FINVENT FINANCE AND INVESTMENTS LIMITED

Audit Report and Financial Statements for the year ended 31.03.2026

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2026

1. CORPORATE INFORMATION

Finvent Finance and Investments Limited (CIN U65923KL2011PLC028662) ('the Company') is a public company domiciled in India and incorporated under the provisions of the Companies Act, 1956. The company is registered as a Non-Banking Finance Company (NBFC) with the Reserve Bank of India. During this year, the company was mainly engaged in financing for purchase of automobiles, mainly two wheelers and four wheelers, against hypothecation of the respective vehicles and granting of Microfinance Loans, Personal Loans and Gold loans.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis for preparation of financial statement

The financial statements for the year ended 31st March, 2026, have been prepared and presented under historical cost convention and on the accrual basis of accounting in accordance with Indian Generally Accepted Accounting Principles ("GAAP") and in compliance with the provisions of the Companies Act, 2013, mandatory and relevant Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) and the directions issued by Reserve Bank of India for Non-Banking Financial Companies from time to time, wherever applicable.

All assets and liabilities have been classified as current and non-current as per the Company's normal operating cycle and other criteria set out in the Schedule III of the Companies Act, 2013. Based on the nature of financial services provided and their realization in cash and cash equivalents, the Company has ascertained its operating cycle as 36 months for the purpose of current and non-current classification of its assets and liabilities as per requirements of Schedule III of Companies Act 2013.

The accounting policies have been consistently applied by the Company and are consistent with those used in the previous year.

2.2 Use of Estimates

The preparation of the financial statements requires the use of estimates and assumptions that affect the reported amount of assets and liabilities as at the Balance Sheet date, reported amounts of revenues and expenses during the period and

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disclosure of contingent liabilities as at that date. The estimates and assumptions used in these financial statements are based upon the management's evaluation of the relevant facts and circumstances as on the date of financial statements. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates. Any revisions to the accounting estimates are recognized prospectively in the current and future years.

2.3 Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured:

Income from Financial Services:

i. Interest on loans and advances is recognized on accrual basis at the contract rate wherever feasible. All other charges relating to financing activities are recognized on accrual basis.
ii. Income in respect of Non-performing assets is recognized as and when received as per the guidelines given in the Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016
iii. Income from Services is recognized on accrual basis as per the terms of the contract.
iv. Other Income is mainly accounted on accrual basis, except in case of significant uncertainties.

2.4 Expenditure

Expenses are accounted for on accrual basis and provision is made for all known losses and liabilities.

2.5 Property, Plant and Equipment

Property, Plant and Equipment are stated at historical cost net of accumulated depreciation and accumulated impairment losses, if any. The cost comprises purchase price, borrowing costs if capitalization criteria are met and directly attributable cost of bringing the asset to its working condition for the intended use. Any trade discount and rebate are deducted in arriving at the purchase price.

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Subsequent expenditure related to an item of property, plant and equipment is added to its book value, only if it increases the future benefit of the existing asset beyond its previously assessed standard of performance. All other expenses on existing property, plant and equipment, including day-to-day repairs 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.

Gains or losses arising from de-recognition of property, plant and equipment are measured as the difference between the net disposal proceeds and the carrying amounts of the asset and are recognized in the Statement of Profit and Loss when the asset is de-recognized.

2.6 Depreciation and Amortisation

On Tangible Fixed Assets:

Depreciation on fixed assets is calculated on Straight Line basis. Depreciation is provided based on useful life of the assets as prescribed in Schedule II to the Companies Act, 2013

The company has adopted the following useful years of life to provide depreciation on its fixed assets:

Sl No	Description of the Asset	Useful Years of life
1	Furniture and Fixtures	10
2	Computer and Accessories	3
3	Office Equipments	5
4	Server	6
5	Motor Cycle	10
6	Motor Cars	8

On Intangible Assets and Amortisation thereof:

The Intangible assets acquired separately are measured on initial recognition on cost. Following the initial recognition, intangible assets are carried at cost less accumulated amortization and accumulated impairment losses, if any. Internally generated intangible assets, excluding development cost, are not capitalized.

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The amortization period and amortization method are reviewed at least at each financial year end. If the expected useful life of the asset is significantly different from previous estimates, the amortization period is changed accordingly. If there has been significant change in the expected pattern of economic benefits from the asset, the amortization method is changed to reflect the changed pattern. Such changes are accounted for in accordance with AS 5 Net Profit & Loss for the Period, Prior Period Items and Changes in Accounting Policies.

Gains or losses arising from the de recognition of an Intangible Asset are measured as the difference between the net disposal proceeds and carrying amount of the asset and are recognized in the statement of profit and loss when the asset is derecognized.

2.7 Lease

Leases, where the lessor effectively retains substantially all the risks and benefits of ownership of the leased item, are classified as operating leases. Operating lease payments are recognized as an expense in the Statement of Profit and Loss on straight line basis over the lease term.

2.8 Receivables from Financing Activities

The Company has followed the Master Directions issued by the Reserve Bank of India for Non-Banking Financial Companies (from time to time) in respect of Prudential Norms for Income Recognition, Asset Classification, Accounting Standards, provisioning / writing off for bad and doubtful debts, Capital Adequacy and Concentration of credit / investments.

Hypothecation Loans

i. Hypothecation loans are stated at the amounts advanced including finance charges accrued and due, as reduced by amounts received against the due amount, up to Balance Sheet date.
ii. Repossessed automobile assets, if any, are valued at lower of book value and estimated realizable value.
iii. Interest on hypothecation loans is recognized on accrual basis up to the current reporting date.

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2.9 Income Tax

Tax expense comprises of Current and Deferred Tax. Current Income 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 substantially enacted, at the reporting date.

Deferred income taxes reflect the impact of timing differences between taxable income and accounting income originating during the current year and the reversal of timing differences of the earlier years.

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 a reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

The carrying amount of deferred tax assets are reviewed at each reporting date. The company writes down the carrying amount of deferred tax asset to the extent that it is no longer reasonably certain or virtually certain, as the case may be, that sufficient future taxable income will be available against which deferred tax asset can be realized. Any such write down is reversed to the extent that it becomes reasonably certain or virtually certain, as the case may be, that sufficient future taxable income will be available.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax asset against current tax liabilities and the deferred tax assets and deferred tax liabilities relate to the same taxation authority.

2.10 Retirement benefits to the employees

Defined Contribution Plans

Retirement benefit in the form of provident fund and Employees State Insurance are defined contribution schemes. The company has made monthly contributions to the provident fund and Employee State Insurance and the amount paid or payable are charged to the statement of profit and loss for the year when the contributions are due. The company has no obligation, other than the contribution payable to the provident fund and employee state insurance.

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2.11 Segment Reporting

The company's business activity primarily falls within a single business segment which constitutes Financing Activities. Hence, there are no additional disclosures required under Accounting Standard 17 'Segment Reporting'.

The Company operates primarily in India; hence there is no other significant geographical segment that requires the disclosure.

2.12 Related Party Disclosures

Disclosures are made as per the requirements of the Accounting Standard 18 and as per the clarifications issued by Institute of Chartered Accountants of India.

2.13 Earnings per Share

The Company reports basic earnings per share in accordance with Accounting Standard 20 "Earnings per Share", issued by the ICAI. Basic earnings per share have been computed by dividing the net profit/ loss after tax by the weighted average number of equity shares outstanding for the year. For the purpose of calculating diluted earnings per share, the net profit/loss after tax and the weighted average number of shares outstanding for the year are adjusted for the effects of all dilutive potential equity shares.

2.14 Cash and Cash Equivalents

Cash and Cash Equivalents in the cash flow statements comprise cash at hand and at bank and remittances in transits.

2.15 Material Events

Material Events occurring after the Balance Sheet date are taken into cognizance.

2.16 Expenses on Debentures / Subordinated Debts

The interest on Debentures / subordinated debts is recognized on accrual basis at the rate applicable to each scheme. The brokerage incurred is treated as expenditure in the year in which it is incurred.

2.17 Provisions other than that of Non-Performing Assets

A provision is recognised when the Company has a present, legal or constructive obligation as a result of past event for which it is probable that an outflow of resources

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embodying economic benefits will be required to settle the obligation. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the reporting date. These estimates are reviewed at each reporting date and adjusted to reflect the current best estimates.

2.18 Contingent Liabilities

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 if it exists in the financial statements.

2.19 Classification and Provisioning of Receivables from Financing Activities

As per the guidelines given in the Prudential Norms for Non-Banking Financial Companies prescribed by the Reserve Bank of India, the Company makes adequate provisions against Non-Performing Assets as required by Master Direction - Non-Banking Financial Company –Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016;

i. **Standard Assets**:

Provision against Standard Assets is made at the rate of 0.25% as required by Paragraph 14 of the Non-Banking Financial Company –Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016.

ii. **Non-Performing Assets: Sub-standard, Doubtful and Loss Assets:**

Provision against NPA is made as required by paragraph 13 of the Non-Banking Financial Company –Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016.

iii. Loans in the doubtful assets category held for a period of more than three years in respect of Hypothecation advance against two wheelers and four wheelers are written off as considered appropriate by the management.

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PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

FINVENT FINANCE AND INVESTMENTS LIMITED

BALANCE SHEET AS AT 31 MARCH, 2026

(Rs. In Lakhs)

Particulars	Note	As at 31 Mar 26	As at 31 Mar 25
I. EQUITY AND LIABILITIES			
Shareholder's Funds			
Share Capital	3.01	8 24	8 24
Reserves and Surplus	3.02	(2 43)	(3 01)
		5 81	5 23
Non-Current Liabilities			
Long Term Borrowings	3.03		1 37
Other Long Term Borrowings	3.04		14
Long Term Provisions	3.05	18	19
		18	1 70
Current Liabilities			
Short Term Borrowings	3.06	19 61	14 63
Other Current Liabilities	3.07	41	47
Short Term Provisions	3.08	74	1 74
		20 75	16 84
Total Equities and Liabilities		26 75	23 77
II. ASSETS			
Non-Current Assets			
Property, Plant and Equipment and Intangible Assets			
(a) Property, Plant and Equipments	3.09	29	42
(b) Intangible Assets	3.10	9	14
(c) Capital Work In Progress	3.11	-	-
		39	56
Other Non-Current Assets	3.12	44	48
		44	48
Current Assets			
Cash and Cash Equivalents	3.13	71	57
Short Term Loans and Advances from Financing Activities	3.14	24 39	21 48
Short Term Loans and Advances	3.15	71	60
Other Current Assets	3.16	11	9
		25 91	22 73
Total Assets		26 75	23 77

** Denotes Amount below Rs. 50,000*

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO FINANCIAL STATEMENTS **1 to 16**

Note: The notes referred to above form an integral part of the Balance Sheet

As per our report of even date attached
For V ROY & COMPANY
CHARTERED ACCOUNTANTS
Firm Regn No: 003293 S
UDIN: 26025768QCZBMK4927

V. ROY & COMPANY Opp. RMS KOTTAYAM Chartered Accountants

CA V MATHEWS
Proprietor
Membership No: 025768

Place :KOTTAYAM
Date : 22.05.2026

For and on Behalf of the Board of Directors of
FINVENT FINANCE AND INVESTMENTS LTD

P T ABRAHAM
Chairman and Managing Director
DIN: 00266920

GEORGE MATHEW
Director
DIN: 03513382

AMAL ABRAHAM
Director
DIN: 03513535

Place : KOTTAYAM
Date : 22.05.2026

FINVENT FINANCE & INVESTMENTS LTD PH: 0481 - 2300583 S.H.MOUNT, KOTTAYAM-6

FINVENT FINANCE AND INVESTMENTS LIMITED

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

(Rs. In Lakhs)

Particulars	Note	Year Ended 31 Mar 26	Year Ended 31 Mar 25
Revenue			
Revenue From Operations	3.17	666	1 048
Other Income	3.18		1
Total Income		666	1 049
Expenses			
Employee Benefit Expenses	3.19	263	296
Finance Costs	3.20	198	244
Depreciation and Amortization Expense	3.09 to 3.11	20	23
Administrative and Other Expenses	3.21	114	120
Provisions and Write Offs	3.22	13	109
Total Expenses		607	792
Profit Before Tax		59	257
Tax Expenses			
Current Tax		-	-
Deferred Tax			-
Income Tax Adjustment of Earlier Years*		-	-
Total Tax Expenses		-	-
Profit After Tax		59	257
Earning per equity share of Rs.10 each Basic and Diluted (in Rs.)		.72	3.12

** Denotes Amount below Rs. 50,000*

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO FINANCIAL **1 to 16**

Note: The notes referred to above form an integral part of the Statement of Profit and Loss

As per our report of even date attached
For V ROY & COMPANY
CHARTERED ACCOUNTANTS
Firm Regn No: 003293 S
UDIN: 26025768QCZBMK4927

V. ROY & CO. CHARTERED ACCOUNTANTS KOTTAYAM

CA V MATHEWS
Proprietor
Membership No: 025768

Place :KOTTAYAM
Date : 22.05.2026

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KOTTAYAM
22.05.2026

FINVENT FINANCE & INVESTMENTS LTD PH: 0481 - 2300583 S.H.MOUNT, KOTTAYAM-6

FINVENT FINANCE AND INVESTMENTS LIMITED

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(Rs. In Lakhs)

Particulars	Year Ended 31 Mar 26	Year Ended 31 Mar 25
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit before tax	**59**	257
Adjustments For:-		
Depreciation	**20**	23
Provision Against Non - Performing Assets	**(104)**	(222)
Provisions On Standard Assets	**2**	(2)
Provision Others	**7** -	
Provision for Gratuity	**3**	5
Unclaimed Balances written back	-	-
	(74)	**(196)**
Operating Profit before charges to Operating Assets and Liabilities	**(15)**	**61**
Net (Increase) / Decrease In Operating Assets:-		
Long Term Loans and Advances From Financing Activities	-	-
Other Non-Current Assets	**4**	2
Fixed Deposit with maturity period more than three months		9
Short Term Loans And Advances	**(8)**	13
Short Term Loans and Advances From Financing Activities	**(291)**	692
Other Current Assets	**(2)**	14
	(297)	730
Net Increase/ (Decrease) In Operating Liabilities-		
Other Current Liabilities	**(6)**	(14)
Long Term Provisions	**(1)**	(1)
Short Term Provisions	**(4)**	
	(12)	(14)
Net changes in Working Capital	**(309)**	**716**
Cash Generated from Operating Activities	**(323)**	**778**
Direct Taxes Paid	**(2)**	(2)
Net cash (used in) Operating Activities (A)	**(326)**	**775**
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase Of Fixed Assets including Capital Advance	**(3)**	(5)
Sale Of Fixed Assets including Capital Advance		
(Increase) / Decrease in Investments		
Net cash (used in) Investing Activities (B)	**(3)**	**(5)**

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PH: 0481 - 2300583
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FINVENT FINANCE AND INVESTMENTS LIMITED
CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(Rs. In Lakhs)

Particulars	Year Ended 31 Mar 26	Year Ended 31 Mar 25
CASH FLOW FROM FINANCING ACTIVITIES		
Decrease In Debentures	**(427)**	(427)
Decrease In Secured Borrowings	**(397)**	(550)
Increase In Unsecured Borrowings	**(65)**	(14)
Interim Dividend Refunded	-	
Net cash generated from Financing Activities(C)	**(889)**	**(991)**
Net Increase/(Decrease) In Cash And Cash Equivalents (A+B+C)	**(1 217)**	**(221)**
Cash And Cash Equivalents At The Beginning Of The Year	**58**	52
Cash And Cash Equivalents At The End Of The Year	**(1 160)**	**(169)**
COMPONENTS OF CASH AND CASH EQUIVALENTS		
Cash In Hand	**22**	18
Balances With Banks In Current Account	**49**	39
	72	**58**

1. The cash flow statement has been prepared under the "Indirect Method" as set out in Accounting Standard 3, "Cash Flow Statements" issued by the Institute of Chartered Accountants of India.
2. Previous year's figures have been regrouped/restated wherever necessary.

As per our report of even date attached
For V ROY & COMPANY
CHARTERED ACCOUNTANTS
Firm Regn No: 003293 S
UDIN: 26025768QCZBMK4927

CA V MATHEWS
Proprietor
Membership No: 025768

Place :KOTTAYAM
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FINVENT FINANCE & INVESTMENTS LTD
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S.H.MOUNT, KOTTAYAM-6

3 NOTES ON ACCOUNTS FOR THE YEAR ENDED 31 MARCH, 2026

3.01 SHARE CAPITAL

The Authorized, Issued, Subscribed and Fully paid-up share capital comprises of equity shares having a par value of Rs.10 each as follows

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Authorized		
1,00,00,000 (Previous year 1,00,00,000) equity shares of Rs. 10 par value	**1 000**	1 000
Issued		
82,43,252 (Previous Year 82,43,252) equity shares of Rs.10 par value	**824**	824
Subscribed and Paid up		
82,43,252 (Previous Year 82,43,252) equity shares of Rs.10 par value	**824**	824
	824	**824**

(i) **Reconciliation of the number of equity shares outstanding and the amount of share capital as at 31st March 2026 and 31st March 2025 is set out below :**

Particulars	As at 31st March 2026		As at 31st March 2025	
	No. of shares	Amount (Rs. in lakhs)	No. of shares	Amount (Rs. in lakhs)
At the beginning of the year	**82 43 252**	**824**	60 85 252	609
Add: Issue of shares during the year		-	21 58 000	2 16
At the end of the year	**82 43 252**	**824**	82 43 252	824

(ii) **Shareholders holding more than 5% of the shares in the Company**

Particulars	Number of Equity Shares				Amount (Rs. In Lakhs)	
	As at 31 Mar 26	%	As at 31 Mar 25	%	As at 31 Mar 26	As at 31 Mar 25
Amal Abraham	**19 79 866**	**24.02%**	**19 79 866**	**24.02%**	**198**	**198**
Vincy Abraham	**7 68 297**	**9.32%**	**7 68 297**	**9.32%**	**77**	**77**
Sam V Stephen	**5 16 666**	**6.27%**	**5 16 666**	**6.27%**	**52**	**52**
Total	**32 64 829**		**32 64 829**		**327**	**327**

(iii) **Rights, preferences and restrictions attached to shares**

(a) The Company has only one class of Equity Shares having par value of Rs.10 each. Each share holder is eligible for one vote per share held.

(b) In the event of liquidation of the Company, the holders of the equity shares will be entitled to receive balance, if any, of the remaining assets of the Company, after distribution of all preferential amounts. However, no such preferential amounts exist currently. The distribution will be in proportion to the number of equity shares held by the shareholders.

(c) As per the 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.

(d) For the period of five years immediately preceding the date at which Balance Sheet is prepared.

i) Aggregate number and class of shares allotted as fully paid up pursuant to contract without payment being received in cash - Nil.
ii) Aggregate number and class of shares allotted as fully paid up by way of bonus shares: Nil and
iii) Aggregate Number and class of shares bought back - Nil

(iv) **Disclosure of shareholding of promoters and percentage of change during the year**

Name of the Promoter	31-Mar-26			31-Mar-25		
	No of Shares	% of holding	% change during the year	No of Shares	% of holding	% change during the year
P T Abraham	**1 00 000**	**1.21%**	-	**1 00 000**	**1.21%**	-
Amal Abraham	**19 79 866**	**24.02%**	-	**19 79 866**	**24.02%**	**1. 16**
George Mathew	**1 00 000**	**1.21%**	-	**1 00 000**	**1.21%**	-
Johny Joy	**1 00 000**	**1.21%**	-	**1 00 000**	**1.21%**	-
Sam V Stephen	**5 16 666**	**6.27%**	-	**5 16 666**	**6.27%**	-
Total	**27 96 532**	**33.92%**		**27 96 532**	**33.92%**	

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PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

3.02 **RESERVES AND SURPLUS**

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Statutory Reserve		
(As per Section 45-IC of the Reserve Bank of India Act, 1934)		
At the beginning of the year	**49**	49
Add: Transfer from Surplus in the Statement of Profit and Loss	**12**	-
At the end of the year	**61**	49
Securities Premium Account		
At the beginning of the year	**74**	74
Add: Additions on shares issued during the year	-	-
At the end of the year	**74**	74
Balance in the Surplus in Statement of Profit & Loss		
At the beginning of the year	**(4 24)**	(6 81)
Less: Profit for the year	**59**	2 57
Total	**(3 65)**	**(4 24)**
Less: Appropriations		
Transfer to Statutory Reserve as per Reserve Bank of India Act,1934	**(12)**	-
Dividend	-	-
Total	**(12)**	-
At the end of the year	**(3 77)**	**(4 24)**
Total	**(2 42)**	**(3 01)**

Nature and purpose of Reserves

i) Statutory Reserve : Every year the company transfers a sum of not less than twenty per cent of net profit of that year as disclosed in the Statement of Profit and Loss to its Statutory Reserves pursuant to Section 45-IC of the RBI Act, 1934. Due to inadequacy of profit for the previous year, no amount has been transferred to statutory reserves.

ii) Securities Premium : The amount received in excess of face value of the equity shares on share issued is recognised in Securities Premium Reserve. The reserve can be utilised only for limited purposes such as issuance of bonus shares in accordance with the provisions of the Companies Act, 2013.

iii) Surplus in the Statement of Profit and Loss : Retained Earnings or accumulated surplus represent total of all the profits retained since company's inception. Retained Earnings are credited with current year's profits, reduced by losses if any, dividend pay-outs, transfers to Statutory Reserve or any such other appropriation to specific reserves.

3.03 **LONG TERM BORROWINGS**

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Secured		
Subordinated Debt	**.00**	**1 37**
Non Convertible Debenture - Not Due (Secured)	**.00**	
Total		**1 37**

1. Subordinated Debts

The Company has accepted subordinated debts from public under two schemes, namely Monthly and Maturity interest payment. The maturity period of the loan is 63 months. The subordinated debts issued under each scheme will be repaid only

Rate of Interest

The rate of interest is 14% per annum.

Maturity Pattern of Subordinated Debts

(Rs. In Lakhs)

Interest Rate % per annum	For the Financial Year 2025-26			For the Financial Year 2024-25	
	Current	Non-Current	Total	Current	Total
14	**2 29**		**228.85**	1 29	2 66
Total	**2 29**		**228.85**	1 29	2 66

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

Unsecured Subordinated Debts grouped as under:

(Rs. In Lakhs)

Particulars	Reference Note No	As at 31 Mar 26	As at 31 Mar 25
Non-Current Portion of Subordinated Debt	3.03		1 37
Current Portion of Subordinated Debt	3.06	**2 29**	1 29
Total		**2 29**	**2 66**
Sub Debts - in India		**2 29**	2 66
Sub Debts - Outside India		-	-
Total		**2 29**	**2 66**

3.04 OTHER LONG TERM BORROWINGS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Unsecured		
Interest Accrued But not Due on Non-Current portion of Sub Debt	-	14.24
Total	-	**14.24**

3.05 LONG TERM PROVISIONS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Provision for Gratuity	**18**	19
Total	**18**	19

The Company made provision for gratuity on the employees completed and nearing five years of service at the rate of 15 days salary for each completed years or five years respectively. The Company did not provide gratuity for employees whose services are not nearing five years considering the employee turnover, past trend and also considering the materiality of the amount involved.

3.06 SHORT TERM BORROWINGS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Secured Loans		
Shriram Transport Finance Company		53
Current maturities of Long Term Debt		
Non Convertible Debenture - Not Due (Secured)	**13 68**	**11 61**
Sub Debt	**2 29**	1 29
Unsecured Loans		
Loan from Directors	**3 64**	1 19
Total	**19 61**	14 63

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

1. Term Loan from Shriram Transport Finance Company Limited

The company has availed secured term loans from Shriram Finance Limited . The company pays interest @ 15% per annum. The loan was closed on February 2026 (March 31, 2025: Rs. 53 Lakhs).

Security for the Term Loan from Shriram Transport Finance Company Limited

A.Security -

(i) Hypothecation of specific receivables/ Pool of Assets
(ii) Security coverage should be atleast 1.25 times of standard assets

Period

Name of the Financial Institution	Account No	Period for Repayment
Shriram Transport Finance Company Limited	KOTTY2301060001	36 Months

Rate of interest as on the Balance Sheet Date

Name of the Financial Institution	Account No	Rate of Interest
Shriram Transport Finance Company Limited	KOTTY2301060001	15.00%

2. Non-Convertible Debentures

The Company has issued Redeemable Non-Convertible Debentures on Private Placement of Rs.1,000 each in various series. The debentures issued under each series have a repayment period depending on the scheme it falls under. The debentures are repaid within a period of 1 to 3 years, depending on the schemes. The schemes range from Monthly and Maturity Interest

Rate of Interest

The rate of interest range from 12.00% to 13.00% per annum.

Nature of Security

Hypothecation of future receivables which shall include receivables against gold loans and two wheeler loans given by the company

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

Maturity Pattern of Debentures

(Rs. In Lakhs)

Interest Rate % per annum	For the Financial Year 2025-26 Current *	Non-Current	Total	For the Financial Year 2024-25 Current *	Total
>12 - 13	**1 368**	-	**1 368**	1 161	1 161
Total	**1 368**	-	**1 368**	11 61	1 161

Secured Non Convertible Debentures grouped as under:

(Rs. In Lakhs)

Particulars	Reference Note No	As at 31 Mar 26	As at 31 Mar 25
Non Current Portion of Non-Convertible Debenture - Not Due (Secured)	3.06		
Current Portion of Non-Convertible Debenture - Not Due (Secured)	3.06	**13 68**	11 61
Total		**13 68**	11 61
Debentures - in India		**13 68**	11 61
Debentures - outside India		-	-
Total		**13 68**	11 61

3.07 OTHER CURRENT LIABILITIES

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Interest accrued on Borrowings		
Debenture	**12**	14
Sub Debt	**9**	12
NBFC / Finance Companies		1
Other Payables		
Withholding Taxes	**1**	4
Dealer Balances	**4**	4
Creditors for Expenses	**12**	9
Statutory Dues	**1**	2
Other Current Liabilities	**1**	1
Total	**41**	**47**

3.08 SHORT TERM PROVISIONS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Contingency provisions against standard assets -made @0.25% of the outstanding Standard Assets	**6**	4
Provision For Non Performing Assets	**61**	1 65
Provision - Others	**7**	5
Total	**74**	1 74

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

3.09 PROPERTY, PLANT AND EQUIPMENT

(Rs. in Lakhs)

Description	Gross Block: As at April 1, 2025	Gross Block: Additions during the year	Gross Block: Disposal during the year	Gross Block: As at March 31, 2026	Depreciation: As at April 1, 2025	Depreciation: For the year	Depreciation: Adjustments	Depreciation: As at March 31, 2026	Net Block: As at March 31, 2026	Net Block: As at March 31, 2025
Furniture And Fixtures	1 14	3		1 17	89	9	-	98	19	26
Office Equipment	51		-	52	45	2	-	47	4	6
Vehicles	28	-	-	28	24	3	-	27	2	4
Computer & Accessories	51		-	51	46	1	-	47	3	4
Servers	8	-	-	8	6		-	7	1	1
Total	2 52	3		2 55	2 10	15	-	2 26	29	42

3.10 INTANGIBLE ASSETS

(Rs. in Lakhs)

Description	Gross Block: As at April 1, 2025	Gross Block: Additions during the year	Gross Block: Disposal during the year	Gross Block: As at March 31, 2026	Depreciation: As at April 1, 2025	Depreciation: For the year	Depreciation: Adjustments	Depreciation: As at March 31, 2026	Net Block: As at March 31, 2026	Net Block: As at March 31, 2025
Image	*	-	-	*	*	-	-	*	*	*
Software	49		-	49	35	4	-	39	9	14
Total	49		-	49	35	4	-	39	9	14

3.11 CAPITAL WORK IN PROGRESS

(Rs. in Lakhs)

Description	Gross Block: As at April 1, 2025	Gross Block: Additions during the year	Gross Block: Disposal during the year	Gross Block: As at March 31, 2026	Depreciation: As at April 1, 2025	Depreciation: For the year	Depreciation: Adjustments	Depreciation: As at March 31, 2026	Net Block: As at March 31, 2026	Net Block: As at March 31, 2025
Trademarks	*	-	-	*	*	*	-	*	-	*
Total	*	-	-	*	*	*	-	*	-	*
Grand Total	3 01	3		3 04	2 46	19	-	2 65	39	56

**Denotes amount below Rs. 50,000*

Pursuant to the enactment of Companies Act 2013, the Company has applied the estimated useful life as specified in Schedule II of the said Act to provide for depreciation. Accordingly, the unamortised carrying value is depreciated over the revised / remaining useful lives.

The company has not revalued any of its Property, Plant, and equipment during the year.

There are no proceedings irtiated or pending against the company for holding any benami property under the Prohibition of Benami Property Transactions Act ,1988 and rules made thereunder.

3.12 OTHER NON-CURRENT ASSETS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Security Deposits		
Considered Good	**3**	3
Branches	**42**	45
Total	**44**	48

3.13 CASH AND CASH EQUIVALENTS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Cash and Cash Equivalents		
Balances with Banks :		
in Current Accounts	**49**	39
in Fixed Deposits	-	-
Cash on Hand	**22**	18
Total	71	57

Details of balance as on Balance Sheet date with banks are as follows:

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Balances with Banks in Current Account		
Name of the Bank		
South Indian Bank	**49**	39
	49	39

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

3.14 SHORT TERM LOANS AND ADVANCES FROM FINANCING ACTIVITIES

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
(Secured, considered good unless otherwise stated)		
Principal outstanding in current maturity of:		
Hypothecation Loan	**2 83**	3 23
Secured		
Gold Loan	**17 25**	9 83
Demand Promissory Note & Personal Loan		-
Unsecured		
Personal Loan and Microfinance	**10**	2 82
Demand Promissory Note *(Refer note (iii) below)*	**3 42**	4 70
Interest Accrued on:		
Business Loan	**5**	-
Demand Promissory Note		12
Gold loan	**74**	78
Total	**24 39**	21 48

(i) All assets shall be classified as current when it is expected to be realized in or is intended for sale or consumption in the Company's Normal Operating Cycle of 36 months.

(ii) The company is engaged in the business of providing hypothecation loans for two wheelers and four wheelers. As per the scheme of extending the finance, the borrower has to repay the principal together with interest over the repayment period in Equated Monthly Installments (EMIs). The repayment period varies from 12 to 72 months. Consequently, the period for realization / recovery of a hypothecation advance given to a borrower

(iii) Demand Promissory Notes includes an amount of Rs.24 Lakhs receivable from Related Parties (31 March, 2025: Rs.27 Lakhs)

(iv) **Maturity Pattern of Hypothecation Loan:**

(Rs. In Lakhs)

Particulars	For the Financial Year 2025-26			For the Financial Year 2024-25		
	Current	Non Curren	Total	Current	Non Current	Total
Hypothecation Loan	**2 83**	-	**2 83**	3 23	-	3 23
Total	**2 83**	-	**2 83**	3 23		3 23

(v) **Disclosure on loan against gold as at March 31, 2026 Vide RBI notification DNBS(PD)241/CGM (US)-2012 dated March 21, 2012:**

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Total Assets	**26 75**	23 76
Total Loan against Security of Gold Jewellery	**17 25**	9 83
Percentage of Gold Loan on Total Assets	**64.48%**	41.36%

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

(vi) **Percentage of Personal Loan and Microfinance on Total Assets**

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Total Assets	**26 75**	23 76
Total amount of Personal and Microfinance Loan	**10**	2 82
Percentage of Personal Loan and Microfinance on Total Assets	**0.37%**	11.87%

The summary of the receivables from Hypothecation Loan appear in the financial statements in the manner shown below:

(Rs. In Lakhs)

Particulars	Reference Note No	As at 31 Mar 26	As at 31 Mar 25
Long Term Receivables From Financing Activities	-	-	-
Principal outstanding of current maturities of Hypothecation	**3.14**	**2 83**	3 23
Total		**2 83**	3 23

3.15 SHORT TERM LOANS AND ADVANCES

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
(Unsecured, considered good unless otherwise stated)		
Trade Advance *	**49**	51
Balance with Statutory Authorities	**3**	3
Other Advance	**18**	6
Total	**71**	60

* Trade Advance includes an amount of Rs.10 Lakhs (31 March, 2025 :Rs 10 Lakhs) being trade advance to

3.16 OTHER CURRENT ASSETS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Other Receivables *	**9**	8
Prepaid Expenses	**2**	1
Security Deposit	-	-
Total	**11**	9

* Other receivables includes amount of Rs. 0.63 Lakhs to Related party during the current year (31 March, 2025

FINVENT FINANCE & INVESTMENTS LTD ★ PH: 0481 - 2300583 ★ S.H.MOUNT, KOTTAYAM-6

3.17 REVENUE FROM OPERATIONS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Income from Financing Operations		
Hypothecation Loans	**96**	6 29
Microfinance and Personal Loan	**1 26**	1 38
Gold Loan	**3 37**	2 38
Demand Promissory Note	**1 07**	43
Total	**6 66**	10 48

3.18 OTHER INCOME

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Other Non Operating Income	*	1
Total		1

**Denotes amount below Rs. 50,000*

3.19 EMPLOYEE BENEFIT EXPENSES

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Salaries, Wages & Incentives to Employees	**2 56**	2 87
Contribution to provident and other funds	**4**	4
Gratuity	**3**	5
Staff Welfare Expenses	*	
Total	**2 63**	2 96

**Denotes amount below Rs. 50,000*

3.20 FINANCE COSTS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Interest Expenses		
Interest on Debentures	**1 50**	1 41
Bank Loans	**9**	8
Interest on Sub Debt	**25**	45
Other Financial Institutions / NBFC	**(2)**	22
Other Borrowing Cost	**16**	27
Total	**1 98**	2 44

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

3.21 ADMINISTRATIVE AND OTHER EXPENSES

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Rent	**47**	41
Travelling and Conveyance Expenses	**20**	25
Communication Expenses	**6**	6
Miscellaneous Expense	**9**	9
Business Promotion Expense	**1**	1
Advertisement Expenses	**1**	1
Rates & Taxes (excluding taxes on income)	**5**	8
Power and Fuel	**7**	8
Payment to Statutory Auditors	**3**	3
Printing & Stationery	**2**	2
Legal and Professional Charges	**10**	10
Repairs and Maintenance	**4**	5
Insurance	**1**	1
Total	**1 15**	1 21

Payment to Statutory Auditors

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Statutory Audit	**3**	3
Compliance Matters	-	-
Others	-	-
Total	**3**	3

3.22 PROVISIONS AND WRITEOFFS

(Rs. In Lakhs)

Particulars	As at 31 Mar 26	As at 31 Mar 25
Provision for :		
Non Performing Assets	**(1 04)**	(2 22)
Standard Assets	**2**	(2)
Others	**7**	-
Loans - written off	**1 09**	3 33
Total	**13**	1 09

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H. MOUNT, KOTTAYAM-6

OTHER DISCLOSURES

4. GOLD AUCTIONS CONDUCTED DURING THE FINANCIAL YEAR:

The company did not conduct any gold auction during the F.Y 2025-26. However, there was a liability of Rs. 92,040/- under the surplus from the gold auction. This amount pertains to stale cheques and will be repaid in the next financial year.

5. RELATED PARTY TRANSACTIONS

Related Party Disclosures as required by AS-18 "Related party disclosures" for the year ended are given below. The related parties are being recognized / identified by the management and are relied up on by the auditors.

(1) List Of Related Parties as on March 31, 2026 is given below

A. Particulars of companies/ Firms/Limited Liability Partnerships/ Trusts where control / significant influence exists:-

Sl No	Name of the Company / Firm
1	Jelitta Publicity Private Limited
2	Jelitta Publicity
3	Jubily Automobiles
4	Melody Agencies
5	Crown Products
6	Maliakel Digital Studio
7	Melody Automobiles
8	Assurance Assist

B. Key Managerial Personnel (KMP)

Sl No	Name of the KMP	Designation
1	Abraham Thomas Pullanapallil	Chairman & Managing Director
2	Amal Abraham	Director
3	George Mathew	Director
4	Johny Joy	Director
5	Sam Vanchinthanathu Stephen	Director

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C. Relatives of Key Managerial Personnel

Sl No	Key Managerial Person	Name of Relative	Nature of Relationship
1	Abraham Thomas Pullanapallil	Vincy Abraham	Spouse
		Amal Abraham	Son
		Jimmy Thomas	Brother
		Mintu Abraham	Daughter
		Joseph Jose Kandoth	Daughter's husband
2	Amal Abraham	Chinnu Tiny	Spouse
3	George Mathew	Meyamma George	Spouse
		Mathew George	Son
		Thomas George	Son
		Soumya Mathew	Son's Wife
4	Johny Joy	Rony Joy	Brother
		Saru Chacko	Spouse
5	Sam Vanchinthanathu Stephen	Anitha Sam	Spouse
		Jeffin Sam	Son
		Megha Alex	Son's Wife
		Naveen Sam	Son

The nature and volume of transactions for the year ended 31st March, 2026 with the above related parties are as follows:

(i) Details relating to transactions with parties referred to in Item (A):

(Rs. in Lakhs)

Particulars	Name of the Related Party	2025-26	2024-25
Income			
Interest on DPN	Jelitta Publicity	-	-
	Melody Agencies	-	-
Expenses			
Advertisement Expense	Jelitta Publicity	*	1
Sourcing Commission	Jubily Automobiles	-	-

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

Dealer Incentive	Jubily Automobiles	-	-
Debenture Commission	Melody Agencies	-	-
Tele Calling Charges	Melody Agencies	-	*
Assets			
DPN	Jelitta Publicity	-	-
Other Receivables	Jelitta Publicity	1	-
Trade Advance	Jubily Automobiles	10	10

*Denotes amount below Rs. 50,000

(ii) Details relating to transactions with parties referred to in Item (B):

(Rs. in Lakhs)

Particulars	Name of the Related Party	2025-26	2024-25
Incomes:			
Interest on DPN	Amal Abraham	-	-
Expenses:			
Remuneration	Amal Abraham	3	4
Director's Sitting Fee	George Mathew	-	*
	Johny Joy	-	*
	Sam V S	-	*
	P T Abraham	-	*
	Amal Abraham	-	*
Reimbursement of expenses	P T Abraham	*	1
	Amal Abraham	-	*
Facilitation Fee	P T Abraham	-	-
Debenture Commission	Amal Abraham	-	*
	P T Abraham	-	-
	George Mathew	1	*
Interest on Debentures	George Mathew	-	-
Interest on loan	Amal Abraham	8	2
Interest on Subordinated Debts	P T Abraham	-	-
	Sam V S	-	-
	Johny Joy	-	-
	George Mathew	1	2
Bonus paid	Amal Abraham	*	*

FINVENT FINANCE & INVESTMENTS LTD PH: 0481 - 2300583 S.H.MOUNT, KOTTAYAM-6

Particulars	Name of the Related Party	2025-26	2024-25
Assets:			
Prepaid Facilitation Fee	P T Abraham	-	-
Salary Advance	Amal Abraham	*	-
Liabilities:			
Subordinated Debts	Sam V S	-	-
	Johny Joy	-	-
	George Mathew	10	10
Interest accrued on Subordinated Debts	Sam V S	-	-
	Johny Joy	-	-
	George Mathew	4	1
Secured Non-convertible Debentures	George Mathew	-	-
Interest accrued on Non-convertible Debentures	George Mathew	-	-
Loan from Directors	Amal Abraham	370	119

*Denotes amount below Rs. 50,000

(iii) Details relating to transactions with parties referred to in Item (C):

(Rs. in Lakhs)

Particulars	Name of the Related Party	2025-26	2024-25
Income			
Interest on DPN	Relatives of Key managerial personnel	3	2
Expenses:			
Interest on Debenture	Relatives of Key managerial personnel	2	1
Interest on Subdebt	Relatives of Key managerial personnel	2	7
Facilitation Fee	Relatives of Key managerial personnel	-	3
Salary and Allowances	Relatives of Key managerial personnel	20	20
Debenture Commission	Relatives of Key managerial personnel	*	*
Bonus paid	Relatives of Key managerial personnel	*	*
Assets			
DPN	Relatives of Key managerial personnel	24	27
Prepaid Guarantee Commission	Relatives of Key managerial personnel	-	-

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

Salary Advance	Relatives of Key managerial personnel	*	-
Liability			
Secured Non-Convertible Debenture (including interest accrued)	Relatives of Key managerial personnel	29	23
Subordinated Debts (including interest accrued)	Relatives of Key managerial personnel	15	21

*Denotes amount below Rs. 50,000

6. LEASE

The Lease rentals charged during the period and the maximum obligation on operating leases payable as per the rentals stated in the respective agreements are as follows:

(Rs. in Lakhs)

Particulars	Transaction for the year 2025-26	Transaction for the year 2024-25
Lease rentals recognized during the period	-	-
Lease obligations payable		
Not later than one year	-	-
Later than one year and not later than five years	-	-
Total	-	-

7. EARNINGS PER SHARE

Basic and Diluted earnings per equity share has been computed by dividing net profit/ loss after tax by the weighted average number of equity shares outstanding for the period.

Particulars	31-Mar-26	31-Mar-25
Net profit/(loss) for the year attributable to Equity Shareholders *(Rs. in Lakhs)*	59	257
Weighted average number of equity shares	82 43 252	82 43 252
Basic and Diluted Earnings per share *(in Rs.)*	**0.72**	**3.12**

8. GENERAL

i. Some of the balances under Receivables and Payables, Loans and Advances, Hypothecation / Microfinance / Personal / DPN loans, Security Deposits, Debentures and subordinated debts are subject to confirmation/reconciliation due to non-receipt of the statement of accounts and confirmation letters. Necessary adjustments, if any, in the accounts will be made, on completion of the reconciliation/receipt of confirmation letters/statement of accounts.

FINVENT FINANCE & INVESTMENTS LTD ★ PH: 0481 - 2300583 ★ S.H.MOUNT, KOTTAYAM-6

ii. The management confirm that the company has complied with the guidelines given in Paragraph No 27 of the Master Direction - Non-Banking Financial Company – Non-Systemically Important Non - Deposit taking Company (Reserve Bank) Directions, 2016 with regard to Loan to Value in respect of Loan granted against collateral security by way of Gold ornaments.

iii. **Amount Payable to Micro, Small and Medium Enterprises**

There are no Micro, Small and Medium Enterprises as defined in the Micro, Small and Medium Enterprises Development Act, 2006 to whom the Company owes dues, on account of Principal amount, together with interest, and accordingly no additional disclosures have been made.

The above information regarding Micro, Small and Medium Enterprises has been determined to the extent such parties have been identified on the basis of information available with the Company. This has been relied upon by the auditors.

9. DISCLOSURE AS REQUIRED IN TERMS OF PARAGRAPH 13 OF NON–BANKING FINANCIAL COMPANIES PRUDENTIAL NORMS (RESERVE BANK) DIRECTIONS, 2007

Liabilities side

A. Loans and advances availed by the NBFCs inclusive of interest accrued thereon but not paid:

(Rs. in Lakhs)

Sl No	Particulars	Amount Outstanding	Amount Overdue
a)	Debentures : Secured	1368	Nil
	: Unsecured	Nil	Nil
	(Other than falling within the meaning of public deposits)		
b)	Deferred Credits	Nil	Nil
c)	Term Loans	Nil	Nil
d)	Inter- corporate loans and borrowings	Nil	Nil
e)	Commercial Paper	Nil	Nil

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

f)	Public Deposits	Nil	Nil
g)	Other loans;		
	(i) Subordinated Debt	229	Nil
	Total	**1597**	**Nil**

B. Break-up of (A)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid):

(Rs. in Lakhs)

Sl No	Particulars	Amount Outstanding	Amount Overdue
a)	In the form of Unsecured debentures	Nil	Nil
b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	Nil	Nil
c)	Other public deposits	Nil	Nil

Asset Side

C. Break-up of Loans and Advances including bills receivables [other than those included in (D) below]:

(Rs. In Lakhs)

Sl No	Particulars	Amount Outstanding
(a)	Secured	1799
(b)	Unsecured	357

D. Break up of Leased Assets and stock on hire and hypothecation loans counting towards EL/HP activities

(Rs. In Lakhs)

Sl No	Particulars	Amount Outstanding
(i)	Lease assets including lease rentals under sundry debtors	
	(a) Financial lease	Nil
	(b) Operating lease	Nil

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

(ii)	Stock on hire including hire charges under sundry debtors:	
	(a) Assets on hire	Nil
	(b) Repossessed Assets	Nil
(iii)	Hypothecation loans counting towards EL/HP activities	
	(a) Loans where assets have been repossessed (Net of Provision)	Nil
	(b) Loans other than (a) above	283

E. Break-up of Investments

(Rs. in Lakhs)

Sl No	Particulars	Amount Outstanding	Market value
	Current Investments: -		
1	Quoted: -		
	(i) Shares:		
	(a) Equity	Nil	Nil
	(b) Preference	Nil	Nil
	(ii) Debentures and Bonds	Nil	Nil
	(iii) Units of mutual funds	Nil	Nil
	(iv) Government Securities	Nil	Nil
	(v) Others (please specify)	Nil	Nil
2	Unquoted: -		
	(i) Shares:		
	(a) Equity	Nil	Nil
	(b) Preference	Nil	Nil
	ii) Debentures and Bonds	Nil	Nil
	(iii) Units of mutual funds	Nil	Nil
	(iv) Government Securities	Nil	Nil
	(v) Others – Investment in Chit fund	Nil	Nil
	Long Term investments: -		
1	Quoted: -		
	(i) Shares:		
	(a) Equity	Nil	Nil
	(b) Preference	Nil	Nil
	(ii) Debentures and Bonds	Nil	Nil

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

	(iii) Units of mutual funds	Nil	Nil
	(iv) Government Securities	Nil	Nil
	(v) Others (Please specify)	Nil	Nil
2	Unquoted: -		
	(i) Shares:		
	(a) Equity	Nil	Nil
	(b) Preference	Nil	Nil
	(ii) Debentures and Bonds	Nil	Nil
	(iii) Units of mutual funds	Nil	Nil
	(iv) Government Securities	Nil	Nil
	(v) Others	Nil	Nil

F. Borrower group-wise classification of all leased assets, stock – on – hire and loans and advances

(Rs. in Lakhs)

Sl No	Category	Amount net of provisions		
		Secured	Unsecured	Total
1	Related Parties			
	(a) Subsidiaries	Nil	Nil	Nil
	(b) Companies in the same group	Nil	Nil	Nil
	(c) Other related parties	Nil	24	24
2	Other than related parties	2082	333	2415
	Total	**2082**	**357**	**2439**

G. Investors group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted):

(Rs. in Lakhs)

Sl No	Category	Market Value/ Break-up or fair value or NAV	Book Value (Net of provisions)
1	Related Parties		
	(a) Subsidiaries	Nil	Nil
	(b) Companies in the same group	Nil	Nil
	(c) Other related parties	Nil	Nil
2	Other than related parties	Nil	Nil
	Total	**Nil**	**Nil**

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

H. Other Information

(Rs. in Lakhs)

Sl No	Particulars	Amount
(i)	Gross Non-Performing Assets	
	(a) Related Parties	24
	(b) Other than related parties	114
(ii)	Net Non–Performing Assets	
	(a) Related Parties	22
	(b) Other than related parties	55
(iii)	Assets acquired in satisfaction of debt	Nil

10. CAPITAL AND GOING CONCERN

The Company has reported a net profit of Rs.59 Lakhs during the year ended March 31, 2026 and carried forward loss of Rs.377 Lakhs in the earlier years, and free reserves Rs.135 Lakhs totally amounting to Rs.242 Lakhs (Loss). The Board of Directors are decided to raise additional capital during the coming financial year.The particulars of capital to risk weighted assets ratio ("CRAR"), Leverage Ratio and Net Profit Ratio are given below;

(Rs. in Lakhs)

Particulars		31st March, 2026	31st March, 2025
Owned Funds (A)		**573**	**510**
Tier 1 Capital		573	510
Tier 2 Capital		159	143
Total Capital	**(B)**	**732**	**653**
Outside Liabilities	**(C)**	**2027**	**1685**
Risk Weighted Assets	**(D)**	**2590**	**2303**
Leverage Ratio	**[C/ A]**	**3.54**	**3.30**
CRAR (%)	**[B / D]**	**28.24%**	**28.35%**
CRAR Tier 1 Capital (%)		**22.12%**	**22.14%**
CRAR Tier 2 Capital (%)		**6.12%**	**6.21%**
Net Profit Ratio (%)		**8.86%**	**24.51%**

The Total Capital of the company, taken for the purpose of computing Capital to Risk Weighted Assets Ratio ("CRAR") and Leverage Ratio, includes issued equity capital, share premium, all other equity reserves attributable to equity holders of the

FINVENT FINANCE & INVESTMENTS LTD ★ PH: 0481 - 2300583 ★ S.H.MOUNT, KOTTAYAM-6

Company as Tier 1 Capital and discounted value of Subordinated Debt and provision for Standard Assets, both of which are included as Tier 2 capital.

The Subordinated Debt value in the Tier 2 capital has been restricted to 50% of Tier 1 Capital.

The company did not issue any new subordinate debt in the financial year 2025-26.

However, the Company has assessed that the use of the going concern assumption is appropriate due to the reasons mentioned below;

a. Considering the future business outlook and with time bound recovery of its due from borrowers, the Company is hopeful of improvement in its cash flows in due course of time.
b. The Company also formed a dedicated focused collection team to increase the collection and is also exploring all possibilities to start a new business with the launch of various schemes.
c. Reduction in overhead expenditure.
d. The Board of Directors are also making efforts to raise additional capital by way of equity shares and subordinated debts to comply with the regulatory requirements.

Accordingly, these financial statements have been prepared on the basis that the Company will continue as a going concern for the foreseeable future.

11. DISCLOSURE AS PER THE NOTIFICATION NO. RBI / 2020-21 / 17 DOR.NO.BP.BC / 4 / 21.04.048 / 2020-21 ON "MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR – RESTRUCTURING OF ADVANCES" HAVING EXPOSURE LESS THAN OR EQUAL TO Rs.25 CRORES FOR THE YEAR ENDED 31ST MARCH, 2026

No. of Accounts Restructured	Amount (in Rs.)
Nil	Nil

12. DISCLOSURE AS PER THE FORMAT PRESCRIBED AS PER THE NOTIFICATION NO. RBI / 2021-22 / 31 DOR.STR.REC.11 / 21.04.048 / 2021-22 DATED 5th MAY 2021 FOR THE YEAR ENDED 31ST MARCH, 2026

(Rs in Lakhs)

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

Type of Borrower	(A) Number of accounts where Resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) of (B), Aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan
Personal Loan	Nil	Nil	Nil	Nil	Nil
Corporate persons*	Nil	Nil	Nil	Nil	Nil
Of which, MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	**Nil**	**Nil**	**Nil**	**Nil**	**Nil**

*As defined in Section 3 (7) of the Insolvency and Bankruptcy Code, 2016

13. ASSET CLASSIFICATION

(Rs. in Lakhs)

Sl No	Category	Amount
1	Standard	2301
2	Substandard	85
3	Doubtful	53
4	Loss Assets	-
	Total	**2439**

14. ADDITIONAL REGULATORY INFORMATION

a) The company has granted loans and advances in the nature of loans to Promoters, directors, KMP's and the related parties as defined under Companies Act 2013 either severally or jointly with any other person, that are repayable on demand

(Rs. in Lakhs)

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

Type of Borrower	Amount of Loan or Advance in the nature of Loan outstanding	Percentage to the total Loan and Advances in the nature of loans
Promoters	Nil	Nil
Directors	Nil	Nil
KMPs	Nil	Nil
Related Parties	24	0.98%
Total	**24**	**0.98%**

b) No proceedings have been initiated or pending against the company for holding any Benami property under the Benami Transactions (Prohibition) Act, 1988 and the rules made thereunder.

c) The company is not declared as a willful defaulter by any bank or financial institution or other lender.

d) The company has not entered into any transactions with struck off companies, under section 248 or 560 of the Companies Act 2013, during the financial year 2025-26.

e) There are no charges or satisfaction which is yet to be registered with Registrar of Companies, by the company, beyond the statutory period.

f) The Company has complied with the number of layers prescribed under clause (87) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017.

g) The company has not entered into any approved scheme of Arrangements in terms of Sections 230 to 237 of the Companies Act, 2013 during the year.

h) Other than the transactions that are carried out as part of Company's normal lending business, the company has not advanced/ loaned/ invested or received funds (either borrowed funds or share premium or any other sources or kind of funds) to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding (whether recorded in writing or otherwise) that the Intermediary shall 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.

i) There are no transactions that are not recorded in the books of accounts, to be surrendered or disclosed as income during the year, in the tax assessments under the Income Tax Act, 1961.

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

j) The Company has not traded or invested in Crypto currency or Virtual Currency during the financial year.

k) Financials Ratios

Sl No.	Name of the Ratio	Formula used	Current Period Ratio	Previous Period Ratio	Variance
1	**Liquidity Ratio**				
(a)	Current Ratio (times) [Refer Note 1]	Current Asset / Current Liabilities	1.25	1.35	(7.41)%
2	**Solvency Ratio**				
(b)	Debt-Equity Ratio (times) [Refer Note 1]	Total Debts / Shareholder's Funds	3.37	3.06	10.13%
(c)	Debt Service Coverage Ratio (times) (DSCR) [Refer Note 2]	Net Operating income / Principal and interest payments on a loan	0.24	0.22	9.09%
3	**Profitability Ratio**				
(d)	Net profit ratio (%) (NP) [Refer Note 1]	Net Profit / Total Revenue	8.86%	24.51%	(63.85)%
(e)	Return on Equity Ratio (RoE)(%) [Refer Note 1]	Net Income / Average Shareholder's Funds	10.68/%	89.59%	(88.08)%
(f)	Return on Capital employed (RoCE) (%) [Refer Note 1]	EBIT / Capital Employed	9.47%	22.29%	(57.51)%

FINVENT FINANCE & INVESTMENTS LTD
PH: 0481 - 2300583
S.H.MOUNT, KOTTAYAM-6

Sl No.	Name of the Ratio	Formula used	Current Period Ratio	Previous Period Ratio	Variance
(g)	Utilization Ratio	Net Sales/ Average Working capital	1.29	1.78	(27.53)

Notes: Reason for variance

1. Liquidity Ratio, Return on Equity and Return on Capital Employed were affected mainly on account of business factors in the last few years whose effect has also impacted the financial statements of the company.
2. Debt-Service Coverage Ratio saw an improvement due to timely repayments of loans from banks and other financial institutions.

15.

a) Figures are rounded to the nearest lakhs rupees unless otherwise stated.

b) Previous year figures have been regrouped and reclassified to be consistent with the current year's classification.

For V ROY& CO
Chartered Accountants
Firm Registration Number: 003293S
UDIN: 26025768QCZBMK4927

CA V MATHEWS
Propritor
Membership No.025768

V. ROY & COMPANY
Opp. RMS
KOTTAYAM
Chartered Accountants

For and on behalf of the Board of Directors of
Finvent Finance and Investments Limited

P T ABRAHAM
Chairman and Managing Director
DIN: 00266920

GEORGE MATHEW
Director
DIN: 03513382

AMAL ABRAHAM
Director
DIN: 03513535

Place : Kottayam
Date : 22.05.2026

Place : Kottayam
Date : 22.05.2026

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S.H.MOUNT, KOTTAYAM-6