.45%	10.80%	-
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 - The ratio has improved from 41.07 times to 20.35 times. Total debt increased by 6.43% during the year, while owned funds increased by 114.83% from ₹366.73 lakhs to ₹787.81 lakhs, on account of the issue of 11,21,250 equity shares and 11,85,000 compulsorily convertible preference shares aggregating ₹230.63 lakhs

Note 2: The Company earned a profit after tax of ₹62.92 lakhs during the year as against a loss of ₹77.93 lakhs in the previous year. The variance is accentuated by the negative base of the previous year. The improvement is mainly attributable to a reduction of ₹175.27 lakhs in employee benefits expense and of ₹17.81 lakhs in other expenses, together with an increase of ₹339.73 lakhs in interest income from gold loans.

Note 3: The ratio has moved from (2.72)% to 2.14% consequent upon the Company returning to profit during the year. Revenue from operations increased by 2.51% while total expenses reduced by 5.75%, principally on account of lower employee benefits expense. The percentage variance is accentuated by the negative base of the previous 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 2025-26,no frauds were identified

(Amount ₹ in lakhs)

Sl.No	Details of Difference Identified during the Audit				
	Branch	loan number/customer id	Gross weight(grms)	Actual weight(grms)	excess Loan Amount Provided (₹)
1	Nil	Nil	Nil	Nil	Nil
Total		-	-	-	Nil

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, 2026	31st March, 2025
(a) Lease rentals recognised in statement of profit and Loss and debited in operating lease obligations	13.40	12.76
(b) Future minimum lease rentals payable as per lease agreement at the year end		
(i) Not later than one year	14.07	13.40
(ii) Later than one year and not later than five years	63.65	60.62
(iii) Later than five years	494.34	511.44
Total future minimum lease rental	572.07	585.45

(ii) **Finance Leases**

The Company has no assets taken on finance lease, as at March 31, 2026 and as at 31st March, 2025.

PNY SABHA FINANCE LIMITED

Notes to financial statements for the year ended 31-March 2026

52 Additional disclosures as required by Master Direction- Reserve Bank of India(Non-Banking Financial Company- Scale based Regulation) Directions ,2025

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	12,444.72	-	-	10,885.48	0.25	0.00
(ii) Business Loan	133.56	109.37	81.88	250.90	229.17	91.34
(iii) Vehicle loan	592.68	580.32	97.91	592.92	581.42	98.06
(iv) Pronote Loan	1,913.22	1,764.73	92.24	2,553.16	1,875.78	73.47
(v) Group Loan	136.18	122.03	89.61	219.40	115.15	52.48
Total of Personal Loans (i+ii+iii+iv+v+vi)	15,220.37	2,576.45		14,501.86	2,801.77	
5. Others, if any (please specify)	-	-	-	-	-	-

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

B) Related Party Disclosures - Refer Note no.24

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 2026	As on 31 March 2025
Amount ₹ in Lakhs	1655.52	1821.55
% of Total borrowings	10.69%%	12.40%

(iv) Funding Concentration based on significant instrument/product

Particulars		As on 31 March 2026		As on 31 March 2025	
Sr No	Name of the instrument/product	Amount ₹ in Lakhs	% of Total Liabilities	Amount ₹ in Lakhs	% of Total Liabilities
1	Secured Redeemable Non Convertible Debentures	4247.80	25.35%	3925.00	23.42%
2	Unsecured Subordinated debts	11199.98	66.84%	9980.31	59.56%
3	Working Capital Loan	193.09	1.15%	790.16	4.72%
Total		15640.87	93.34%	14695.47	87.70%

[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

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

Particulars	As on 31 March 2026	As on 31 March 2025
As a Percentage of Total Public funds	35.20%	29.93%
As a Percentage of Total Liabilities	140.26%	144.32%
As a Percentage of Total Assets	29.84%	30.70%

[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 Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 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 N S S R AND ASSOCIATES
Firm registration number: 028594S
Chartered Accountants

Sd/-
Nirmal P R , F.C.A.
Partner
Membership No: 228257

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

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

Sd/-
Vasudevan M
[Independent Director]
(DIN:08812262)

Sd/-
CS Shadananan.R.
[Company Secretary]
(A39143)

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

Sd/-
Ambika N Nair
[CFO]

Place:Thrissur
Date:04/09/2026

Place: Thrissur
Date:04/09/2026