JacinthFinvest LTD

Audited Financial Statements
FY 2025-26

JACINTH FINVEST LTD. ★ Hyderabad ★

Regd.Office: 12-13-680, 1st Floor, Nagarjuna Nagar, Tarnaka, Hyderabad-500 017

Corporate Office: #601, 6th Floor, Amsri Eden Square, Beside Secunderabad Apollo Hospitals, St. John's Road, Secunderabad – 500 003

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF JACINTH FINVEST LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Jacinth Finvest Limited ("the Company"), which comprises the Balance sheet as at March 31, 2026, the statement of profit and loss, and the statement of cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, its profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing (SAs), as specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Financial Statements' section of our report. We are independent of the Company in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

The Company's Board of Directors are responsible for the other information. The other information comprises the information included in the Directors' report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether such other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

Responsibilities of Management for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance, cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Companies Accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.

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

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report.

V.NAGARAJAN & CO. CHARTERED ACCOUNTANTS FRN 004879N

However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation

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

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

Report on Other Legal and Regulatory Requirements

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

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

   a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;

   b. In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;

   c. The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account;

   d. In our opinion, the aforesaid financial statements comply with the Companies Accounting Standards specified under Section 133 of the Act;

   e. On the basis of the written representations received from the directors and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164 (2) of the Act;

   f. With respect to the adequacy of the internal financial controls over financial reposing of the Company with reference to these financial statements and the operating effectiveness of such controls, refer to our separate Report in "Annexure B" to this report;

   g. The provisions of section 197 read with Schedule V of the Act are not applicable to the Company for the year ended March 31, 2026.

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

      i. The Company does not have any pending litigations which would impact its financial position.

      ii. The Company did not have any long-term contracts including derivative contracts for which there

V.NAGARAJAN & CO. CHARTERED ACCOUNTANTS FRN 004879N

were any material foreseeable losses.

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

iv. a) The management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested by the company to or in any other persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries

b) The management has represented, that, to the best of its knowledge and belief, no funds have been received by the company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and

c) In our opinion and based on the audit procedures we have considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (a) and (b) contain any material misstatement.

v. The Company has not declared or paid any equity dividend during the year. However, amount of fixed dividend paid on preference shares is in compliance with section 123 of the act.

3. Based on our examination which included test checks, the company has used an accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of audit trail feature being tampered with. Additionally, the audit trail has been preserved by the company as per the statutory requirements for record retention.

V.NAGARAJAN & CO. * CHARTERED ACCOUNTANTS * FRN 004879N

for **V. Nagarajan & Co.,**
Chartered Accountants
ICAI Firm Reg. No.: 004879N

A.G Sitaraman
Partner
M. No.: 017799

Date: 20th April 2026
Place: Hyderabad
UDIN: 26017799GMYCSK8462

Annexure "A" to the Independent Auditor's Report of even date to the Members of Jacinth Finvest Limited [the 'Company']

[Referred to in Para other legal and regulatory requirements of our report of even date]

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

(B) According to the information and explanations given by the management, the Company doesn't own any Intangible asset. Accordingly, reporting under clause 3(i)(b) of the Order is not applicable to the company.

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

(c) According to the information and explanations given by the management, the Company does not own any immovable property. Accordingly, reporting under clause 3(i)(c) of the Order is not applicable to the Company.

(d) The Company has not revalued its Property, Plant and Equipment or intangible assets during the year ended 31st March 2026.

(e) According to the information and explanations given by the management, no proceedings have been initiated or are pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder. Accordingly, reporting under clause 3(i)(e) of the Order is not applicable to the Company.

ii. (a) The Company does not hold any inventory. Accordingly, reporting under clause 3(ii) (a) of the Order is not applicable to the Company

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

iii. (a) The Company is a Non-Banking Finance Company and its principal business is to give loans. Accordingly, reporting under clause 3(iii) (a) of the Order is not applicable to the Company.

(b) In our opinion, and according to the information and explanations given to us, the investments made, guarantees provided, security given and terms and conditions of the grant of all loans and advances in the nature of loans and guarantees provided are, prima facie, not prejudicial to the interest of the Company.

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

(c) In respect of loans and advances in the nature of loans granted by the Company, the schedule of repayment of principal and payment of interest has been stipulated and the repayments of principal and interest are regular, except for the following instances:

Sector	Amount due (Rs.in lakhs)	Due date	Extent of delay	Remarks (if any)
Unsecured business loan	12.42	Various due dates	More than one day	-
Secured business loan	61.46	Various due dates	More than one day	-

(d) The total amount which is overdue for more than 90 days as at 31 March 2026 in respect of loans or advances in the nature of loans granted to such companies, firms, LLPs or other parties is as follows:

Sector	No. of Cases	Principal Amount Overdue (Rs.in lakhs)	Interest Overdue (Rs.in lakhs)	Total Overdue (Rs.in lakhs)	Remarks (if any)
Unsecured business loan	55	9.36	0	9.36	-
Secured business loan	39	52.54	0	52.54	-

Reasonable steps have been taken by the Company for recovery of such principal amounts and interest.

(e) The Company is a Non-Banking Finance Company and its principal business is to give loans. Accordingly, reporting under clause 3(iii)(e) of the Order is not applicable to the Company.

(f) The Company has not granted any loans or advances in the nature of loans, which are repayable on demand or without specifying any terms or period of repayment

iv. In our opinion, and according to the information and explanations given to us, the Company has complied with the provisions of section 186 of the Act in respect of loans, investments, guarantees and security, as applicable. Further, the Company has not entered into any transaction covered under section 185.

v. In our opinion, and according to the information and explanations given to us, the Company has neither accepted any deposits nor there is no amount which has been considered as deemed deposit within the meaning of sections 73 to 76 of the Act and the Companies (Acceptance of Deposits) Rules, 2014 (as amended). Accordingly, reporting under clause 3(v) of the Order is not applicable to the Company.

vi. The Central Government has not specified maintenance of cost records under sub-section (1) of section 148 of the Act, in respect of Company's products/business activity. Accordingly, reporting under clause 3(vi) of the Order is not applicable.

vii. (a) In our opinion, and according to the information and explanations given to us, the Company is regular in depositing undisputed statutory dues including goods and services tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, , duty of customs, duty of excise, value added tax, cess and other material statutory dues, as applicable, with the appropriate authorities. Further, no undisputed amounts payable in respect thereof were outstanding at the year-end for a period of more than six months from the date they became payable.

(b) According to the information and explanations given to us, there are no statutory dues referred to in subclause (a) above that have not been deposited with the appropriate authorities on account of any dispute.

viii. According to the information and explanations given to us, no transactions were surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961) which have not been recorded in the books of accounts.

ix. (a) According to the information and explanations given to us, the Company has not defaulted in repayment of its loans or borrowings or in the payment of interest thereon to any lender.

(b) According to the information and explanations given to us including confirmations received from banks/ financial institution and/or other lenders and representation received from the management of the Company, and on the basis of our audit procedures, we report that the Company has not been declared a willful defaulter by any bank or financial institution or other lender.

(c) In our opinion and according to the information and explanations given to us, money raised by way of term loans were applied for the purposes for which these were obtained.

(d) In our opinion and according to the information and explanations given to us, and on an overall examination of the financial statements of the Company, funds raised by the Company on short term basis have not been utilized for long term purposes.

(e) According to the information and explanations given to us and on an overall examination of the financial statements of the Company, the Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures.

(f) According to the information and explanations given to us, the Company has not raised any loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies.

x. (a) According to the information and explanations given by the management, the Company has not raised any money by way of initial public offer or further public offer (including debt instruments), during the year. Accordingly, reporting under clause 3(x)(a) of the Order is not applicable to the Company

(b During the year, the company has made placement of Preference shares. In our opinion and according to the information and explanations given to us, the Company has complied with the requirements of section 42 and section 62 of the Act and the Rules framed thereunder with respect to the same. Further, the amounts so raised have been utilized by the Company for the purposes for which these funds were raised.

xi. (a) Based upon the information and explanations given by the management, we report that no material fraud by the company or its employees or officers has been noticed or reported during the year except certain for instances of cash embezzlement by certain employees aggregating to ₹ 9.94 lakhs which is yet to be recovered.

(b) No report under section 143(12) of the Act has been filed with the Central Government for the period covered by our audit.

V.NAGARAJAN & CO. CHARTERED ACCOUNTANTS FRN 004879N

(c) According to the information and explanations given to us including the representation made to us by the management of the Company, there are no whistle-blower complaints received by the Company during the year.

xii. The Company is not a Nidhi Company and the Nidhi Rules, 2014 are not applicable to it. Accordingly, reporting under clause 3(xii) of the Order is not applicable to the Company.

xiii. In our opinion and according to the information and explanations given to us, all transactions entered into by the Company, with the related parties are in compliance with section 177 and Section 188 of the Act. The details of such related party transactions have been disclosed in the standalone financial statements etc., as required under Accounting Standard (AS) 18, Related Party Disclosures specified in Companies (Accounting Standards) Rules, 2021 as prescribed under section 133 of the Act.

xiv. (a) According to the information and explanations given to us, the Company is not required to have an internal audit system under section 138 of the Act. However, the Company has an internal audit system which, in our opinion, is commensurate with the size and nature of its business.

(b) We have considered the reports issued by the Internal Auditors of the Company till date for the period under audit.

xv. According to the information and explanations given by the management, the Company has not entered into any non-cash transactions with directors or persons connected with them as referred to in Section 192 of Companies Act, 2013.

xvi. (a) According to the information and explanations given to us, we report that the Company is registered as required, under the provisions of Section 45-IA of the Reserve Bank of India Act, 1934.

(b) According to the information and explanations given to us, the Company has conducted Non-Banking Financial activities during the year under a valid Certificate of Registration (CoR) from the RBI as per the Reserve Bank of India Act, 1934

(c) According to the information and explanations given to us, the Company is not a Core Investment Company (CIC) as defined in the regulations made by the RBI. Accordingly, reporting under clause 3(xvi)(c) of the Order is not applicable to the Company.

(d) Based on the information and explanations given to us and as represented by the management of the Company, the Group (as defined in Core Investment Companies (Reserve Bank) Directions, 2016) does not have any CIC.

xvii. The Company has not incurred any cash loss in the current as well as the immediately preceding financial year.

xviii. There has been resignation of the statutory auditors during the year and based on the information and explanations given to us by the management and the response to our communication with the outgoing auditors, there have been no issues, objections or concerns raised by the outgoing auditors.

xix. According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the standalone financial statements, our knowledge of the plans of the Board of Directors

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS and management and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the company as and when they fall due.

xx. According to the information and explanations given to us, the Company does not fulfill the criteria as specified under section 135(1) of the Act read with the Companies (Corporate Social Responsibility Policy) Rules, 2014 and according, reporting under clause 3(xx) of the Order is not applicable to the Company.

xxi. The reporting under clause 3(xxi) is not applicable in respect of audit of standalone financial statements of the Company. Accordingly, no comment has been included in respect of said clause under this report.

V.NAGARAJAN & CO. ★ FRN 004879N ★ CHARTERED ACCOUNTANTS

for **V. Nagarajan & Co.,**
Chartered Accountants
ICAI Firm Reg. No.: 004879N

A.G Sitaraman
Partner
M. No.: 017799

Date: 20th April 2026
Place: Hyderabad
UDIN: 26017799GMYCSK8462

ANNEXURE "B" TO THE INDEPENDENT AUDITOR'S REPORT OF EVEN DATE ON THE FINANCIAL STATEMENTS OF JACINTH FINVEST LIMITED [the 'Company']

[Referred to in Para other legal and regulatory requirements of our report of even date]

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of Jacinth Finvest Limited (the "Company") as of March 31, 2026 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

In our opinion, the Company has, in all material respects, adequate internal financial controls with reference to financial statements and such internal financial controls were operating effectively as at 31 March 2026, based on the internal financial controls with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (the "Guidance Note")

Management's Responsibility for Internal Financial Controls

The Company's Management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditor's Responsibility

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

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

V. NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

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

Meaning of internal Financial Controls over Financial Reporting with Reference to these Financial Statements

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

Inherent Limitations of Internal Financial Controls over Financial Reporting with reference to these Financial Statements

Because of the inherent limitations of internal financial controls over financial reporting with reference to these financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting with reference to these financial statements to future periods are subject to the risk that the internal financial control over financial reporting with reference to these financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

V.NAGARAJAN & CO. * CHARTERED ACCOUNTANTS * FRN 004879N

for **V. Nagarajan & Co.,**
Chartered Accountants
ICAI Firm Reg. No.: 004879N

A.G Sitaraman
Partner
M. No.: 017799

Date: 20th April 2026
Place: Hyderabad
UDIN: 26017799GMYCSK8462

JacinthFinvest LTD

(Amount in Rs.lakhs unless otherwise stated)

Balance Sheet as at	Notes	31-Mar-26	31-Mar-25
I. Equity and liabilities			
1. Shareholder's funds			
a) Share capital	3.1	2,879.66	2,560.91
b) Reserves and surplus	3.2	2,813.28	2,552.70
		5,692.94	**5,113.61**
2. Non-current liabilities			
a) Long term borrowings	3.3	2,473.39	2,121.79
b) Long Term Provisions	3.6	51.98	17.12
		2,525.37	**2,138.91**
3. Current liabilities			
a) Short-term borrowings	3.4	5,076.70	2,501.85
b) Other current liabilities	3.5	278.00	225.89
c) Short term provisions	3.6	269.75	139.34
		5,624.45	**2,867.08**
TOTAL		**13,842.76**	**10,119.60**
II. Assets			
1. Non - current assets			
a) Property, plant & equipment and intangible assets	3.7	223.33	52.58
b) Non-current investments	3.8	2,129.21	2,125.89
c) Long-term loans and advances	3.9		
Total assets under management		18,121.96	13,837.18
Less: Portfolio under BC model		(7,606.37)	(6,215.02)
Less: Assigned/securitisation portfolio		(744.36)	(1,092.46)
Net Portfolio		9,771.23	6,529.70
Add: Other loans and advances		35.35	1.00
Less: Current maturities		(5,546.84)	(2,631.09)
Long-term loans and advances		4,259.74	3,899.61
d) Other non-current assets	3.10	250.90	186.66
		6,863.18	**6,264.74**
2. Current assets			
a) Cash and cash equivalents	3.11	510.45	747.81
b) Short-term loans and advances	3.9	5,629.67	2,765.75
c) Other current assets	3.10	839.46	341.30
		6,979.58	**3,854.86**
TOTAL		**13,842.76**	**10,119.60**

The accompanying notes form an integral part of the financial statements

As per our report of even date
for V Nagarajan & Co.,
Chartered Accountants

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

A.G.Sitaraman
Partner
ICAI Firm No. 004879N | M. No.017799

Place: Hyderabad
Date: April 20, 2026

For and on behalf of the Board of Directors of
Jacinth Finvest Limited

M Junia Sucharita
Managing Director
DIN:00184698

P.Indrajit Kowsik
Director
DIN:03011530

JACINTH FINVEST LTD. Hyderabad

V.Vaishali
Chief Financial Officer

Mukta Bhansali
Company Secretary
M.No.A53040

(Amount in Rs.lakhs unless otherwise stated)

Statement of profit and loss for the year ended	Notes	31-Mar-26	31-Mar-25
Income			
Revenue from operations	3.12	3,079.87	1,885.35
Other income	3.13	46.23	121.93
Total Income (I)		**3,126.10**	**2,007.28**
Expenses			
Employee benefit expenses	3.14	917.95	747.81
Finance costs	3.15	999.78	489.14
Other expenses	3.16	571.49	329.80
Depreciation and amortization expenses	3.7	20.94	12.57
Provision and write-offs	3.17	157.91	101.96
Total Expenses (II)		**2,668.07**	**1,681.28**
Profit before tax (III=(I)-(II)		**458.03**	**326.00**
Tax expense			
Current Tax		117.97	69.04
Short/(Excess) provision of tax relating to earlier years		(0.27)	(4.75)
Total tax expense (IV)		**117.70**	**64.29**
Profit for the year (III)-(IV)		**340.33**	**261.71**
Earnings per equity share	8		
Basic		1.21	1.10
Diluted		0.97	1.09

The accompanying notes form an integral part of the financial statements

As per our report of even date
for V Nagarajan & Co.,
Chartered Accountants

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

A.G.Sitaraman
Partner
ICAI Firm No. 004879N | M. No.017799

Place: Hyderabad
Date: April 20, 2026

For and on behalf of the Board of Directors of
Jacinth Finvest Limited

M Junia Sucharita
Managing Director
DIN:00184698

JACINTH FINVEST LTD. Hyderabad

P.Indrajit Kowsik
Director
DIN:03011530

V.Vaishali
Chief Financial Officer

Mukta Bhansali
Company Secretary
M.No.A53040

JacinthFinvest LTD

(Amount in Rs.lakhs unless otherwise stated)

Cash flow statement for the year ended		31-Mar-26	31-Mar-25
Cash flows from operating activities :			
Profit before tax		458.03	326.00
Non-cash adjustment to reconcile profit before tax to net cash flows			
Depreciation & Amortization		20.94	12.57
(Gain)/loss on sale of fixed assets		(0.61)	-
Gain on maturity of current investment (non-trade)		(11.47)	(10.23)
Provision on non-performing assets		35.36	(62.22)
Provision for other doubtful assets		109.46	-
Contingent provision against standard assets		8.02	8.95
Bad debts written off		114.53	101.96
Operating profit before working capital changes		734.26	377.03
Movements in working capital :			
Decrease / (increase) in loans to micro entrepreneurs		(3,356.06)	(3,614.26)
Decrease / (increase) in other current and non-current assets		(477.02)	401.23
Increase / (Decrease) in other current liabilities		36.51	(60.81)
Direct taxes paid (net of refunds)		(90.91)	(108.92)
Net Cash Flow from Operating Activities	(A)	(3,153.22)	(3,005.73)
Cash flows from investing activities :			
Purchase of fixed assets		(191.80)	(39.61)
Proceeds from sale of fixed assets		0.71	-
Purchase of current Investments		(4,855.00)	(2,800.00)
Proceeds from sale of current investments		4,866.47	2,810.23
Proceeds from Sale of long-term Investments		(3.32)	36.46
Margin money deposits (net)		(75.44)	(606.34)
Net cash Flow from investing activities	(B)	(258.39)	(599.26)
Cash flows from financing activities :			
Increase / (decrease) in borrowings		2,926.45	3,147.38
Proceeds from issuance of equity share capital and preference share capital		500.00	550.00
Redemption of preference share capital		(181.25)	(45.83)
Increase / (decrease) in securities premium account		-	50.00
Dividend on share capital		(70.94)	601.41
Net cash flow (used in) / from in financing activities	(C)	3,174.26	4,302.96
Net increase/(decrease) in cash and cash equivalents (A + B + C)		(237.35)	697.97
Cash and cash equivalents at the beginning of the year		747.81	49.84
Cash and Cash Equivalents at the end of the year (refer note 3.11)		510.46	747.81
Components of cash and cash equivalents			
Cash in hand		1.37	0.12
With banks			
- on current account		181.48	125.97
-deposits with original maturity for more than 3 months but less than 12 months		327.60	621.72
Total cash and cash equivalents		510.46	747.81

The accompanying notes form an integral part of the financial statements

As per our report of even date
for V Nagarajan & Co.,
Chartered Accountants

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

A.G.Sitaraman
Partner
ICAI Firm No. 004879N | M. No.017799

Place: Hyderabad
Date: April 20, 2026

For and on behalf of the Board of Directors of Jacinth Finvest Limited

M Junia Sucharita
Managing Director
DIN:00184698

P.Indrajit Kowsik
Director
DIN:03011530

JACINTH FINVEST LTD. Hyderabad

V.Vaishali
Chief Financial Officer

Mukta Bhansali
Company Secretary
M.No.A53040

1. CORPORATE INFORMATION:

1.1 Jacinth Finvest Limited (herein after 'the Company') is a Non-Banking Financial Company ('NBFC') engaged in providing financial services to small and micro enterprises in India.

1.2 The company was incorporated in the name of 'JACINTH INVESTMENT & CONSULTANCY SERVICES PRIVATE LIMITED' on March 1, 2006. Subsequently the Company has changed its name to 'JACINTH FINVEST PRIVATE LIMITED' vide fresh certificate of incorporation on August 10, 2006 and again converted into public limited Company, on May 7, 2007.

The company has secured and has a subsisting license from the Reserve Bank of India dated October 30, 2006 (No.:- 09.00420) under section 45 IA of the Reserve Bank of India for carrying such financial services and classified as investment and credit company.

2. SIGNIFICANT ACCOUNTING POLICIES:

2.1 Basis of preparation of financial statements:

a) The financial statements have been prepared in accordance with the generally accepted accounting principles in India (Indian GAAP) and on accrual basis unless stated otherwise elsewhere, assuming the principle of going concern and complying with the accounting standards specified under section 133 of the Companies Act, 2013 read with Companies (Accounting Standards) Amendment Rules, 2016 as applicable.

b) The company is registered as Non deposit taking NBFC under section 45IA of the Reserve Bank of India Act, 1934 and follows all the norms and directions relating to Non-performing assets, classification thereof, provisioning, de-recognition of income and write off, as applicable to Non-banking Financial Companies, as per various applicable provisions of the Directions issued by RBI from time to time.

c) The accounting policies adopted in the preparation of financial statements are consistent with those of previous year

2.2 Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operations during the reporting period. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized prospectively.

2.3 Revenue recognition

a) Revenue is recognized to the extent that terms of performances or service delivery have been completed and it is probable that the economic benefits will follow to the Company and revenue can be reliably measured.

b) Interest income on loans, is recognized under the effective rate of interest method. Income on Non-performing assets is recognized on cash basis as per applicable Directions of Reserve Bank of India, Any interest already recognized but not received is de-recognized, when an assets becomes Non Performing.

c) Amount received against written-off loans is recognized on receipt basis.

d) Interest income on deposits with banks is recognized on time proportion accrual basis taking into account the amount outstanding and rate applicable.

e) Income from Direct Assignment / Securitization transactions i.e., value of excess interest spread is recognized when the related loan assets are derecognised. Interest income is also recognised on carrying value of assets over the remaining period of such assets.

f) Income from business correspondent services is recognised as and when the services are rendered

g) Processing fee, Pre-EMI interest and documentation charges on amount of disbursement is recognized upfront when it becomes due.

V.NAGARAJAN & CO.* CHARTERED ACCOUNTANTS FRN 004879N

JACINTH FINVEST LTD. Hyderabad

h) Receipts from borrowers towards penal and other charges are accounted on cash basis.

i) All other incomes are recognized on accrual basis.

2.4 Loans and advances

Classification, Provisioning and Write-off:

Loans and advances owned by the company which are outstanding on balance sheet dates are classified as standard assets, sub-standard assets, doubtful assets and loss assets in terms of Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025"

Classification	Provision (%)
Standard loans	0.25%
Standard loans -Rescheduled loans	10%
Sub-standard (NPA up to 18 months)	
- Sub-standard asset	10%
Doubtful (Sub-standard beyond 18 months) – (Secured)	
- Doubtful asset up to 1 year	20%
- Doubtful asset over 1 year to 3 years	30%
- Doubtful asset over 3 years	50%
- Doubtful asset not covered by realizable security – (Unsecured)	100%
Loss asset (As identified by the management , auditors or RBI)	100%

Currently, the Company is following the provisioning norms as per the RBI Directions. However, based on the assessment of the management, additional provision is made on case to case basis.

Further, the Company writes off sub-standard / doubtful / Loss assets, after exhausting all the measures of recovery from the borrowers.

2.5 Property, Plant & Equipment and Intangible Assets

All tangible assets are stated at historical cost less accumulated depreciation and impairment losses, if any. Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use.

2.6 Depreciation

Depreciation is provided pro-rata on the Straight-line method based on useful lives specified under Schedule II of the Companies Act, 2013:

Category of Asset	Useful life (Years)	Residual value
Computers - Desktop, laptops etc.	3	5%
Furniture & Fixtures	10	5%
Office equipment	5	5%
Motor Vehicles	8	5%

2.7 Impairment

The carrying amounts of assets are reviewed at each balance sheet date if there is any indication of impairment based on internal/external factors. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

V.NAGARAJAN & CO.* CHARTERED ACCOUNTANTS * FRN 004879N

JACINTH FINVEST LTD. Hyderabad

2.8 Investments

Investments that are readily realizable and intended to be held for not more than a year are classified as current investments. All other investments are classified as long-term investments. Current investments are carried at lower of cost and fair value determined on an individual investment basis. Long-term investments are carried at cost. Loss arising out of decline in the value of investments, which are not temporary in nature, is recognised by way of provision for diminution in value or write down in value of investments.

2.9 Foreign currency transactions

a) Initial Recognition: Foreign currency transactions are recorded in the reporting currency by applying to the foreign currency amount the exchange rate between the reporting currency and the foreign currency at the date of transaction

b) Conversion: Foreign currency monetary items are reported using the exchange rate prevailing at the close of the financial year.

c) Exchange Difference: Exchange differences arising on the settlement of monetary items, or on reporting monetary items of the Company at rates different from those at which they were initially recorded during the year, or reported in previous financial statements, are recognized as income or as expenses in the year in which they arise.

2.10 Retirement and other employee benefits

Retirement benefits in the form of monthly contribution to Provident Fund are charged to Profit and Loss Account of the year, when the contributions to the respective funds are due. There are no other obligations other than the contribution payable to the respective trust.

Gratuity is a defined benefit obligation and is provided / paid for on the basis of an actuarial valuation on projected unit credit method made at the end of each financial year.

2.11 Earnings per share

Basic earnings per share are calculated by dividing the net profit or loss for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period. For the purpose of calculating diluted earnings per share, the net profit or loss for the period attributable to equity shareholders and the weighted average number of shares outstanding during the period are adjusted for the effects of all dilutive potential equity shares.

2.12 Borrowing costs

All borrowing costs are expensed in the period they occur. Borrowing costs include processing fee, interest and other costs incurred in connection with the arrangement of borrowings.

2.13 Accounting for taxes on income

In accordance with the Accounting Standard, Accounting for taxes on Income, provision for current tax is made based on the liability computed in accordance with the relevant tax rates and tax laws. Provision for deferred tax is made for all temporary differences that arise in one accounting year and are capable of reversal in subsequent accounting year. As a prudent measure, deferred tax asset is not recognized in the books of account.

2.14 Closing cash and cash equivalents

Cash and cash equivalents for the purpose of cash flow statement comprise cash at bank and cash in hand, and short-term investments with an original maturity of three months or less.

2.15 Provisions and contingent liabilities

The Company creates a provision when there is a present obligation as a result of past event that probably requires an outflow of resources and reliable estimate can be made of the amount of obligation. A disclosure of contingent liability is made, when there is a possible obligation or a present obligation that will probably not require outflow of resources or where reliable estimate of the obligation cannot be made.

V.NAGARAJAN & CO. CHARTERED ACCOUNTANTS FRN 004879N

JACINTH FINVEST LTD. Hyderabad

JacinthFinvest LTD

Notes to the financial statements as on March 31, 2026

(Amount in Rs.lakhs unless otherwise stated)

3.1. Share capital	31-Mar-26	31-Mar-25
Authorized share capital		
50,000,000 (March 31, 2025: 50,000,000) equity shares of Rs.10/- each	5,000.00	5,000.00
10,000,000 (March 31, 2025: 10,000,000) preference shares of Rs.10/- each	1,000.00	1,000.00
Issued, subscribed and fully paid-up shares		
Equity share capital		
2,15,67,434 (March 31, 2025 : 2,15,67,434) equity shares of Rs.10 each fully paid up	2,156.74	2,056.74
Add: Addition during the year - NIL (Previous year-10,00,000 equity shares of Rs.10/- each @ premium of Rs.5/- each fully paid up)	-	100.00
Closing Balance (A)	**2,156.74**	**2,156.74**
Preference share capital		
Balance at the beginning of the year	404.17	-
Add: Addition during the year (50,00,000 preference shares of Rs.10/- each) - (Previous year 45,00,000 preference shares of Rs.10/- each)	500.00	450.00
Less: Redeemed during the year - 18,12,500 preference shares of Rs.10 each (Previous year -4,58,332 preference shares of Rs.10/- each)	(181.25)	(45.83)
Closing Balance (B)	**722.92**	**404.17**
Total (A+B)	**2,879.66**	**2,560.91**

(a) Reconciliation of the number of shares outstanding at the beginning and at the end of the reporting period:

Equity shares	31-Mar-26		31-Mar-25	
	No. of shares (in lakhs)	Amount	No. of shares (in lakhs)	Amount
At the beginning of the year	215.67	2,156.74	205.67	2,056.74
Issued during the year	-	-	10.00	100.00
Outstanding at the end of the year	**215.67**	**2,156.74**	**215.67**	**2,156.74**

There was no issue of bonus shares/buy back of shares during the year and in the previous year.

During the Financial Year 2024-25, the company has issued 10,00,000 equity shares of Rs.10 each at a premium of Rs.5 per share to one of the existing shareholders under rights issue

Preference shares	31-Mar-26		31-Mar-25	
	No. of shares (in lakhs)	Amount	No. of shares (in lakhs)	Amount
At the beginning of the year	40.42	404.17	-	-
Issued during the year	50.00	500.00	45.00	450.00
Redeemed during the year	(18.13)	(181.25)	(4.58)	(45.83)
Outstanding at the end of the year	**72.29**	**722.92**	**40.42**	**404.17**

(b) Rights, preferences, restrictions of Equity Share Capital

The Company has only one class of equity shares of the par value of Rs.10 each and each share is entitled to one vote per share.

The company has one class of preference shares i.e, 15% optionally convertible cumulative redeemable preference shares of Rs.10 each issued in during FY 2024-25 & FY 2025-26 and redeemable in 12 & 16 quarterly installments respectively along with proportionate dividend @ 15% p.a.

(c) Details of shareholders holding more than 5% shares in the company

Equity shares of Rs.10 each fully paid	31-Mar-26		31-Mar-25	
	No. of shares (in lakhs)	% of holding	No. of shares (in lakhs)	% of holding
Maureen A	40.89	18.96%	40.89	18.96%
J Akhila	46.40	21.51%	46.40	21.51%
P Sheeba	35.80	16.60%	35.80	16.60%
Ivan R	56.40	26.15%	56.40	26.15%

Preference shares of Rs.10 each fully paid	31-Mar-26		31-Mar-25	
	No. of shares (in lakhs)	% of holding	No. of shares (in lakhs)	% of holding
J Akhila	38.65	53.46%	24.38	60.31%
Ivan R	33.65	46.54%	16.04	39.69%

(d) Shares held by Promoters

Promoter name	31-Mar-26			31-Mar-25		
	No. of shares (in lakhs)	% of holding	% change during the year	No. of shares (in lakhs)	% of holding	% change during the year
M. Udaia Kumar	8.58	3.98%	0.00%	8.58	3.98%	-0.19%
S. Vidya	8.83	4.09%	0.00%	8.83	4.09%	-0.20%

NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

JACINTH FINVEST LTD. Hyderabad

Notes to the financial statements as on March 31, 2026

(Amount in Rs.lakhs unless otherwise stated)

3.2. Reserves and surplus	31-Mar-26	31-Mar-25
Securities premium account		
Balance at the beginning of the year	768.27	718.27
Add: Addition during the year NIL (Previous year - Share Premium Rs.5/-per share on 10,00,000 equity shares issued)	-	50.00
Closing Balance (A)	**768.27**	**768.27**
Capital redemption reserve		
Balance at the beginning of the year	45.83	-
Add: Additions during the year	181.25	45.83
Closing Balance (B)	**227.08**	**45.83**
Statutory reserve		
Balance at the beginning of the year	409.67	357.33
Add: Additions during the year (20% out of current year profits)	68.06	52.34
Closing Balance (C)	**477.73**	**409.67**
Surplus in the statement of profit and loss		
Balance at the beginning of the year	1,328.92	1,193.72
Add: Profit for the year	340.33	261.71
Less: Transfer to Capital redemption reserve	(181.25)	(45.83)
Less: Dividend on OCCRPS	(79.74)	(28.33)
Less: Transferred to Statutory Reserve [@ 20% of profit after tax as required by section 45-IC of Reserve Bank of India Act, 1934]	(68.06)	(52.34)
Net in the statement of profit and loss (D)	**1,340.20**	**1,328.93**
Total reserves and surplus (A+B+C+D)	**2,813.28**	**2,552.70**

3.3. Long-term borrowings	31-Mar-26	31-Mar-25
Secured		
- From Banks	-	
Term Loans		
- From NBFC's and Others *	7,234.17	4,623.64
- Vehicle Loan	117.00	-
Less: Amount disclosed under the head "short term borrowings" (Refer Note 3.4)	(4,877.78)	(2,501.85)
Total	**2,473.39**	**2,121.79**

Term loans from NBFC's and others are secured by way of hypothecation of exclusive first charge (floating) portfolio of receivables from time to time at any point of time .

Vehicle loan is secured by way of hypothecation of motor vehicle

3.4. Short-term borrowings	31-Mar-26	31-Mar-25
Secured		
Overdraft from Banks*	198.92	-
Term Loans		
- From NBFC's and Others (Current maturities of long term borrowings) (Refer note 3.3)	4,841.74	2,501.85
- Vehicle Loan	36.04	-
Total	**5,076.70**	**2,501.85**

* The Company has an overdraft facility of ₹200 lakhs (as at 31 March 2025: Nil) with HDFC Bank. The said facility is secured against third party collateral.

V.NAGARAJAN & CO. * CHARTERED ACCOUNTANTS * FRN 004879N

JACINTH FINVEST LTD. * Hyderabad *

Note: 3.3 & 3.4 Continued

Terms of repayment

From NBFC & Others

Orginal Maturity of Loan	Rate of Interest	Remaining Installments	31-03-2026				31-03-2025			
			Non-Current		Current		Non-Current		Current	
			No.of Installments	Amount (₹ in lakhs)	No.of Installments	Amount (₹ in lakhs)	No.of Installments	Amount (₹ in lakhs)	No.of Installments	Amount (₹ in lakhs)
1-12 Months	-	-	-	-	-	-	-	-	-	-
13-24 Months	14-16.75%	24	12	1,145.48	12	3,374.01	12	1,030.12	12	1,674.80
24-36 Months	15-16.25%	30	18	1,013.61	12	1,292.74	17	683.33	12	652.05
More Than 36 Months	15%	28	16	233.33	12	175.00	28	408.33	12	175.00

V.NAGARAJAN & CO.* CHARTERED ACCOUNTANTS FRN 004879N

JACINTH FINVEST LTD. Hyderabad

Notes to the financial statements as on March 31, 2026 (Amount in Rs.lakhs unless otherwise stated)

3.5. Other current liabilities	31-Mar-26	31-Mar-25
Statutory dues payable	51.04	32.34
Interest accrued but not due on borrowings	28.24	35.10
Current dues against asset assignment/securitisation	90.38	87.72
Employee benefit payable	8.64	4.21
Client Insurance premium payable	42.21	28.97
Dividend Payable	16.82	8.02
Other payables	40.67	29.53
Total	**278.00**	**225.89**

	Non -current		Current	
3.6. Provisions	**31-Mar-26**	**31-Mar-25**	**31-Mar-26**	**31-Mar-25**
Provision for gratuity	-	-	4.20	11.00
Contingent provisions against standard assets	10.46	9.73	13.57	6.28
Provisions for non-performing assets	41.52	7.39	119.29	118.05
Provision for other assets	-	-	106.15	4.00
Provision for income tax (net of advance tax)	-	-	26.55	-
Total	**51.98**	**17.12**	**269.75**	**139.34**

3.7. Property, Plant & Equipment	Lease Hold Property	Furniture and fixtures	Computers	Office equipments	Motor Vehicles	Total
Cost:						
At April 1, 2024	-	**37.20**	**38.85**	**4.32**	-	**80.36**
Additions for the year	-	7.83	8.72	0.10	22.96	39.61
Disposals for the year	-	-	-	-	-	-
At March 31, 2025	-	**45.03**	**47.57**	**4.41**	**22.96**	**119.97**
Additions for the year	44.02	1.45	3.08	8.40	134.84	191.79
Disposals for the year	-	0.15	-	-	-	0.15
At March 31, 2026	**44.02**	**46.33**	**50.65**	**12.81**	**157.80**	**311.61**
Depreciation:						
At April 1, 2024	-	**24.95**	**26.42**	**3.46**	-	**54.83**
Charge for the year	-	2.69	7.64	0.20	2.05	12.57
Disposals for the year	-	-	-	-	-	-
At March 31, 2025	-	**27.64**	**34.06**	**3.66**	**2.05**	**67.39**
Charge for the year	6.77	2.95	7.14	1.27	2.81	20.95
Disposals for the year	-	0.05	-	-	-	0.05
At March 31, 2026	**6.77**	**30.54**	**41.20**	**4.93**	**4.86**	**88.28**
Net Block:						
At March 31, 2025	-	**17.39**	**13.51**	**0.75**	**20.91**	**52.58**
At March 31, 2026	**37.25**	**15.79**	**9.45**	**7.88**	**152.94**	**223.33**

3.8. Non Current Investments	31-Mar-26	31-Mar-25
Investment in equity instruments {unquoted} of		
1. Share Microfin Limited (SML)	1,980.67	1,977.35
(4,22,97,729 (Previous year: 91,25,126) equity shares of Rs.10/- each, fully paid up)		
2. Seed Money Finvest Limited (SMFL)	148.54	148.54
(14,85,400 (Previous year: 14,85,400) equity shares of Rs.10/- each, fully paid up)		
Total	**2,129.21**	**2,125.89**

During the year 2025-26, Jacinth Finvest Ltd (JFL) has increased its stake in SHARE Microfin Ltd (SML) form 91,25,126 equity shares to 4,22,97,729 equity shares in line with the share purchase agreement entered with Legatum Ventures Ltd (LVL) for transfer of 3,31,72,603 shares in SML. Acquired these shares in 2 tranches in October, 2025 & February, 2026. Further, SML obtained necessary approvals from Reserve Bank Of India for increase in stake of JFL from 10.5% to 48.69%. The book value of equity shares of SML as per the latest available audited balance sheet (as on 31st March 2025) is about Rs.9.21 per share as against cost of investment of Rs.4.68 per share.

During the financial year 2022-23, the company has invested in equity shares of Seed money Finvest Ltd, a company incorporated on October 10, 2022 with an intention to act as a fintech company. The business operations are expected to commence in FY2027/ FY2028. The company has originally invested in 18,50,000 equity shares and during the year FY2025, in compliance with shareholding agreement, sold 3,64,600 equity shares at par. The company holds 35.54% stake as on March 31, 2026 (same as on March 31, 2025).

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

JACINTH FINVEST LTD. Hyderabad

Notes to the financial statements as on March 31, 2026

(Amount in Rs.lakhs unless otherwise stated)

3.9. Loans and advances	31-Mar-26	31-Mar-25
Total Assets Under Management	**18,121.96**	**13,837.18**
Less: Portfolio under BC model	(7,606.37)	(6,215.02)
Less: Assigned/securitisation portfolio	(744.36)	(1,092.46)
Net Portfolio	**9,771.23**	**6,529.70**
Portfolio - non current	**4,224.38**	**3,898.61**
Portfolio - current	**5,547.84**	**2,631.09**

		Non -current		Current	
A. Portfolio Loans		**31-Mar-26**	**31-Mar-25**	**31-Mar-26**	**31-Mar-25**
Secured, considered good		3,488.26	2,892.69	1,633.40	1,065.56
Secured, considered doubtful		41.50	7.39	94.36	114.76
Unsecured, considered good		694.61	998.53	3,794.16	1,447.48
Unsecured, considered doubtful		0.02	-	24.92	3.30
	Total (A)	**4,224.39**	**3,898.61**	**5,546.84**	**2,631.09**
B. Advances recoverable in cash or kind					
Unsecured considered good		30.34	-	41.43	99.36
	Total (B)	**30.34**	-	**41.43**	**99.36**
C. Other loans and advances					
Employees loans		5.01	1.00	13.35	17.56
Advance against loan members' death claims		-	-	28.05	17.51
Advance tax (net off provision)		-	-	-	0.23
	Total (C)	**5.01**	**1.00**	**41.40**	**35.30**
Total (A+B+C)		**4,259.74**	**3,899.61**	**5,629.67**	**2,765.75**

	Non -current		Current	
3.10. Other assets	**31-Mar-26**	**31-Mar-25**	**31-Mar-26**	**31-Mar-25**
Margin money deposits	180.00	104.56	-	-
Security deposits - unsecured, considered good	70.90	82.10	66.31	15.13
Interest accrued and due on portfolio loans	-	-	5.43	0.98
Interest accrued but not due on portfolio loans	-	-	93.67	69.26
Interest accrued but not due on deposits	-	-	3.20	19.49
Other receivables	-	-	670.85	236.45
Total	**250.90**	**186.66**	**839.46**	**341.30**

3.11. Cash and cash equivalents	**31-Mar-26**	**31-Mar-25**
Cash in hand	1.37	0.12
Balances with banks		
In Current accounts	181.48	125.97
	182.85	126.09
Other bank balances		
Deposits with original maturity for more than 3 months but less than 12 months	327.60	621.72
Deposits with original maturity for more than 12 months	180.00	-
	507.60	621.72
Less: Amount disclosed under other non current asset (Refer note no. 3.10)	(180.00)	-
Total	**510.45**	**747.81**

Note: Margin Money Deposits with banks are cash collateral given to lenders against financial facilities

V.NAGARAJAN & CO. * CHARTERED ACCOUNTANTS * FRN 004879N

JACINTH FINVEST LTD. Hyderabad

JacinthFinvest LTD

Notes to the financial statements as on March 31, 2026

(Amount in Rs.lakhs unless otherwise stated)

3.12. Revenue from operations	31-Mar-26	31-Mar-25
Interest Income		
Interest income on portfolio loans	1,924.77	1,004.93
Interest income on assigned/securitisation	107.68	31.68
Income from BC operations	720.69	627.98
Other operating revenue		
Loan processing and other fees	293.33	198.10
Recovery against loans written off	33.40	22.66
Total	**3,079.87**	**1,885.35**

3.13. Other Income	31-Mar-26	31-Mar-25
Interest on fixed deposits	31.14	43.49
Gain on maturity of current investment (non-trade)	11.47	10.23
Interest on employee loans	2.90	1.42
Other provision written back	-	9.39
Excess provision written back	-	53.28
Gain On Sale Of Fixed Asset	0.61	-
Miscellaneous income	0.11	4.12
Total	**46.23**	**121.93**

3.14. Employee benefit expenses	31-Mar-26	31-Mar-25
Salaries and bonus/incentives	870.99	707.12
Contribution to provident and other funds	42.11	29.69
Gratuity expenses	4.85	11.00
Total	**917.95**	**747.81**

3.15. Finance costs	31-Mar-26	31-Mar-25
Interest on term loans	920.03	416.97
Other finance costs	78.41	70.84
Bank charges	1.34	1.33
Total	**999.78**	**489.14**

3.16. Other expenses	31-Mar-26	31-Mar-25
Rent	121.90	100.21
Rates and taxes	2.33	36.60
Traveling and conveyance	123.94	74.65
General and office maintenance	42.69	22.33
Software maintenance charges	52.82	39.15
Auditors' remuneration (refer note below)	5.01	5.32
Printing and stationery	7.22	8.39
Electricity expenses	9.22	7.26
Professional and consultancy charges	30.09	19.06
Legal expenses	5.75	2.96
Communication expenses	8.46	6.30
Loss on other assets	109.46	-
Other administrative expenses	52.60	7.57
Total	**571.49**	**329.80**

Auditors' remuneration	31-Mar-26	31-Mar-25
As auditor:		
Statutory audit fee	4.00	4.36
Tax audit fee	0.27	0.55
In other capacity:		
Certification fee	0.74	0.41
Total	**5.01**	**5.32**

3.17. Provision and write-offs	31-Mar-26	31-Mar-25
Contingent provision against standard assets	8.02	8.95
Provision on non-performing assets	35.36	(62.22)
Transferred to excess provision written back (refer note 3.13)	-	53.27
Bad debts written off	114.53	101.96
Total	**157.91**	**101.96**

V. NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

JACINTH FINVEST LTD. Hyderabad

Jacinth Finvest LTD

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

(Amount in Rs.lakhs unless otherwise stated)

4. Contingent liabilities and commitments	31-Mar-26	31-Mar-25
First Loss default Guarantee for		
(i) Cash collateral for business Correspondence and securitization transactions	285.63	621.72

5. Related party disclosures

a) Names of related party and nature of relationship

Name	Nature of relationship
J Akhila	Key Management Personnel
Junia Sucharita	Key Management Personnel
SHARE Microfin Limited	Associate Company

Related Party Items	Associate		Key Management Personnel		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Purchase of Fixed/ Other Assets	1,449.26	-	-	-	1,449.26	-
Interest received	97.38	-	-	-	97.38	-
Others						
-Investment in Preference Shares	-	-	250.00	275.00	250.00	275.00
- Remuneration Paid	-	-	104.64	106.90	104.64	106.90

Further, there are no business transactions with related parties as listed in para # 9 of Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025

6. Ratios

Ratios	Numerator/Denominator	31-Mar-26	31-Mar-25	Variance	Reasons for Variance more than 25%
Current Ratio	Current Assets / Current Liabilities	1.24	1.34	-7.70%	
Debt-Equity Ratio	Debt / Shareholder's Equity	1.33	0.90	46.68%	Due to increase in debt
Debt Service Coverage Ratio	(PBITDA+Current receivables) / Debt Installments including interest	1.34	1.43	-5.92%	
Return on Equity Ratio	PAT / Avg. Shareholder's Equity	6.30%	5.54%	13.59%	
Inventory turnover ratio	Not Applicable	NA	NA	0.00%	
Trade Receivables turnover ratio	Not Applicable	NA	NA	0.00%	
Trade payables turnover ratio	Not Applicable	NA	NA	0.00%	
Net capital turnover ratio	Turnover / Avg. Working Capital	262.91%	179.06%	46.83%	Due to increase in revenue
Net profit ratio	PAT / Gross Income	11.05%	13.88%	-20.40%	
Return on Capital employed	PBIT / (Total Assets - Current Liabilities)	10.97%	8.36%	31.21%	Due to increase in PBIT
Return on investment	Net gain / Cost of Investment	0.24%	0.37%	-35.34%	Due to decrease in period of investment

7. Employee benefit plans

Defined contribution plans

The Company makes Provident Fund Scheme contributions which are defined contribution plans, for qualifying employees. Under the Schemes, the Company is required to contribute a specified percentage of the payroll costs to fund the benefits. The Company recognized Rs.31,56,039 (Year ended March 31, 2025, Rs.26,10,994) for Provident Fund contributions in the Statement of Profit and Loss. The contributions payable to these plans by the Company are at rates specified in the rules of the schemes.

V.NAGARAJAN & CO. * CHARTERED ACCOUNTANTS * FRN 004879N

JACINTH FINVEST LTD. * Hyderabad *

Notes to the financial statements for the year ended March 31, 2026 (Amount in Rs.lakhs unless otherwise stated)

Defined benefit plans

The Company has a defined benefit gratuity plan. Every employee who has completed five years or more of service is eligible for gratuity on cessation of employment and it is computed at 15 days salary (based on last drawn salary) for each completed year of service. The scheme is funded with an insurance Company in the form of a qualifying insurance policy.

The following tables summarize the components of net benefit expense recognized in the statement of profit and loss and the funded status and amounts recognized in the Balance Sheet for the respective plan.

Statement of Profit and loss

Net employees benefit expense:

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Current service cost	4.97	4.23
Interest cost on benefit obligation	2.01	1.58
Past Service Cost	-	-
Expected return on plan assets	(3.17)	(2.42)
Net actuarial (gain) / loss recognized in the year	0.40	0.06
Net employee benefit expense	**4.20**	**3.44**

Balance Sheet

Particulars	Gratuity	
	March 31, 2026	March 31, 2025
Defined benefit obligation	35.02	27.66
Fair value of plan assets	(49.21)	(34.89)
Plan liability/ (Asset)	**(14.19)**	**(7.24)**

Changes in the present value of the defined benefit obligation are as follows:

Particulars	Gratuity	
	March 31, 2026	March 31, 2025
Opening defined benefit obligation	27.66	21.79
Prior service cost - vested benefit	-	-
Interest cost	2.01	1.58
Current service cost	4.97	4.23
Benefits paid	-	-
Net transfer in/(out) (including the effect of any business combinations/divestitures)	-	-
Actuarial (gains) / losses on obligation	0.40	0.06
Closing defined benefit obligation	**35.02**	**27.66**

Changes in the fair value of plan assets are as follows:

Particulars	Gratuity	
	March 31, 2026	March 31, 2025
Opening fair value of plan assets	34.89	30.00
Adjustment to opening balance / expenses	-	-
Expected return	3.17	2.42
Contributions by employer	11.14	2.47
Benefits paid	-	-
Net transfer in/(out) (including the effect of any business combinations/divestitures)	-	-
Actuarial gains / (losses)	-	-
Closing fair value of plan assets	**49.21**	**34.89**

The major categories of plan assets as a percentage of the fair value of total plan assets are as follows:

Particulars	Gratuity	
	March 31, 2026	March 31, 2025
Investment with insurer	100%	100%

The principal assumptions used in determining gratuity obligations for the Company's plans are shown below:

Particulars	Gratuity	
	March 31, 2026	March 31, 2025
Discount rate	7.25%	7.25%
Increment Rate	7.00%	7.00%
Attrition rate	2.00%	2.00%

The expected rate of return on plan assets is determined after considering several applicable factors such as the composition of the plan assets, investment strategy, market scenario, etc.

The discount rate is based on the prevailing market yields of Government of India securities as at the balance sheet date for the estimated term of the obligations.

The estimate of future salary increases considered, takes into account the inflation, seniority, promotion, increments and other relevant factors.

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

JACINTH FINVEST LTD. Hyderabad

8. Earnings Per Share

Particulars	March 31, 2026	March 31, 2025
Net profit/ (loss) after tax as per Statement of Profit and Loss	340.33	261.71
Less: Dividend on OCCRPS and tax thereon	(79.74)	(28.33)
Net profit/ (loss) for calculation of basic earnings per share	260.59	233.38
Add: Dividend on OCCRPS and tax thereon	79.74	28.33
Net profit/ (loss) for calculation of diluted earnings per share	340.33	261.71
Weighted average number of equity shares in calculating basic earnings (in lakhs)	215.67	211.54
Effect of dilution		
Conversion of OCCRPS (in lakhs)	53.14	2.92
Weighted average number of equity shares in calculating diluted earnings per share (in lakhs)	268.81	214.46
Basic earnings per share	1.21	1.10
Diluted earnings per share	0.97	1.09
(Nominal value of Rs.10 each (Previous year Rs.10 each))		

9. Asset Assignment

(a) Details of Loans Transferred:

Particulars	31-Mar-26	31-Mar-25
Total Book value of the loan asset assigned	811.25	797.84
Sale consideration received (90% / 80% of the pool)	730.13	638.27
Income recognised in Profit & Loss a/c	48.92	31.04
Outstanding Portfolio as of 31st March	415.59	604.71
Weighted average maturity	17 Months	21 Months
Weighted average holding period	4.75 Months	16 Months
Retention of beneficial economic interest	10%	20%
Coverage of tangible security coverage	NIL	NIL
Rating-wise distribution of rated loans	NIL	NIL
Whether agreed to replace loans transferred to transferee(s)	NO	NO

Under the agreement for the assignment of loans the Company has transferred all the rights and obligations relating to the loan asset assigned to the Investor/Lender.

(a) Details of Loans Acquired:

Particulars	31-Mar-26	31-Mar-25
Total Book value of the loan asset acquired	1,449.26	-
Purchase consideration paid (90% of the pool)	1,304.34	-
Income recognised in Profit & Loss a/c	97.38	-
Outstanding Portfolio as of 31st March	485.52	-
weighted average maturity	24 Months	-
weighted average holding period	13 Months	-
retention of beneficial economic interest	10%	-
coverage of tangible security coverage	Nil	-
rating-wise distribution of rated loans	Nil	-
whether agreed to replace loans transferred to transferee(s)	No	-

Under the agreement for the assignment of loans the Company has transferred all the rights and obligations relating to the loan asset assigned to the Investor/Lender.

V.NAGARAJAN & CO.* CHARTERED ACCOUNTANTS * FRN 004879N

JACINTH FINVEST LTD. * Hyderabad *

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

(Amount in Rs.lakhs unless otherwise stated)

10. Securitization

Particulars	Sl No	31-Mar-26	31-Mar-25
No of SPEs holding assets for securitisation	1	1	1
Total amount of securitised assets as per books of the SPEs	2	565.09	565.09
Total amount of exposures retained by the originator to comply with MRR as on the date of balance sheet	3		
a) Off-balance sheet exposures			
• First loss			
• Others			
b) On-balance sheet exposures			
• First loss		26.38	54.20
• Others			
Amount of exposures to securitisation transactions	4		
a) Off-balance sheet exposures			
i) Exposure to own securitisations			
• First loss			
• Others			
ii) Exposure to third party securitisations			
• First loss			
• Others			
b) On-balance sheet exposures			
i) Exposure to own securitisations			
• First loss			
• Others			
ii) Exposure to third party securitisations			
• First loss			
• Others			
Sale consideration received for the securitised assets and gain /loss on sale on account of securitisation	5	508.58	508.58
Form and quantum (outstanding value) of services provided by way of, liquidity support, post-securitisation asset servicing, etc.	6		
Performance of facility provided. Please provide separately for each facility viz. Credit enhancement, liquidity support, servicing agent etc. Mention percent in bracket as of total value of facility provided.	7		
(a) Amount paid			
(b) Repayment received			
(c) Outstanding amount		40.00	40.00
Average default rate of portfolios observed in the past. Please provide breakup separately for each asset class i.e. RMBS, Vehicle Loans etc.	8		
Amount and number of additional / top up loan given on same underlying asset. Please provide break up separately for each asset class i.e.RMBS, Vehicle Loans etc.	9		
Investor complaints	10		
(a) Directly / Indirectly received and;			
(b) Complaints outstanding			

Under the agreement for the assignment of loans the Company has transferred all the rights and obligations relating to the loan asset assigned to the Investor/Lender.

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

JACINTH FINVEST LTD. Hyderabad

11. Business Correspondent Services

Jacinth Finvest Limited acts as a Business Correspondent to M/s UGRO Capital Limited. As a Business Correspondent, JFL provides service of sourcing eligible clients to M/s UGRO Capital Limited and execute documentation for Loan processing. For rendering the Business correspondent service, the company charges service fee and processing fee on disbursement, as per the agreed terms and conditions by both the parties.

During the year, the company has also signed BC agreement with 2 more lenders viz, Kaleidofin Capital (P) Ltd and Annapurna Finance (P) Ltd for providing unsecured loans to small enterprenuers

As on March 31, 2026 the Company manages the Portfolio as given below.

Name of BC Partner	31-Mar-26	31-Mar-25
UGRO Capital Ltd	6,546.37	6,215.02
Kaleidofin Capital (P) Ltd	1,024.15	-
Annpurna Finance (P) Ltd	35.84	-

Additional disclosures pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025

i) Company's exposure to real estate sector as on March 31, 2026 is Nil (Previous year: Nil):

ii) Company's exposure to capital market as on March 31, 2026 is Nil (Previous year: Nil):

iii) Derivatives:

The Company has not entered into any forward rate agreements, interest rate swaps, exchange traded interest rate derivatives. Hence, no disclosure has been made for the same.

The Company has no unhedged foreign currency exposure as on March 31, 2026 (Previous year: Nil).

iv) Disclosures relating to Securitisation: Please refer note 9 and 10.

v) Details of financial assets sold to securitisation / reconstruction company for asset reconstruction:

The Company has not sold financial assets to Securitisation / Reconstruction companies for asset reconstruction in the current year and previous year.

vi) Asset classification

Assets	31-Mar-26	31-Mar-25
Standard assets	9,610.43	6,404.27
Sub-standard assets	160.80	125.44
Doubtful assets	-	-
Total Gross Portfolio	**9,771.23**	**6,529.71**
Less: Provision	160.80	125.44
Total Net Portfolio	**9,610.43**	**6,404.27**

vii) Sectoral exposure

Sectors	31-Mar-26			31-Mar-25		
	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ in crore)	Gross NPAs (₹ in crore)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ in crore)	Gross NPAs (₹ in crore)	Percentage of Gross NPAs to total exposure in that sector
Agriculture and allied activities	45.27	0.27	0.60%	31.57	0.20	0.63%
Industry - MSME	97.84	1.29	1.32%	83.52	0.90	1.07%
Services	38.11	0.28	0.73%	23.28	0.20	0.86%
Personal loans	-	-		-	-	
Others	-	-		-	-	

V.NAGARAJAN & CO. ★ CHARTERED ACCOUNTANTS ★ FRN 004879N

JACINTH FINVEST LTD. ★ Hyderabad ★

viii) Disclosure of customer complaints:

Particulars	31-Mar-26	31-Mar-25
Complaints received by the NBFC from its customers		
a). No. of complaints pending at the beginning of the year	Nil	Nil
b). No. of complaints received during the year	23	19
c). No. of complaints disposed during the year	23	19
Of which, number of complaints rejected by the NBFC	0	0
d). No. of complaints pending at the end of the year	Nil	Nil
Maintainable complaints received by the NBFC from Office of Ombudsman		
Number of maintainable complaints received by the NBFC from Office of Ombudsman	Nil	Nil
Of this, number of complaints resolved in favour of the NBFC by Office of Ombudsman	Nil	Nil
Of this, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	Nil	Nil
Of this, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	Nil	Nil
Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

The Company has a Customer Grievance Redressal Mechanism for convenience of customers to register their complaints and for the Company to monitor and redress them.

ix) Information on instances of fraud:

Instances of fraud for the year ended March 31, 2026:

Nature of fraud	No. of cases	Amount of fraud
Cash embezzlement	1	9.94

Out of Rs.9.94 lakhs, an amount of Rs.5.72 lakhs was collected from clients and not remitted in office and the balance amount is collected from the clients for his personal use. Action is being taken and amount will be recovered shortly

Instances of fraud for the year ended March 31, 2025:

Nature of fraud	No. of cases	Amount of fraud
Cash embezzlement	1	9.42

Out of Rs.9.42 lakhs, an amount of Rs.5.30 lakhs was collected from clients and not remitted in office and the balance amount is not reported as collected. Case has been filed in Karimnagar court and the company hopeful of recovering the amount shortly

x) Outstanding of loans against security of gold as a percentage to total assets is Nil (Previous year: Nil).

xi) Loans to directors, senior officers and relatives of directors

Particulars	31-Mar-26	31-Mar-25
Directors and their relatives	-	5.00
Entities associated with directors and their relatives	-	-
Senior Officers and their relatives	-	-

xii) Leverage ratio: (out side liabilities/own funds)

Particulars	31-Mar-26	31-Mar-25
Leverage ratio	1.38	0.95

xiii) Capital to risk-assets ratio (CRAR):

Particulars	31-Mar-26	31-Mar-25
CRAR (%)	34.06%	41.76%
CRAR - Tier I capital (%)	27.76%	36.71%
CRAR - Tier II capital (%)	6.30%	5.05%
Amount in subordinated debt raised as Tier-II capital	Nil	Nil
Amount raised by issue of Perpetual Debt Instruments	Nil	Nil

In the opinion of the board of directors, all the assets have a value on realisation in the ordinary course of business at least equal to the amount at which they are stated. In the case of loans where realisation is doubtful, suitable provision has been made.

V.NAGARAJAN & CO. * FRN 004879N * CHARTERED ACCOUNTANTS

JACINTH FINVEST LTD. * Hyderabad *

xiv) Liquidity Risk Management:

(i) Funding Concentration based on significant counterparty on borrowings

Number of Significant Counterparties	Amount	% of Total deposits	% of Total Liabilities
4	4,525.92	-	55.51%

a) A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs

b) Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

(ii) Top 20 large deposits (amount in Rs.crore and % of total deposits) – Not applicable

(iii) Top 10 borrowings (amount in Rs.crore and % of total borrowings)

Amount	% of total borrowing*
68.54	92.21%

(iv) Funding Concentration based on significant instrument/product

Name of Instrument/product	Amount (Rupees in Crores)	% of Total Liabilities
Term Loans	75.50	92.64%
Borrowings under securitization	0.31	0.38%
Total Liabilities*	81.50	100%

*Total Liabilities excluding share capital, Reserve & Surplus and Borrowings under securitisation.

(v) Stock Ratios:

Particulars	31-Mar-26
Commercial Papers to Total Public Funds	Nil
Commercial Papers to Total Liabilities	Nil
Commercial Papers to Total Assets	Nil
NCDs (Original Maturity <1 yrs.) to Total Public Funds	Nil
NCDs (Original Maturity <1 yrs.) to Total Liabilities	Nil
NCDs (original Maturity <1 yrs.) to Total Assets	Nil
Other Short Term Liabilities to Total Public Funds	74.02%
Other Short Term Liabilities to Total Liabilities	65.70%
Other Short Term Liabilities to Total Assets	38.68%

(vi) Institutional set-up for liquidity risk management

The company has an Asset Liability Management Committee (ALCO), a board committee supported by ALM Support group, a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Committee (RC), a subcommittee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same

12. Other Additional regulatory information

(a) Security of current asset borrowings

The Company has not been sanctioned any working capital limits in excess of five crore rupees in aggregate from banks and financial institutions during any point of time of the year on the basis of security of current assets. Accordingly, the requirement to report on Clause (ii)(b) of the Order is not applicable to the Company.

(b) The Company does not possess any overseas assets

(c) Area of Operations

Particulars	Details
Area and Country of Operations	India
Joint venture partners with regard to joint ventures and overseas subsidiaries	NA

(d) Postponements of revenue recognition: Current year: Nil (Previous year: Nil)

(e) Net Profit or Loss for the period, prior period items and changes in accounting policies

There are no material prior period items other than those disclosed in Financial Statements.

(f) Title deeds of Immovable Properties not held in name of the Company

The company does not have any immovable properties whose title deeds are not held in the name of the company.

V.NAGARAJAN & CO. FRN 004879N CHARTERED ACCOUNTANTS

JACINTH FINVEST LTD. Hyderabad

(g) Loans and Advances

There are no loans or advances in the nature of loans which are granted to promoters, directors, KMPs and the related parties (as defined under the Companies Act, 2013), either severally or jointly with any other person that are:

(i) repayable on demand, or

(ii) without specifying any terms or period of repayment

(h) Details of Benami Property held

The Company does not have any benami property, where any proceeding has been initiated or pending against the company for holding any Benami property.

(i) Willful Defaulter

The Company is not declared as willful defaulter by any bank or financial Institution or other lender.

(j) Relationship with Struck off Companies

The Company does not have any transactions with companies struck off.

(k) Registration of charges or satisfaction of charges with Registrar of Companies (ROC)

The Company does not have any charges or satisfaction of charges which is yet to be registered with ROC beyond the statutory period.

(l) Utilisation of borrowed funds and share premium

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

(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries), or,

(ii) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

b) During the year, the Company has not received any fund 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:

(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries)or,

(ii) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

(m) Undisclosed Income

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

(n) Details of Crypto Currency or Virtual Currency

The Company has not traded or invested in Crypto currency or Virtual Currency during the current financial year and any of the previous financial years.

13. Comparatives

The previous year figures are regrouped /rearranged to conform to current year presentation.

As per our report of even date
for V Nagarajan & Co.,
Chartered Accountants

V.NAGARAJAN & CO. ★ CHARTERED ACCOUNTANTS ★ FRN 004879N

A.G.Sitaraman
Partner
ICAI Firm No. 004879N | M. No.017799

Place: Hyderabad
Date: April 20, 2026

For and on behalf of the Board of Directors of
Jacinth Finvest Limited

JACINTH FINVEST LTD. Hyderabad

M Junia Sucharita
Managing Director
DIN:00184698

P.Indrajit Kowsik
Director
DIN:03011530

V.Vaishali
Chief Financial Officer

Mukta Bhansali
Company Secretary
M.No.A53040

Annex I

Schedule to the Balance Sheet

(₹ in crore)

Particulars					
Liabilities side				**Amount Outstanding**	**Amount Overdue**
1	**Loans and advances availed by the NBFC inclusive of interest accrued thereon but not paid:**				
	(a)	Debentures: Secured		-	-
		: Unsecured		-	-
		(other than falling within the meaning of public deposits*)			
	(b)	Deferred Credits		-	-
	(c)	Term Loans		73.51	-
	(d)	Inter-corporate loans and borrowing		-	-
	(e)	Commercial Paper		-	-
	(f)	Public Deposits*		-	-
	(g)	Other Loans-Over Draft		1.99	-
	* Please see Note 1 below				
2	**Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid):**				
	(a)	In the form of Unsecured debentures		-	-
	(b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security		-	-
	(c)	Other public deposits		-	-
	* Please see Note 1 below				
Assets side				**Amount outstanding**	
3	**Break-up of Loans and Advances including bills receivables [other than those included in (4) below]:**				
	(a)	Secured		52.57	
	(b)	Unsecured		45.13	
4	**Break up of Leased Assets and stock on hire and other assets counting towards asset financing**				
	(i)	Lease assets including lease rentals under sundry debtors:			
		(a)	Financial lease	-	
		(b)	Operating lease	-	
	(ii)	Stock on hire including hire charges under sundry debtors:			
		(a)	Assets on hire	-	
		(b)	Repossessed Assets	-	
	(iii)	Other loans counting towards asset financing activities			
		(a)	Loans where assets have been repossessed	-	
		(b)	Loans other than (a) above	-	
5	**Break-up of Investments**				
	Current Investments				
	1	Quoted			
		(i)	Shares	-	
			(a) Equity	-	
			(b) Preference	-	
		(ii)	Debentures and Bonds	-	
		(iii)	Units of mutual funds	-	
		(iv)	Government Securities	-	
		(v)	Others (please specify)	-	
	2	Unquoted			
		(i)	Shares	-	
			(a) Equity		
			(b) Preference	-	
		(ii)	Debentures and Bonds	-	
		(iii)	Units of mutual funds	-	
		(iv)	Government Securities	-	
		(v)	Others (please specify)	-	

V.NAGARAJAN & CO. ★ CHARTERED ACCOUNTANTS ★ FRN 004879N

JACINTH FINVEST LTD. ★ Hyderabad ★

Long Term investments			
1	Quoted		
	(i)	Share	-
		(a) Equity	-
		(b) Preference	-
	(ii)	Debentures and Bonds	-
	(iii)	Units of mutual funds	-
	(iv)	Government Securities	-
	(v)	Others (please specify)	-
2	Unquoted		
	(i)	Shares	-
		(a) Equity	21.29
		(b) Preference	-
	(ii)	Debentures and Bonds	-
	(iii)	Units of mutual funds	-
	(iv)	Government Securities	-
	(v)	Others (please specify)	-

6 **Borrower group-wise classification of assets financed as in (3) and (4) above:**

Please see Note 2 below

Category			Amount net of provisions		
			Secured	Unsecured	Total
1	**Related Parties ****				
	(a)	Subsidiaries	-	-	-
	(b)	Companies in the same group	-	-	-
	(c)	Other related parties	-	-	-
2	Other than related parties		51.22	44.89	96.10
		Total	51.22	44.89	96.10

7 **Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and**

Please see Note 3 below

Category			Market Value/ Break up or fair value or NAV	Book Value (Net of Provisions)
1	Related Parties **			
	(a)	Subsidiaries	-	-
	(b)	Companies in the same group	-	-
	(c)	Other related parties	-	-
2	Other than related parties		21.29	21.29
Total			21.29	21.29

** As per Accounting Standards of ICAI (Please see Note 3)

8 **Other information**

Particulars			**Amount**
(i)	Gross Non-Performing Assets		
	(a)	Related parties	-
	(b)	Other than related parties	1.61
(ii)	Net Non-Performing Assets		
	(a)	Related parties	-
	(b)	Other than related parties	-
(iii)	Assets acquired in satisfaction of debt		-

Notes:

1. As defined in the Reserve Bank of India (Non-Banking Financial Companies – Acceptance of Public Deposits) Directions, 2025
2. Provisioning norms shall be applicable as prescribed in these Directions.
3. All notified Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break up / fair value / NAV in respect of unquoted investments shall be disclosed irrespective of whether they are classified as long term (amortised cost in the case of Ind AS) or current (fair value in the case of Ind AS) in (5) above.