Independent Auditor's Report

To the Members of Radhya Micro Finance Private Limited

Report on the Audit of the Financial Statements

Opinion

1. We have audited the accompanying financial statements of Radhya Micro Finance Private Limited ('the Company'), which comprise the Balance Sheet as at 31 March 2025, the Statement of Profit and Loss and the Cash Flow Statement for the year then ended, and a summary of the significant accounting policies and other explanatory information.

2. 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 ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India including the Accounting Standards prescribed under section 133 of the Act, read with rule 7 of the Companies (Accounts) Rules, 2014 (as amended), of the state of affairs of the Company as at 31 March 2025, and its profit and its cash flows for the year ended on that date.

Basis for opinion

3. We conducted our audit in accordance with the Standards on Auditing 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 ('ICAI') 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 opinion.

Information other than the financial Statements and Auditor's Report thereon

4. The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Annual 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 do 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 and, in doing so, consider whether the 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, 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.

Responsibilities of Management for the Financial Statements

5. 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 and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards prescribed under section 133 of the Act, read with rule 7 of the Companies (Accounts) Rules, 2014 (as amended) and the guidelines issued by Reserve Bank of India (RBI). 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 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.

6. 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.

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

Auditor's Responsibilities for the Audit of the Financial Statements

8. 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 Standards an Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individual or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

9. As part of an audit in accordance with Standards on Auditing, 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. 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.

10. 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.

11. 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

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

13. Further to our comments in Annexure A, 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 purpose 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 financial statements dealt with by this report are in agreement with the books of account;

 d) In the opinion, the aforesaid financial statements comply with the Accounting Standards prescribed under sec 133 of the Act, read with rule 7 of the Companies (Accounts) Rules. 2014 (as amended);

 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 31 March 2025 from being appointed as a director in terms of section 164(2) of the Act;

 f) The Company has not paid or provided for any managerial remuneration during the year. Accordingly, reporting under section 197 (16) of the Act is not applicable

 g) With respect to the adequacy of internal financial controls over financial reporting of the company and the operating effectiveness of such controls, since it is a private limited company having turnover less than Rs 50 crores as per latest audited financial statements and does not have aggregate borrowings from banks or financial institution or from body corporate at any point of time during the financial year exceeding Rs 25 crores, this clause is not applicable vide notification dated 13th June 2017 issued by Ministry of Corporate Affairs, Govt. of India.

 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 has no pending litigations on its financial position as at 31 March 2025;

 II. the Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses as at 31 March 2025;

 III. there were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company during the year ended 31 March 2025.

 IV. a) The management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) 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 dividend during the year.

14. 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.

For Ashwarya Chandra & Company
Chartered Accountants
FRN.: 029733C

ASHWARYA CHANDRA & COMPANY FRN 029733C Chartered Accountants

Shivam Shukla

Shivam Shukla
Partner
M. No.: 446432

Place: Noida
Date: 25-09-2025
UDIN: 25446432BPBHVG4033

Annexure A to the Independent Auditor's Report of even date to the members of Radhya Micro Finance Private Limited, on the financial statements for the year ended 31 March 2025

Based on the audit procedures performed for the purpose of reporting a true and fair view on the financial statements of the Company and taking into consideration the information and explanations given to us and the books of account and other records examined by us in the normal course of audit, and to the best of our knowledge and belief, we report that:

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

(B) The Company has maintained proper records showing full particulars of intangible assets.

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

(c) According to the information and explanations given by the management, the Company does not own any immovable property (including investment properties) (other than properties where the Company is the lessee and the lease agreements are duly executed in favour of the lessee). 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.

(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.

2) (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 limits in excess of five crore rupees 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.

3) The Company is a non-deposit taking non-banking financial company ("NBFC") registered with the Reserve Bank of India ("RBI").During the year, in the ordinary course of its business, the Company has granted loans and advances in the nature of loans, unsecured, to companies, firms, limited liability partnerships and other parties. With respect to such investments, guarantees / security and loans and advances:

(a) As the principal business of the Company is to give loans, the paragraph 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.

(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/receipts of principal and interest are regular.

(d) There is no amount which is overdue for more than 90 days in respect of the principal amount of the loan granted. In such instances, in our opinion, based on information and explanations provided to us, reasonable steps have been taken by the Company for the recovery of the principal amounts and the interest thereon.

(e) The Company involved in the business of giving loans. Accordingly, provision stated in paragraph 3(iii) (e) of the Order are 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.

4) In In our opinion, and according to the information and explanations given to us, the Company has no loans, guarantees and securities given in respect of which provisions of section 185 and 186 of the Companies Act, 2013 are applicable and hence not commented upon.

5) In our opinion, and according to the information and explanations given to us, the Company has not accepted any deposits or 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.

6) 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.

7) (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, duty of customs, duty of excise, 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 in sub-clause (a) which have not been deposited with the appropriate authorities on account of any dispute.

8) 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.

9) (a) In our opinion and according to the information and explanations given by the management, the Company has not defaulted in repayment of loans or borrowing to a financial institution, bank or debenture holders. The Company has not made any borrowings from the government during the year.

(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, the Company has not raised any money by way of term loans during the year and did not have any term loans outstanding at the beginning of the current year. Accordingly, reporting under clause 3(ix)(c) of the Order is not applicable to the Company.

ASHWARYA CHANDRA & COMPANY
FRN 029733C
Chartered Accountants

Shivam Shukla

(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 utilised for long term purposes.

(e) According to the information and explanations given to us, the Company does not have any subsidiaries, associates or joint ventures. Accordingly, reporting under clause 3(ix)(e) and clause 3(ix)(f) of the Order is not applicable to the Company.

10) (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) According to the information and explanation given to us, the company has not made any preferential allotment or private placement of shares or (fully, partially or optionally) convertible debentures during the year. Accordingly, reporting under clause 3(x)(b) of the order is not applicable to the company.

11) (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.

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

(c) According to the information and explanation given to us and based on our audit procedures, no whistle blower complaints were received by the Company during the year (up to the date of this report).

12) In our opinion, the Company is not a Nidhi company. Therefore, the provisions of clause 3(xii) of the Order are not applicable to the Company and hence not commented upon.

13) In our opinion all transactions with the related parties are in compliance with Sections 177 and 188 of Act, where applicable, and the requisite details have been disclosed in the financial statements etc., as required by the applicable AS.

14) (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 and consequently, does not have an internal audit system. Accordingly, reporting under clause 3(xiv)(b) of the Order is not applicable to the Company.

15) 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 him as referred to in Section 192 of Companies Act, 2013.

16) (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-I A 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) In our opinion, and according to the information and explanations furnished by the management of the Company, the Group (as defined in Core Investment Companies (Reserve Bank) Directions, 2016) does not have any CIC.

17) The Company has no cash loss incurred during the current financial year and previous financial year.

ASHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

Shivam Shukla

18) There has been no resignation of the statutory auditors during the year. Accordingly reporting under 3(xviii) of the order is not applicable to the company.

19) 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 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.

20) 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.

21) 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.

For Ashwarya Chandra & Company
Chartered Accountants
FRN.: 029733C

ASHWARYA CHANDRA & COMPANY FRN 029733C Chartered Accountants

Shivam Shukla

Place: Noida
Date: 25-09-2025
UDIN: 25446432BPBHVG4033

Shivam Shukla
Partner
M. No.: 446432

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001

Balance Sheet as at 31 March 2025

(All Amount in Rs. lacs unless otherwise Stated)

Particulars	Note No.	As at 31 March 2025	As at 31 March 2024
Equity and Liabilities			
Shareholders' funds			
Share capital	2	1,100.00	1,100.00
Reserves and surplus	3	26.91	25.41
		1,126.91	**1,125.41**
Non-current liabilities			
Deferred tax liabilities (Net)	4	0.36	-
Long-term provisions	5	0.08	-
		0.44	
Current liabilities			
Trade payables:-	6		
(A) total outstanding dues of micro enterprises and small enterprises; and		-	-
(B) total outstanding dues of creditors other than micro enterprises and small enterprises.]		2.01	0.38
Short-term provisions	7	1.37	8.93
Other current liabilities	8	0.69	-
		4.07	**9.31**
Total Liabilities		**1,131.42**	**1,134.72**
Assets			
Non-current assets			
Property Plant & Equiqment and Intangible assets			-
(i) Property Plant & Equiqment	9	12.34	
(ii) Intangible assets	9	2.22	-
Receivables under financing activity	12	27.26	-
Non current investments	10	583.13	25.00
		624.95	**25.00**
Current assets			
Current investments	11	400.00	1,075.00
Receivables under financing activity	12	34.28	-
Cash and cash equivalents	13	14.75	8.91
Other current assets	14	57.44	50.82
		506.47	**1,134.72**
Total Assets		**1,131.42**	**1,134.72**

Significant accounting policies	**1**
The accompaying notes are an internal part of these Financial Statements	**2-33**

For Ashwarya Chandra & Company
Chartered Accountants
Firm Regn No. 029733C

ASHWARYA CHANDRA & COMPANY FRN 029733C Chartered Accountants

Shivam Shukla
Partner
M.No. 446432
Date: 25-09-2025
Place: NOIDA

for and on behalf of Board of Directors of
Radhya Micro Finance Private Limited

For Radhya Micro Finance Pvt. Ltd.

Anant Kothiwal
DIN: 10185745
Place: Moradabad
Director

For Radhya Micro Finance Pvt. Ltd.

Ritvik Kothiwal
DIN: 10218805
Place: Moradabad
Director

Gunjan Gupta
M.No.: A72353
Company Secretary

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Statement of Profit & Loss for the Period 31 March 2025

(All Amount in Rs. lacs unless otherwise Stated)

Particulars	Note No.	For the year ended 31 March 2025	For the year ended 31 March 2024
I. Revenue from operations	15	3.02	-
II. Other Income	16	54.28	46.46
II. Total Income		**57.30**	**46.46**
III. Expenses:			
Employee Benefit Expenses	17	27.23	-
Provision and write -offs	7	0.62	-
Depreciation and amortisation expense	9	1.90	-
Other expenses	18	25.44	12.12
Total expenses		**55.19**	**12.12**
IV. Profit (Loss) before exceptional and extraordinary items and tax (II - III)		**2.11**	**34.34**
V. Exceptional items		-	-
VI. Profit (Loss) before extraordinary items and tax (IV - V)		**2.11**	**34.34**
VII. Extraordinary items			-
VIII. Profit (loss) before tax (VI- VII)		**2.11**	**34.34**
IX. Tax expense:			
(i) Current tax		0.15	8.93
(ii) Deferred tax		0.36	-
(iii) Tax relating to previous years		-	-
X. Profit (Loss) for the year from continuing operations (VIII-IX)		**1.60**	**25.41**
XI. Profit/(loss) from discontinuing operations		-	-
XII. Tax expense of discontinuing operations		-	-
XIII. Profit/(loss) from Discontinuing operations (after tax) (XI-XII)			-
XIV. Profit (Loss) for the Year (X + XIII)		**1.60**	**25.41**
Earnings per equity share:	19		
(1) Basic		0.01	0.23
(2) Diluted		0.01	0.23

Significant accounting policies	**1**
The accompaying notes are an internal part of these Financial Statements	**2-33**

For Ashwarya Chandra & Company
Chartered Accountants
Firm Regn No. 029733C

ASHWARYA CHANDRA & COMPANY FRN 029733C Chartered Accountants

Shivam Shukla

Shivam Shukla
Partner
M.No. 446432
Date: 25-09-2025
Place: NOIDA

for and on behalf of Board of Directors of
Radhya Micro Finance Private Limited

For Radhya Micro Finance Pvt. Ltd.

Director

Anant Kothiwal
DIN: 10185745
Place: Moradabad

For Radhya Micro Finance Pvt. Ltd.

Director

Ritvik Kothiwal
DIN: 10218805
Place: Moradabad

Gunjan Gupta
M.No.: A72353
Company Secretary

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001

Cash flow statement for the year ended March 31, 2025

(All amounts in lakhs unless otherwise stated)

Particulars	For the year ending March 31, 2025	For the year ending March 31, 2024
A. Cash flows from operating activities		
Net (loss)/profit before tax	2.11	34.34
Adjustments :		
Depreciation and amortisation	1.90	-
Loss on valuation of mutual fund	-	
Profit on sale of assets	-	
Interest received on FD	(3.38)	(4.64)
Provision for standard and sub-standard assets	0.62	-
Interest expenses	-	-
Other non cash/non operating income	-	-
Operating profit before working capital changes	**1.25**	**29.70**
Decrease/ (Increase) in other current assets	(4.21)	(50.82)
Decrease/ (Increase) in loans and advances	(61.54)	-
(Decrease)/ Increase in trade payables	1.64	-
(Decrease)/ Increase in other current liabilities and provisions	(7.41)	9.31
Cash used in operating activities	**(70.28)**	**(11.81)**
Income taxes paid	(2.67)	(8.93)
Net cash used in operating activities	**(72.95)**	**(20.74)**
B. Cash flow from investing activities		
Purchase of Investment	(670.50)	(1,075.00)
Interest received	3.38	4.64
Proceeds from redemption of Investment	762.37	-
Purchase of property, plant & equipment & Intangibles	(16.46)	
Proceeds from sale of property, plant & equipment	-	-
Net cash (used in) / from investing activities	**78.79**	**(1,070.36)**
C. Cash flows from financing activities		
Issue of shares	-	1,100.00
Net cash generated from financing activities	**-**	**1,100.00**
Net increase/decrease in cash or cash equivalents (A+B+C)	5.85	8.91
Opening cash and cash equivalents	8.91	-
Closing cash and cash equivalents at the end of the year	**14.75**	**8.91**

The above cash flow statement has been prepared under the indirect method as set out in Accounting Standard 3 on Cash Flow Statements

The accompanying notes form an integral part of these financial statements.

As per our report of even date
For Ashwarya Chandra & Company
Chartered Accountants
FRN: 029733C

ASHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

Shivam Shukla

Shivam Shukla
Partner
M.No. 446432

Date: 25-09-2025
Place: NOIDA

For and on behalf of Board of Directors of
Radhya Micro Finance Private Limited

For Radhya Micro Finance Pvt. Ltd.
Director

ANANT KOTHIWAL
DIN: 10185745
Place: Moradabad

For Radhya Micro Finance Pvt. Ltd.
Director

Ritvik Kothiwal
DIN: 10218805
Place: Moradabad

Gunjan Gupta
M.No.: A72353
Company Secretary

Notes to Financial Statements for the period ended as on March 31, 2025

Note: 1 Significant Accounting and Policies and other disclosures

A. Company overview:

The company has engaged in the business of micro lending activities. It had received Certificate of Registration as NBFC – MFI License from Reserve Bank of India vide C.O.R. no. N-12.00515 dated 2nd July 2024. The Company has commenced micro finance lending from December 2024.

B. Significant Accounting Policies:

a. Basis of preparation of financial Statements:

The financial statements are prepared under the historical cost convention and comply in all material aspects with the applicable accounting principles in India, including accounting Standards specified under Section 133 of the Companies Act, 2013 (the "Act"), read with Rule 7 of the Companies (Accounts) Rules, 2014. The Accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.

b. Use of Estimates:

The preparation of financial statements in conformity with Indian Generally Accepted Accounting Policies (GAAP) requires management to make certain estimates and assumptions that affect the reported amounts of assets, liabilities and disclosure of contingent assets and liabilities at the date of financial statements and reported amounts of revenue and expenses during the reported period. Although such estimates are made on a reasonable and prudent basis taking into account all available information, actual results could differ from those estimates.

c. Property, plant and equipment and intangible assets and depreciation/amortisation:

Fixed assets are stated at cost of acquisition (including directly attributable costs such as freight, installation, taxes, duties, etc.) or construction, or their corresponding revalued amounts less accumulated depreciation/amortisation. Borrowing costs directly attributable to acquisition or constructions of those fixed assets, which necessarily take a substantial period of time to get ready for their intended use, are capitalised as per Accounting Standard 16 "Borrowing Costs".

Depreciation on property, plant and equipment and intangible assets have been provided as per Part "C" of Schedule II of the Companies Act, 2013, on Straight Line Method basis with respect to useful life of the assets.

The company has used the following useful lives to provide depreciation on its property, plant and equipment:

S. No.	Asset category	Useful life (in years)
(i)	Furniture and fixtures	10
(ii)	Computers and Software	
	(a) End user devices, such as desktops, laptops, CCTV etc.	3
	(b) Ups	6
(iii)	Office equipment	5
(iv)	Intangible	5
(v)	Others	
	Memory card	3
	Inverter & utensils	5

ASHWARYA CHANDRA & COMPANY Chartered Accountants FRN 029733C

M.I.G. 29, RAM GANGA VIHAR VISTAR, +0591-3511185
MORADABAD – 244001, UTTAR PRADESH mail@radhyafinance.com

d. Revenue Recognition:
Interest income on loans disbursed is recognised on accrual basis as per the effective rate of interest method, except in case of NPAs (non-performing assets), where interest is recognised upon realisation, in accordance with Reserve Bank of India Directives applicable to NBFC-MFIs (vide circular no RBI/DOR/2021-22/89 DoR.FIN.REC.95/03.10.038/2021-22).
Loan processing fees collected from members are recognised on an upfront basis at the time of disbursement of loan.
Interest income on fixed deposits with banks is recognised on time proportionate basis taking into account, the amount outstanding and applicable rate.
All other income and expenses are recognised on accrual basis in the period they occur.
e. Foreign Currency Transactions:
Initial Recognition:
The company is exposed to currency fluctuations on foreign currency transactions. Transactions denominated in foreign currency shall be recorded in the reporting currency at the exchange rate prevailing on the date of transactions. Exchange differences arising on foreign exchange transactions settled during the year are recognised in the profit and loss account of the year.
Translations:
Monetary assets and liabilities in foreign currency, which are outstanding as at the year — end, are translated at the year —end at the closing exchange rate. Non-monetary items are stated in the balance sheet using the exchange rate at the date of transactions.
Exchange Differences:
Exchange differences arising on the settlement of monetary items or on reporting company's monetary items at rates different from those at which they were initially recorded during the year, or reported in previous financial statements, are recognised as income or as expense in the year in which they arise.
(f) Employee Benefits:
(i) Employees Provident Fund:
Liabilities for wages and salaries, including non-monetary benefits that are expected to be settled wholly within twelve months after the end of the period in which the employees render the related service is recognized in respect of employee service up to the end of the reporting period and are measured at the amount expected to be paid when the liabilities are settled. The liabilities are presented as current employee benefit obligations in the balance sheet. Contribution to Provident Fund is made in accordance with relevant fund/scheme and is treated as revenue expenditure.

(ii) Gratuity:
In accordance with the Payment of Gratuity Act, 1972, the company provides for a lump sum payment to eligible employees, at retirement or termination of employment based on the last drawn salary and years of employees with the Company. The Company's obligation in respect of the gratuity plan, is provided on the basis of company HR Policies.
(iii) Leaves:
Entitlements to annual leave are recognized when they accrue to the employees. Leave entitlements can be availed while in service of employment subject to restriction on the maximum number of accumulations. The Company determines the liability for such accumulated leave entitlements on the basis of company HR Policies.

ASHWARYA CHANDRA & COMPANY FRN 029733C Chartered Accountants

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(g) Income Taxes:

Tax expense includes current and deferred tax. Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with Indian Income Tax Act,1961. Deferred income tax reflects the impact of current year timing difference between taxable income and accounting income foe the year and reversal of timing differences for earlier years.

Deferred tax is measured based on the tax rates and tax laws enacted or substantively enacted at the balance sheet date. Deffered tax asset is recognised only to the extent that there is a reasonable certainty that sufficient future taxable income will be available against which deffered tax asset can be realised. In situation where the company has unabsorbed depreciation or carry forward tax loss, all deferred tax asset are recognised only if there is virtual certainty supported by convincing evidence that they can be realized against future taxable profits.

At each balance sheet date, the company re-assesses unrecognised deferred tax asset and recognized deferred tax asset to the extent that it has become virtually certain, that sufficient future taxable income will be available against which such deferred tax asset can be realized.

(h) Provision, Contingent Liabilities and Contingent Assets:

As provision is recognized when an enterprise has a present obligation as a result of past events and it's probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the current best estimates.

I. Write-off

Loans are written-off (either partially or in full) when there is no realistic prospect of recovery. This is generally the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subjected to write-off. All such write-offs are charged to the statement of profit and loss. Any subsequent recoveries against such loans would be credited to the statement of profit and loss.

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

K. Advances

The Company classifies the loan receivables as standard, sub-standard & doubtful assets as per the minimum classification and provisioning norms required under the prudential norms issued by the Reserve Bank of India (RBI) and updated from time to time

P. Cash and cash equivalents

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

AISHWARYA CHANDRA & COMPANY Chartered Accountants FRN 029733C

Shivam Shukla

S. 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 weighted average number of shares outstanding during the period are adjusted for the effects of all dilutive potential equity shares.

AISHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

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adhya Micro Finance Private Limited
IN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
lotes to Accounts (Forming part of Balance Sheet)

(All Amount in Rs. lacs unless otherwise Stated)

lote No. 2 : Share Capital

art (a)

	Amt in lakhs As at 31 March 2025	As at 31 March 2024
uthorized Share Capital		
1000000(PY-11000000) Equity Shares of Rs. 10/- each	1,100.00	1,100.00
ssued, Subscribed and Paid Up Capital		
quity Share Capital	1,100.00	1,100.00
otal	**1,100.00**	**1,100.00**

art (b)

econciliation of the Shares Outstanding at the beginning and at the end of the year

Equity Shares	As at 31 March 2025		As at 31 March 2024	
	Number of shares	Amount	Number of shares	Amount
t the beginning of the year	1,10,00,000.00	1,100.00	-	-
ssued during the year	-	-	1,10,00,000.00	1,100.00
utstanding at the end of the year	**1,10,00,000.00**	**1,100.00**	**1,10,00,000.00**	**1,100.00**

art (d)

etails of Shareholders holding more than 5% Equity Shares in the Company

Name of shareholders	As at 31 March 2025		As at 31 March 2024	
	Number of shares	% of Holding	Number of shares	% of Holding
ditya Kothiwal	14,30,000.00	13.00%	14,30,000.00	13.00%
nant Kothiwal	20,90,000.00	19.00%	20,90,000.00	19.00%
harmishtha Kothiwal	9,90,000.00	9.00%	9,90,000.00	9.00%
ogeshwar Saran Kothiwal	13,20,000.00	12.00%	13,20,000.00	12.00%
hruv Kothiwal	24,20,000.00	22.00%	24,20,000.00	22.00%
itvik Kothiwal	18,70,000.00	17.00%	18,70,000.00	17.00%
otal	**1,01,20,000.00**	**92.00%**	**1,01,20,000.00**	**92.00%**

art (e)

etails of Shares held by the promoters at the end of the year

Name of shareholders	As at 31 March 2025		As at 31 March 2024	
	Number of shares	% of Holding	Number of shares	% of Holding
ditya Kothiwal	14,30,000.00	13.00%	14,30,000.00	13.00%
nant Kothiwal	20,90,000.00	19.00%	20,90,000.00	19.00%
narmishtha Kothiwal	9,90,000.00	9.00%	9,90,000.00	9.00%
ogeshwar Saran Kothiwal	13,20,000.00	12.00%	13,20,000.00	12.00%
hruv Kothiwal	24,20,000.00	22.00%	24,20,000.00	22.00%
tvik Kothiwal	18,70,000.00	17.00%	18,70,000.00	17.00%
otal	**1,01,20,000.00**	**92.00%**	**1,01,20,000.00**	**92.00%**

ote No. 3 : Reserves and Surplus

eneral Reserve

Statutory Reserve Fund (as required under Sec 45IC of RBI Act 1934)	As at 31 March 2025	As at 31 March 2024
s per Last Balance Sheet	-	-
dd: Amount transferred from surplus balance in the statement of profit and loss	0.32	-
alance at the end of the year	**0.32**	-

urplus as Per Profit and Loss	As at 31 March 2025	As at 31 March 2024
pening Balance	25.41	-
ddition during the year	1.60	25.41
ior period adjustment	(0.11)	-
ansfer during the year	0.32	-
evious years balance transfer to Reserve and surplus		
osing Balance	**26.59**	**25.41**
tal	**26.91**	**25.41**

ASHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)

(All Amount in Rs. lacs unless otherwise Stated)

Note No. 4 Deferred Tax Assets/Liabiities (Net)

Particulars	As at 31 March 2025	As at 31 March 2024
Opening Balance DTL	-	-
Add: Timing difference		-
On account of depreciation	0.54	-
On account of provisions made allowable on basis of payment	(0.18)	-
Total	**0.36**	-

Note No. 5 Long term Provision

Particulars	As at 31 March 2025	As at 31 March 2025
Provision for gratuity	0.08	-
Total	**0.08**	-

Note No.6 : Trade Payables

Particulars	As at 31 March 2025	As at 31 March 2024
Total outstanding dues of micro enterprises and small enterprises:		
(a) the principal amount remaining unpaid to any supplier at the end of each accounting year	-	-
(b) Interest thereon	-	-
(c) the amount of interest paid by the buyer in terms of section 16 of the Micro, Small and Medium Enterprises Development Act, 2006, along with the amount of the payment made to the supplier beyond the appointed day during each accounting year	-	-
(d) the amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the Micro, Small and Medium Enterprises Development Act, 2006	-	-
(e) the amount of interest accrued and remaining unpaid at the end of each accountang year	-	-
(f) the amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues above are actually paid to the small enterprise, for the purpose of disallowance of a deductible expenditure under section 23 of the Micro, Small and Medium Enterprises Development Act, 2006	-	-
Total outstanding dues of creditors other than micro enterprises and small enterprises	2.01	0.38
Total	**2.01**	**0.38**

Trading payables ageing schedule as at 31.03.2025

Particulars	Outstanding for following periods from due date of payment					
	Unbilled Dues	**Less than 1 year**	**1-2 Year**	**2-3 year**	**More than 3 years**	**Total**
(i) MSME	-	-	-	-	-	-
(ii) Others	-	2.01	-	-	-	2.01
(iii) Disputed Dues - MSME	-	-	-	-	-	-
(iv) Disputed Dues - Others	-	-	-	-	-	-
Total	-	**2.01**	-	-	-	**2.01**

Shivam Shukla

AISHWARYA CHANDRA & COMPANY
FRN 029733C
Chartered Accountants

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)

(All Amount in Rs. lacs unless otherwise Stated)

Trading payables ageing schedule as at 31.03.2024

Particulars	Outstanding for following periods from due date of payment					
	Unbilled Dues	Less than 1 year	1-2 Year	2-3 year	More than 3 years	Total
(i) MSME	-	-	-	-	-	-
(ii) Others	-	0.38	-	-	-	0.38
(iii) Disputed Dues - MSME	-	-	-	-	-	-
(iv) Disputed Dues - Others	-	-	-	-	-	-
Total	-	**0.38**	-	-	-	**0.38**

Note: Balance confirmations are subject to confirmation.

Note No. 7 : Short term provision

Particulars	As at 31 March 2025	As at 31 March 2024
Provision for Standard assets	0.62	-
Provision for expenses	0.75	-
Provision for Tax	-	8.93
	1.37	**8.93**

Note No. 8 : Other current liabilities

Particulars	As at 31 March 2025	As at 31 March 2024
TDS Payable	0.08	-
PF Payable	0.37	-
Salary payable	0.03	-
GST Payable	0.21	-
Total	**0.69**	-

ASHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

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NOTES TO THE FINANCIAL STATEMENT AS AT 31st March, 2025

NOTE 9: Property Plant and Equipment and Intangible Assets

(All amounts in Lacs INR , unless otherwise stated)

Particulars	Computer & Software	Office Equipment	Furniture	Others	Intangible	Total Amount
Gross block						
Opening	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Additions	**7.46**	**3.37**	**3.06**	**0.22**	**2.35**	**16.46**
Disposals/write off	0.00	0.00	0.00	0.00	0.00	**0.00**
Closing as on 31st March, 25	**7.46**	**3.37**	**3.06**	**0.22**	**2.35**	**16.46**
Accumulated depreciation						
Opening	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Charge for the year	1.28	0.35	0.14	0.02	0.13	**1.90**
Disposals/write off	0.00	0.00	0.00	0.00	0.00	**0.00**
Closing as on 31st March, 25	**1.28**	**0.35**	**0.14**	**0.02**	**0.13**	**1.90**
Net block						
As on 31st March, 2025	**6.19**	**3.02**	**2.92**	**0.20**	**2.22**	**14.56**

Notes:

1. There are no intangible assets which are under development for the year ended 31 March 2025 and for the year ended 31 March 2024.
2. There has been no revaluation of property plant and equipment for the year ended 31 March 2025 and for the year ended 31 March 2024.
3. There are no immoveable properties held by the company.
4. The Company does not have any CWIP which is overdue or has exceeded its cost compared to its original plan and hence CWIP completion schedule is not applicable.

For Ashwarya Chandra & Company
Chartered Accountants
Firm Regn No. 029733C

ASHWARYA CHANDRA & COMPANY FRN 029733C Chartered Accountants

Shivam Shukla

Shivam Shukla
Partner
M.No. 446432
Date: 25-09-2025
Place: NOIDA

for and on behalf of Board of Directors of
Radhya Micro Finance Private Limited

For Radhya Micro Finance Pvt. Ltd.

Anantkothi

Director

Anant Kothiwal
DIN: 10185745
Place: Moradabad

For Radhya Micro Finance Pvt. Ltd.

Director

Ritvik Kothiwal
DIN: 10218805
Place: Moradabad

Gunjan

Gunjan Gupta
M.No.: A72353
Company Secretary

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)

(All Amount in Rs. lacs unless otherwise Stated)

Note No. 10 : Non current investment

Particulars	As at 31 March 2025	As at 31 March 2024
Investment in Mutual fund:		
HDFC Balanced Arbitrage Fund	65.00	-
Kotak Equity Arbitrage Fund	203.13	-
Nippon India Arbitrage Fund	315.00	25.00
Total	**583.13**	**25.00**
Aggregate Market Value of Mutual Funds	**603.85**	-

Note No. 11 : Current investment

Particulars	As at 31 March 2025	As at 31 March 2024
Fixed deposit	-	
- Axis bank	-	600.00
- with Bank of Maharashtra	-	50.00
- with Yes Bank*	400.00	400.00
Total	**400.00**	**1,050.00**

* The company has deposit certain amount towards Yes Bank on 25 Aug 2023 & 07 Aug 2023 as fixed deposit with remaining maturity of less than 12 months totalling to ₹ 4,00,00,000 at the interest rate of 7.70% & 7.80% for a tenure of 609 & 725 days.

Note No. 12: Receivables under financing activity

	As at 31 March 2025		As at 31 March 2024
	Long Term	**Short Term**	
Unsecured			
Micro Finance Loans- Considered good	27.26	34.28	-
Total	**27.26**	**34.28**	**-**

Note No. 13 : Cash and Cash Equivalents

Particulars	As at 31 March 2025	As at 31 March 2024
Cash in hand	0.03	-
Bank Balance	14.72	8.91
Total	**14.75**	**8.91**

Note No. 14 : Other current assets

Particulars	As at 31 March 2025	As at 31 March 2024
Interest receivable	47.75	41.82
Interest receivable on Loan disbursed	0.33	-
GST Input	0.77	
Advance tax paid	2.55	4.35
TDS Receivable	5.02	4.65
Security Deposit	0.60	-
Advance to suppliers	0.42	-
Total	**57.44**	**50.82**

AISHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

Shivam Shukla

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)

(All Amount in Rs. lacs unless otherwise Stated)

Note No. 15 : Revenue from operations

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
Interest Income	2.06	-
Processing Fees	0.96	-
Total	**3.02**	**-**

Note No. 16 : Other Income

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
Interest on FD	51.13	46.46
Other Income	0.00	-
Profit on sale of investment	2.63	-
Discount received	0.00	-
Referral Income	0.52	-
Total	**54.28**	46.46

Note No. 17 : Employee Benefit Expenses

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
Salary and wages	26.99	-
Staff welfare expenses	0.24	-
Total	**27.23**	-

Note No. 18 : Other Expenses

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
ITC Expenses	0.94	-
Bank Charges	0.05	0.01
Software Expenses	1.32	-
Insurance Expenses	0.52	-
Membership Fees	2.72	-
Audit Fees	0.75	-
Electricity Expenses	0.34	-
Penalty charges	0.00	-
Mobile Expenses	0.38	-
Legal & Professional Charges	8.69	12.11
Printing & Stationery Expenses	0.26	-
Rent Expenses	3.05	-
Miscellaneous Expenses	2.46	0.00
Food Expenses	0.34	-
Travel Expenses	0.99	-
Inspection Charges	0.01	-
Installation Expenses	0.08	-
Chandpur Branch Expenses	1.81	-
Najibabad Branch Expenses	0.52	-
Admin Expenses	0.19	-
Total	**25.44**	**12.12**

Note No. 19: Earnings per equity Share

a) Basic Earnings per Share

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024

ASHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)

Earning per share has been computed as under:

(i) Earnings attributable to equity shareholders	1,60,140.13	25,41,492.00
(ii) Weighted Average of outstanding Equity Shares	1,10,00,000.00	1,10,00,000.00
(iii) Basic Earning per share	0.01	0.23

b) Diluted Earnings per Share

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
Earning per share has been computed as under:	1,60,140.13	25,41,492.00
(i) Earnings attributable to equity shareholders	1,10,00,000.00	1,10,00,000.00
(ii) Weighted Average of outstanding Equity Shares	0.01	0.23
(iii) Diluted Earning per share		

***Weighted Average of Outstanding Equity Shares**

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
(i) Opening no. of shares	1,10,00,000.00	-
Weights	1.00	-
(ii) Allotment made during the year	-	1,10,00,000.00
Weights	1.00	1.00
Weighted Average	1,10,00,000.00	1,10,00,000.00

Note No. 20: Contingent liability and Commitments

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
a) Claims against the company not acknowledge as debt	-	-
b) Capital Commitments	-	-

Note No. 21: Related party disclosure (According to Accounting Standards-18)

Names of related parties and nature of relationship

Name/Entity	Designation	Nature of relationship
Dhruv Kothiwal	Director	Key Managerial Personnel (KMP)
Anant Kothiwal	Director	Key Managerial Personnel (KMP)
Aditya Khitwal	Director	Key Managerial Personnel (KMP)
Yogeshwar Saran Kothiwal	Director	Key Managerial Personnel (KMP)
Ritvik Kothiwal	Director	Key Managerial Personnel (KMP)
Sanjay Chandra	Director	Key Managerial Personnel (KMP)

Related Party Transaction

Company	Type of transaction	31-Mar-25		
			Transaction Amount (Rs. In Lakh)	(Payable) / Receivable (Rs. In Lakh)
Remuneration				
Aditya Kothiwal	Payment		2.10	-
Aditya Kothiwal	Payment		2.10	-
Aditya Kothiwal	Payment		2.10	-
Aditya Kothiwal	Payment		2.10	-

ASHWARYA CHANDRA & COMPANY
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CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)

Note No. 22: Classification and provisioning of Loan Assets

The Company follows the prudential norms for income recognition, asset classification and provisioning as prescribed by the Reserve Bank of India for systemically non-important Non-Deposit taking Non-Banking Financial Company- MFI (NBFC-ND-MFI) on micro finance loans. Loan assets where principal and/or interest is overdue for 90 days or more are treated as Non-Performing Assets. Loan assets are classified as standard, sub-standard, loss and doubtful assets and provision is made in the books as per RBI guidelines relating to provisioning norms. The aggregate loan provision to be maintained by the company at any point of time shall not be less than the higher of:

As at March 31, 2025

Asset Classification	Classification Criteria	Principal Amount Outstanding (Rs.)	% of Provision	Provision Amount (Rs.)
(A) Total Portfolio Outstanding				
Performing assets	Upto 90 days	61.54	1.00%	0.62
Non-performing assets	Above 90 days	-		-
		61.54	**Total (A)**	**0.62**
(B) Non-performing assets				
Sub-standard assets	91 -180 days	-	50.00%	-
Doubtful assets	181 -365 days	-	100.00%	-
Loss assets	Above 365 days	-	100.00%	-
		-	**Total (B)**	-
Provision for Loan Assets (Higher of (A) or (B))			**Total**	**0.62**

As at March 31, 2024

Asset Classification	Classification Criteria	Principal Amount Outstanding (Rs.)	% of Provision	Provision Amount (Rs.)
(A) Total Portfolio Outstanding				
Performing assets	Upto 90 days	-	1.00%	-
Non-performing assets	Above 90 days	-		-
			Total (A)	-
(B) Non-performing assets				
Sub-standard assets	91 -180 days	-	50.00%	-
Doubtful assets	181 -365 days	-	100.00%	-
Loss assets	Above 365 days	-	100.00%	-
			Total (B)	-
Provision for Loan Assets (Higher of (A) or (B))			**Total**	-

Note No. 23: Amount due to Micro Small and Medium Enterprises

The company has taken steps to identify the suppliers but has not received any intimation from them, whether they qualify under the definition of Micro, Small and Medium enterprise, as defined under the Micro , Small and Medium Enterprise Act 2006. Hence disclosure, if any amount is unpaid as at year end together with interest paid/payable as required under the act have not been given.

Note No. 24: Employment benefits AS-15

The Company has not obtained any independent/third-party valuation. However, adequate provision has been created in the books to meet the expected future liabilities.

Note No 25: Payment to Auditors

Auditor's remuneration	31/03/2025	31/03/2024
For Audit fees	0.75	-
Sub-total	**0.75**	-

Note No. 26: Disclosure under AS-17: Segmental Reporting

The company operates in single reportable segment i.e. lending activity, which has similar risk and return for the purpose of reporting under AS-17 “Segment reporting issued by ICAI”. The company does not have any reportable geographical segment.

Shivam Shukla

ASHWARYA CHANDRA & COMPANY
FRN 029733C
Chartered Accountants

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)

Note No. 27: The Company has no exposure to the real estate sector directly or indirectly in the current period and previous year.

Note No. 28: Maturity Analysis of Assets and Liabilities
The table below shows an analysis of assets and liabilities analyzed to when they are expected to be recovered or settled.

Particulars	As at 31st March, 2025		As at 31st March, 2024	
	Within 12 months	After 12 Months	Within in 12 Months	After 12 Months
Assets				
Property, plant and equipment and intangible assets	-	14.56	-	-
Cash and cash equivalents and other bank balances	14.75	-	8.91	-
Investment	400.00	-	1,075.00	-
Security deposits	-	0.60	-	-
Loan portfolio	34.28	27.26	-	-
Other current assets	56.83	-	50.82	-
Total Assets	**505.85**	**42.42**	**1,134.73**	**-**
Liabilities	**Within 12 months**	**After 12 Months**	**Within in 12 Months**	**After 12 Months**
Borrowings	-	-	-	-
Deferred Tax Liabilities	-	0.36	-	-
Trade payable	-	-	-	-
Outstanding dues of micro and small enterprises	-	-	-	-
Others	2.01	-	0.38	-
Provisions	1.37	0.08	8.93	-
Other current liabilities	0.69	-	-	-
Total Liabilities	**4.06**	**0.44**	**9.31**	**-**

Note No. 31 Additional Disclosures:

(i) Relationship with Struck off Companies:
No transaction has been made with the company striking off under section 248 of The Companies Act, 2013 or section 560 of Companies Act, 1956.

(ii) Compliance with number of layers of companies

Where 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. No layers of companies has been established beyond the limit prescribed as per such said section / rules of such Act.

(iii) Undisclosed income
There is no such income which has not been disclosed in the books of accounts. No such income is surrendered or disclosed as income during the year in the tax assessments under Income Tax Act, 1961.

(iv) Details of Crypto Currency or Virtual Currency
No such transaction has been taken place during the year.

(v) Details of Benami Property held
No proceeding has been initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 and rules made there under.

(vi) Corporate Social Responsibility (CSR)
The provisions of corporate social responsibility is not applicable to the company.

(vii) Wilful defaulter
1. No Bank or Financial Institutions has declared the company as "Wilful defaulter".
2. All applicable cases where registration of charges or satisfaction is required with Registrar of Companies have been done. No registration or satisfaction of charge is pending as at the end of the financial year.
3. No scheme of arrangements have been approved by the competent authority in terms of Section 230 to 237 of the Companies Act, 2013.
4. No investment property is held by the company as at the end of the reporting Year

ASHWARYA CHANDRA & COMPANY
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Radhya Micro Finance Private Limited
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MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Notes to Accounts (Forming part of Balance Sheet)
Note No. 32 Capital to Risk- Assets Ratio (CRAR)

Particulars	For the year ended 31st march, 2025	For the year ended 31st march, 2024
CRAR (%)	101.41%	-
CRAR - Tier I Capital (%)	101.41%	-
CRAR - Tier II Capital (%)	0.00%	-

Note No. 32A
As on 31st March 2025, the Financial Income to Total Income ratio of the Company stands at 10.77% against the minimum requirement of 50% to meet the Principal Business Criteria. Since the Company was recently incorporated and has only commenced its business operations during the year, the prescribed level of business criteria is yet to be achieved.

Note No. 33 Prior year comparatives:
Corresponding figures of the previous year have been regrouped / rearranged wherever necessary to make them comparable with the figures of the current

For Ashwarya Chandra & Company
Chartered Accountants
Firm Regn No. 029733C

ASHWARYA CHANDRA & COMPANY
FRN 029733C
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Shivam Shukla

Shivam Shukla
Partner
M.No. 446432
Date: 25-09-2025
Place: NOIDA

for and on behalf of Board of Directors of
Radhya Microfinance Private Limited

For Radhya Micro Finance Pvt. Ltd.

Anant Kothiwal
DIN: 10185745
Place: Moradabad

Director

For Radhya Micro Finance Pvt. Ltd.

Ritvik Kothiwal
DIN: 10218805
Place: Moradabad

Director

Gunjan Gupta
M.No.: A72353
Company Secretary

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
NOTES FORMING PART OF FINANCIAL STATEMENTS

(All Amount in Rs. lacs unless otherwise Stated)

29 Ratio Analysis

a. Current Ratio= Current assets divided by Current Liabilities

Particulars	**31-Mar-25**	**31-Mar-24**
Current Assets	506.47	1,134.72
Current Liabilities	4.07	9.31
Ratio	124.51	121.93
% change from Previous year	2.12%	-

Reason for change more than 25% : Due to decrease in current liabilites

b. Debt equity ratio= total debt divided by total shareholder's 's equity :

Particulars	**31-Mar-25**	**31-Mar-24**
Total Debt	-	-
Total equity	1,126.91	1,125.41
Ratio	-	
% change from Previous year	-	

Reason for change more than 25% : Not Applicable

c. Debt service coverage ratio= earnings available for debt services divided by total interest and principal repayments :

Particulars	**31-Mar-25**	**31-Mar-24**
Profit (loss) after tax	-	-
Add: Non cash operating expenses and finance cost	-	-
Depreciation and other non cash operating expenses	-	-
Finance costs	-	-
Earnings available for debt service	-	-
Interest on borrowings	-	-
Principal repayments	-	-
Total Interest and principal repayments	-	-
Ratio	-	-
% change from Previous year	-	

Reason for change more than 25% : Not applicable

d. Return on equity ratio/ return on investment ratio= Net profit after tax divided by Average shareholder's equity

Particulars	**31-Mar-25**	**31-Mar-24**
Net profit (loss) after tax	-	-
Average shareholders's equity	1,126.91	1,125.41
Ratio	**-**	**-**
% change from Previous year	NA	

Reason for change more than 25% : Not Applicable

e. Inventory turnover ratio= Net sales divided by average Inventory

Particulars	**31-Mar-25**	**31-Mar-24**
Sale of goods/ services	-	-
average Inventory	-	-
Ratio	-	-
% change from Previous year	-	

Reason for change more than 25% : Not Applicable

AISHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
NOTES FORMING PART OF FINANCIAL STATEMENTS

(All Amount in Rs. lacs unless otherwise Stated)

f. Trade receivables turnover ratio= Net sales divided by average trade receivables
:

Particulars	**31-Mar-25**	**31-Mar-24**
Sale of goods/ services	-	-
average trade receivables	-	-
Ratio	-	-
% change from Previous year	-	-

Reason for change more than 25% : Not Applicable

g. Trade Payables turnover ratio= Net Purchases divided by average trade Payables

Particulars	**31-Mar-25**	**31-Mar-24**
Net purchases/services	24.49	12.58
Average trade Payable	1.19	0.19
Ratio	20.50	66.76
% change from Previous year	-69.29%	-

Reason for change more than 25% : Due to increase in net purchase/services

h. Net capital turnover ratio= Net sales divided by working capital : Not applicable as the company is engaged in providing service.

Particulars	**31-Mar-25**	**31-Mar-24**
Revenue from operations (Net operations revenue)	3.02	-
Working Capital	502.40	1,125.42
Ratio	0.01	-
% change from Previous year	NA	-

Reason for change more than 25% : Not Applicable

i. Net profit turnover ratio= Net profit after tax divided by Net sales

Particulars	**31-Mar-25**	**31-Mar-24**
Net profit/(loss) after tax	-	-
Revenue from operations	3.02	-
Ratio	-	-
% change from Previous year	NA	

Reason for change more than 25% : Not Applicable

j. Return on Capital employed = Earnings before interest and taxes(EBIT) divided

Particulars	**31-Mar-25**	**31-Mar-24**
profit/(loss) before tax	-	-
Add: finance costs	-	-
EBIT	-	-
Tangible Net worth (total assets- total liablities- Intangible assets)	1,125.13	1,125.42
Total debt (excluding lease liabilities)	-	-
Capital Employed	1,125.13	1,125.42
Ratio	0.00%	0.00%
% change from Previous year	NA	

Reason for change more than 25% : Not Applicable

ASHWARYA CHANDRA & COMPANY
FRN
029733C
Chartered Accountants

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189
MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001

30. Deferred Tax Calculation FY 2024-25

(All amounts in INR lakhs, unless otherwise stated)

Financial Year	**FY 2024-25**		**FY 2023-24**	
Particulars	**Amount (Rs.)**	**DTA/(DTL)**	**Amount (Rs.)**	**DTA/(DTL)**
Depreciation as per Companies Act, 2013	1.90		-	
Depreciation as per Income Tax Act, 1961	(3.98)		-	
Timing difference	**(2.08)**	**(0.54)**	**-**	**-**
Disallowed U/s 43B of Income Tax Act, 1961				
Provison for Portfolio Assets	0.62		-	
Provision for Gratuity	0.08		-	
Provision for Leave Encashment	-		-	
Provision for Bonus	-		-	
Timing difference	**0.70**	**0.18**	**-**	**-**
Bad debts write-off	-	-	-	-
Tax Rate(%)	**26.00%**		**26.00%**	
DTA/ (DTL)		**(0.36)**		**-**
Opening Balance DTA		-		-
Total DTA/(DTL)		**(0.36)**		**-**

AISHWARYA CHANDRA & COMPANY
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Shivam Shukla

Radhya Micro Finance Private Limited
CIN: U64910UP2023PTC183189

Calculation of Qualifying Assets

(All amounts in INR lakhs, unless otherwise stated)

Particulars		As at 31 March 2025	As at 31 March 2024
Tangible assets		12.34	-
Intangible assets		2.22	-
Cash and Bank Balances		14.75	8.91
Loans and advances and other advances		61.54	-
Other assets		1,040.57	1,125.82
Total Assets	A	**1,131.42**	**1,134.73**
Less: Cash and Bank Balances	B	14.75	8.91
Net assets	C=A-B	**1,116.67**	**1,125.82**
Loan portfolio outstanding	D	61.54	-
Less: Non Qualifying portfolio	E	-	-
Qualifying assets	F=D-E	**61.54**	**-**
Qualifying assets as percentage of Net Assets	G=F/C	**5.51%**	**0.00%**

Note: As on 31st March, 2025, the qualifying assets constituted 5.51% of the Net Assets of the Company. In terms of the RBI Master Directions applicable to NBFC-MFIs, a minimum of 60% of Net Assets is required to be maintained as qualifying assets. Since the Company has been recently incorporated and commenced its business operations during the year, the prescribed level of qualifying assets is yet to be achieved.

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PART-1	
Statement of Capital funds, risk assets / exposures and risk asset ratio etc., As at the end of 31st March, 2025	
Description	**Particulars**
Name of the Non-Banking Financial Company	**Radhya Micro Finance Private Limited**
Address of the Company	MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001
Registration number (as given by RBI)	N-12.00515
Classification of the company (as given by RBI)	NBFC-MFI

PART - 1: CAPITAL FUNDS – TIER I (Amount should be Rs in Lakhs)

	Item Code	Amount 2024-25
(i) Paid-up Equity Capital	A111	1,100.00
(ii) Peference shares to be compulsorily convertible into equity	A112	-
(iii) Perpetual Debt Instrument (Not to exceed 15% of Aggregate Tier I Capital as on March 31 of the previous year)	A112A	-
(iv) Free reserves		
(a) General Reserves	A113	-
(b) Statutory / Spl. Reserve U/S 45 IC of RBI Act, 1934	A113A	-
(c) Share Premium	A114	-
(d) Capital Reserves (representing surplus on sale of assets held in separate	A115	-
(e) Debenture Redemption Reserve	A116	-
(f) Capital Redemption Reserve	A117	-
(g) Credit Balance in P & L Account	A118	26.91
(h) Other free reserves (to be specified)	A119	-
Total (A111+A112+A112A+A113+A113A+A114+A115+A116+A117+A118+A119)	**A110**	**1,126.91**
(v) Accumulated balance of loss	A121	-
(vi) Deferred Revenue Expenditure	A122	-
(vii) Deferred Tax Assets (Net)	A122A	-
(viii) Other Intangible Assets	A123	2.22
Total (A121+A122+A122A+A123, >=0)	**A120**	**2.22**
(ix) **Owned Fund** (A110 - A120, ><=0)	**A130**	**1,124.68**
(x) Investment in shares of :		
(a) Subsidiaries	A141	-
(b) Companies in the same Group	A142	-
(c) Wholly Owned Subsidiaries	A142A	-
(d) Other non-banking financial companies	A143	-
(xi) The book value of debentures, bonds, outstanding loans and advances, bills purchased and discounted (including hire-purchase and lease finance) made to, and deposits with		
(a) Subsidiaries	A144	-
(b) Companies in the same Group	A145	-
(c) Wholly Owned Shares / Joint Ventures abroad	A145A	-
(d) Other Non-Banking Financial Companies	A145B	-
(xii) Total (A141+A142+A142A+A143+A144+A145+A145A+A145B, >=0)	**A140**	**-**
(xiii) Amount of Item 140 in excess of 10% of item 130 above **(IF(A130<0,A140,(Max((A140-0.1 x A130), 0)))**	**A150**	**-**
(xiv) Tier I Capital		
Net owned fund (IF(A130<0,A130-A140,(A130-A150)), ><=0)	**A151**	**1,124.68**

PART - 2: CAPITAL FUNDS – TIER II		
Description	**Item Code**	**Value (Rs in Lakhs)**
(i) Preference Share Capital other than those compulsorily convertible into equity	B161	-
(ii) Cumulative Convertible Preference Shares	B161A	-
(iii) Revaluation reserves (At Discount rate of 55%)	B162	-
(iv) General provisions and loss reserves including Provision for **Standard Assets** (to the extent not attributable to actual diminution in value or identifiable potential loss in any specific asset and are available to meet unexpected losses, to the extent of 1.25% of RWA)	B163	-
(v) Hybrid debt capital instruments	B164	-
(vi) Subordinated debt(Subjected to prescribed Discount Rates & Not exceeding 50% of	B165	-
(vii) Aggregate Tier II Capital (>=0, B161+B161A+B162+B163+B164+B165)	**B160**	**-**
Total Capital Funds (151 + 160)('=A151+B160 And If((A151<=0), A151,If(B160>A151,2*A151, (A151+B160))))	**B170**	**1,124.68**

PART - 3: RISK ASSETS AND OFF-BALANCE SHEET ITEMS		
Description	**Item Code**	**Field Value (Rs in Lakhs)**
(i) Adjusted value of funded risk assets i.e. on-balance sheet items (To tally with Part D) **(=AVD200)**	C181	**1,109.09**
(ii) Adjusted value of non-funded and off-balance sheet items (To tally with Part E) **(=AVE300)**	C182	**-**
(iii) Total risk weighted assets/ exposures **(C181 + C182)**	C180	**1,109.09**
(iv) Percentage of capital funds to risk weighted assets/exposures:		
(a) Tier I capital (Percentage of item 151 to item 180)	C191	**101.41%**
(b) Tier II capital (Percentage of item 160 to item 180)	C192	**0.00%**
(c) Total (Percentage of item 170 to item 180)	C193	**101.41%**

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FRN
029733C
Chartered Accountants

Weighted assets i.e. on - balance Sheet items (Rupees in lacs)

	Item name	Item code	Book value	Risk weight	Adjusted value
I.	Cash and bank balances including fixed deposits & certificates of deposits	210	14.75	-	-
II.	Investments [see Para 6 of the Directions]				-
	(a) Approved securities as defined in Reserve Bank of India Act, 1934	221	-	-	-
	(b) Bonds of public sector banks and FDs/CDs/bonds of public financial institutions				
	(i) Amounts deducted in part `A' item (x) (Item code 150)	222	-	-	-
	(ii) Amounts not deducted in part `A' item (x) (Item code 150)	223	-	20	-
	Sub-total (222+223)	**ST223**	**14.75**		-
	(c) Units of Unit Trust of India	224	-	20	-
	(d) Shares of all companies and debentures/ bonds/ commercial papers of companies other than in (b) above/units of mutual funds other than in (c) above		-	100	-
	(i) Amounts deducted in Part `A' Item (xi) (Item code 150)	225	-	-	-
	(ii) Amounts not deducted in Part A	226	983.13	100	983.13
	Sub-total (225+226)	**ST226**	**983.13**	-	**983.13**
III. Current Assets					
	(a) Stock on hire (Please see Note 2 below)				
	(i) Amounts deducted in Part A [Item (xi) Item code 150]	231	-	-	-
	(ii) Amounts not deducted in part A	232	-	100	-
	Sub-total(231+232)	**ST232**	-	-	-
	(b) Inter-corporate loans/ deposits		-	-	-
	(i) Amounts deducted in Part `A' [Item (xi) item code 150]	233	-	-	-
	(ii) Amounts not deducted in Part A	234	-	100	-
	Sub-total (233+234)	**ST234**	-	-	-
	(c) Loans and advances fully secured by company's own deposits	235	-	-	-
	(d) Loans to staff	236	-	-	-
	(e) Other secured loans and advances considered good		-		
	(i) Amounts deducted in Part A [Item (xi) item code 150)]	241	-	-	-
	(ii) Amounts not deducted in Part A	242	-	100	-
	Sub-total(235+236+241+242)	**ST242**	-		-
	(f) Bills purchased/discounted				
	(i) Amounts deducted in Part A [Item (xi) item code 150)]	243	-	-	-
	(ii) Amounts not deducted in Part A	244	-	100	-
	Sub-total (243+244)	**ST244**	-		-
	(g) Others (Loans given to beneficiaries under microfinance programme)	245	61.54	100	**61.54**
IV. Fixed Asset (net of depreciation)					
	(a) Assets leased out				
	(i) Amounts deducted in Part A [Item (xi) item code 150)]	251	-	-	-
			-		
	(ii) Amounts not deducted in Part A	252	9.41	100	9.41
	Sub-total (251+252)	**ST252**	**9.41**		**9.41**
	Total credit exposure (ST232+ST234+ST242+ ST244+245+ST252)	**CT200**	**70.95**		**70.95**
	(b) Premises	253	-	100	
	(c) Furniture & Fixtures	254	2.92	100	2.92
V. Other assets					
	(a) Income-tax deducted at source (net of provisions)	255	5.02	-	-
	(b) Advance tax paid (net of provision)	256	2.55	-	-
	(c) Interest due on Government securities	257	-	-	-
	(d) Others (Security Deposit, accrued interest on microfinance loans & fixed deposits, other advances, other fixed assets including computer, office equipments & Capital work-in-progress)	258	52.08	100	52.08
	Total weighted assets (Items 210 to 258 please exclude item codes prefixed by "ST")	**200**	**1,131.41**		**1,109.09**

NOTES:

1. Netting may be done in respect of assets where provisions for depreciation or for bad and doubtful debts have been made.
2. Stock on hire should be shown net of finance charges i.e. interest and other charges recoverable.
3. Assets which have been deducted (item code 150) from owned fund to arrive at net owned fund will have a weightage of `0'.

PART - E

Weighted non-funded exposures/off-balance sheet items

	Item Name	Item Code	Book Value	Conversion factor	**Equivalent value**	Risk weight	Adjusted Value
1	Financial & Other guarantees	310	-	100%	-	100%	-
2	Share/debenture underwriting obligations	320	-	50%	-	100%	-
3	Partly paid shares/debentures	330	-	100%	-	100%	-
4	Bills rediscounted	340	-	100%	-	100%	-
5	Assigned portfolio	350	-	100%	-	100%	-
6	Other contingent liabilities (to be specified)	360	-	50%	-	100%	-
	Tctal non-funded exposures (Items 310 to 360)	**300**	-		-		-

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Name of the Non-Banking Financial Company : **Radhya Micro Finance Private Limited**
Address of the Company : MIG-29, Ram Ganga Vihar Vistar, Moradabad, Moradabad, Moradabad, Uttar Pradesh, India, 244001

Registration number (as given by RBI) : **N-12.00515**
Classification of the company (as given by RBI) : Non - Banking Financial Institution - MFI with out accepting Public deposits

Net Owned Fund
Balance Sheet 31st March, 2025
of the Company: Radhya Micro Finance Private Limited

Item No.	Item Name	Item Code	Amount (Rs. In Lakhs)
1	**Capital Funds – Tier I**		
	(i) Paid-up Equity Capital	311	1,100.00
	(ii) Preference shares to be compulsorily convertible into equity	312	-
	(iii) Free reserves	313	26.91
	(i) General Reserves		-
	(ii) Share Premium		-
	(iii) Capital Reserves (representing surplus on sale of assets held in separate account)		-
	(iv) Debenture Redemption Reserve		-
	(v) Capital Redemption Reserve		-
	(vi) Credit Balance in P & L Account		26.91
	(vii) Statutory Reserves as per RBI's Prudential Norms		-
2	**Total (311+312+313)**	**310**	**1,126.91**
3	(i) Accumulated balance of loss	321	-
	(ii) Deferred Revenue Expenditure	322	-
	(iii) Other Intangible Assets	323	2.22
4	Total (321 +322+ 323)	320	2.22
5	**Owned Fund (310 - 320)**	**330**	**1,124.68**
6	Book Value of Investments in shares of :		
	(i) Subsidiaries	341	-
	(ii) Companies in the same Group	342	-
	(iii) Other non-banking financial companies (Details in Annexure no. I)	343	-
7	Book value of investment in debentures and bonds of :		-
	(i) Subsidiaries	344	-
	(ii) Companies in the same Group	345	-
8	Outstanding loans and advances including bills purchased/ discounted, inter-corporate		
	(i) Subsidiaries	346	-
	(ii) Companies in the same Group (Details in Annexure no II)	347	-
9	**Total (341 to 347)**	**340**	**-**
10	Amount of Item 340 in excess of 10% of item 330 above	351	-
11	**Net owned fund (330 -351)**	**350**	**1,124.68**

For Ashwarya Chandra & Company
Chartered Accountants
Firm Regn No. 029733C

ASHWARYA CHANDRA & COMPANY FRN 029733C Chartered Accountants

Shivam Shukla

Shivam Shukla
Partner
M.No. 446432
Date: 25-09-2025
Place: NOIDA

for and on behalf of Board of Directors
of Radhya Micro Finance Private Limited

For Radhya Micro Finance Pvt. Ltd.

Anant Kothiwal
DIN: 10185745
Place: Moradabad
Director

For Radhya Micro Finance Pvt. Ltd.

Ritvik Kothiwal
DIN: 10218805
Place: Moradabad
Director

Gunjan Gupta
M.No.: A72353
Company Secretary