

SHAH PATNI & CO.

CHARTERED ACCOUNTANTS

SB-One, Bapu Nagar, JLN Marg, JAIPUR - 302015 (RAJ.)

Phone: 0141-2703949, 2719077. Mob. 9079133021, 25

E-Mail : spco@spcoindia.com

INDEPENDENT AUDITOR'S REPORT

To
The Members of
Paisabuddy Finance Private Limited
Jaipur

Report on Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **Paisabuddy Finance Private Limited** ("the Company"), which comprises of the Balance Sheet as at 31st March, 2023, the statement of Profit & Loss and Cash Flow Statement 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, as amended ('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, 2023 and its profit and its cash flows for the year ended on that date.

Basis for Opinion

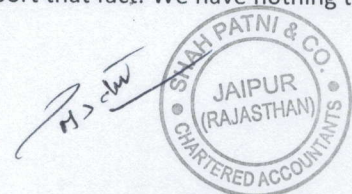
We conducted our audit of the financial statements in accordance with the Standards of Auditing (SA) specified under Section 143(10) of the Companies Act, 2013. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* 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 on the financial statements.

Other Information

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 standalone 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 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, 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 Standalone 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 and cash flows of the Company in accordance with accounting principles generally accepted in India, including the 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 design, implementation and maintenance of adequate internal financial control, 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, the Board of Directors 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 the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

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:

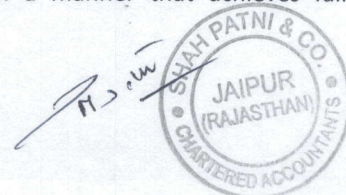
-- Identify and assess the risks of material misstatement of financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a 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 Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system with reference to financial statements 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.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including 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.

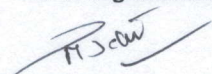
Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in term 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 Order, to the extent applicable.
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 purpose of our audit.
 - (b) In our opinion, proper books of account as required by the law have been kept by the company so far as appears from our examination of those books;
 - (c) The Balance Sheet, the Statement of Profit & 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 statement comply with the Accounting Standards specified in Section 133 of the Act, read with Rule 7 of the Companies (Accounts), Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016;
 - (e) On the basis of written representations received from the directors as on March 31, 2023 and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2023 from being appointed as a director in terms of Section 164 (2) of the Act;
 - (f) The company is exempt from reporting with respect to the adequacy of the internal financial controls with reference to financial statements in accordance with the Notification No. G.S.R. 583(E) dt. 13th June, 2017.;
 - (g) With respect to the other matters to be included in the Auditor's report in accordance with the requirements of Section 197(16) of the Act, as amended; in our opinion and to the best of our information and according to the explanations given to us, the Company being a private company, Section 197 of the Act related to managerial remuneration is not applicable.

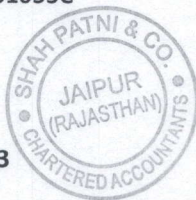


- (h) With respect to the other matters to be included in the Auditor's report in accordance with Rule 11 of the Companies (Audit and Auditor's) Rules, 2014, as amended, in our opinion and to the best of our information and according to the explanations given to us;
- i. The Company did not have any pending litigation as at 31st March, 2023 which would impact its financial positions;
- ii. The Company did not have any long term contracts including derivative contracts as at March 31, 2023 for which there 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 which are material either individually or in the aggregate have been advanced or loaned or invested either from borrowed funds or securities premium or any other sources or kind of funds by the Company to or in any person(s) or entity(ies), including foreign entities ('the intermediaries'), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, directly or indirectly lend or invest in other persons or entities indentified in any manner whatsoever by or on behalf of the Company ('the 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 which are material either individually or in the aggregate have been received by the Company from any person(s) or entity(ies), including foreign entities ('the 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 indentified 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. Based on the audit procedures performed as considered reasonable and appropriate in the circumstances, nothing has come to our attention that causes us to believe that the management representations under sub clauses (i) and (ii) of Rule 11(e) as provided under (a) and (b) above, contain any material misstatement.
- v. The company has not declared or paid any dividend during the year ended March 31, 2023.
- vi. As proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 as amended is applicable for the Company only with effect from April 01, 2023, therefore, reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, as amended, is not applicable.

For Shah Patni & Co.
Chartered Accountants
Firm Registration No. 001055C



Nitin Sethi
Partner
Membership No. 400593



Place : Jaipur
Date : 12-July-2023

UDIN: 23400593BGZKEB4602

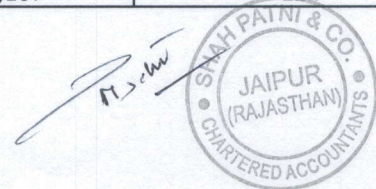
PAISABUDDY FINANCE PRIVATE LIMITED
ANNEXURE "A" TO THE AUDITOR'S REPORT

(Referred to in Paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

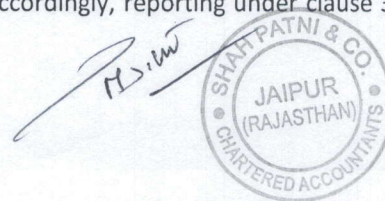
- i. In respect of its Property, plant and equipment:
- a) A The company is maintaining proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment and relevant details of right of use assets. However, the fixed assets register is under updation.
- a) B The company is maintaining proper records showing full particulars of intangible assets.
- b) The Property, Plant and Equipment have been physically verified by the management during the year, which in our opinion is reasonable, having regard to the size of the company and nature of these assets. According to the information and explanations given to us, no material discrepancies were noticed on such verification.
- c) The company does not have immovable properties (other than properties where the company is lessee, and the lease agreements are duly executed in favour of the lessee). Therefore, the provisions of the clause 3(i)(c) of the order are not applicable to the company.
- d) The company has not revalued its Property, Plant and Equipment (including Right of Use assets) and intangible assets during the year. Therefore, the provisions of the clause 3(i)(d) of the order are not applicable to the company.
- e) 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.
- ii. a) The Company's business does not involves inventories and accordingly, the 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 Rs. Five crores from banks or financial institutions on the basis of security of current assets during any point of time of the year. Thus, the 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 terms and conditions of the grant of all loans, investments made and security provided during the year are, prima facie, not prejudicial to the interest of the Company. The Company has not provided any guarantee during the year.
- c) The Company is a Non Banking Finance Company registered under Reserve Bank of India Act, 1934 and rules made thereunder and is regulated by various regulations, circulars and norms issued by Reserve Bank of India including Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. In respect of loans and advances in the nature of loans granted by the Company, we report that the schedule of repayment of principal and payment of interest has been stipulated and the repayments/receipts of principal and interest are regular except for instances as below:

(in Rs. '000)

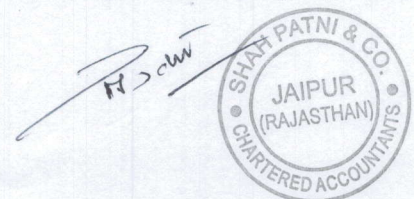
Particulars - Day Past Due	Total amount due	No of Cases
1-60 days	42,784	93
61-90 days	6,791	13
91-180 days	1,856	5
More than 180 days	4,677	13
Total	56,107	124



- d) According to the information and explanations given to us, the total amount which is overdue for more than 90 days in respect of loans and advances in the nature of loans given in course of the business operations of the Company aggregates to Rs. 65.32 lacs as at March 31, 2023 in respect of 18 number of loans. Further, reasonable steps as per the policies and procedures of the Company have been taken for recovery of such overdue principal and interest amounts.
- e) The Company is a NBFC 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 either 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, there are no loans, investments, guarantees and securities given in respect of which provisions of section 185 and 186 of the Act are applicable. Hence, not commented upon.
- v. In our opinion and according to the information and explanations given to us, the Company being NBFC registered with RBI, provisions of sections 73 to 76 or any other relevant provisions of the Companies Act, 2013 and the Companies (Acceptance of Deposits) Rules, 2014, as amended, are not applicable to the Company. We are informed by the Management that no order has been passed by the Company Law Board, National Company Law Tribunal or Reserve Bank of India or any Court or any other Tribunal against the Company in this regard.
- 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 product/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, 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 statutory dues, as applicable, have generally been regularly deposited with the appropriate authorities by the company, though there have been slight delays in a few cases. 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, during the year.
- b) According to the information and explanations given to us including confirmations received from banks/ financial institution 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, though idle/surplus funds which were not required for immediate utilisation have been invested in readily realisable liquid investments.
- 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) The company is not having subsidiary, associates or joint ventures. Accordingly, reporting under clause 3(ix)(e) and 3(ix)(f) of the Order are not applicable.

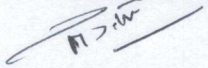


- x. a) The Company has not raised any money by way of initial public offer or further public offer (including debt instruments), during the year. Accordingly, reporting under clause 3(x)(a) of the Order is not applicable to the Company.
- b) The Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally) during the year. Accordingly, reporting under clause 3(x)(b) of the Order are not applicable.
- xi. a) Based upon the audit procedures performed and according to the information and explanations given by the management, we report that no fraud by the Company and no material fraud on the Company has been noticed or reported during the year.
- b) No report under section 143(12) of the Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, for the period covered by our audit.
- c) According to the information and explanations given to us and representation made to us by management of the Company, there are no whistleblower 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 sections 188 of the Act, where applicable. Further, the details of such related party transactions have been disclosed in the financial statements, as required. Since, the company is a private limited Company, therefore, the provisions of Section 177 of the Act are not applicable to the Company.
- xiv. a) In our opinion and according to the information and explanations given to us, the Company does not have internal audit system, which is looking to the size and nature of its business, is not essential. However, the Company has proper internal controls system for its operations, sales, accounts and finance function.
- b) As per the requirements of section 138 of the act, read with Rule 13(1) of Companies (Accounts) Rules, 2014, the company is not required to appoint an internal auditor.
- xv. According to the information and explanation given to us, the Company has not entered into any non-cash transactions with its directors or persons connected with them and accordingly, provisions of section 192 of the Act are not applicable to the Company.
- xvi. a) The Company is a non deposit accepting and non-systematically important Non Banking Financial Company (NBFC-ND-NSI) having a valid Certificate of Registration no. B-10.00272 from Reserve Bank of India on May 02, 2018 in terms of Section 45-IA of the Reserve Bank of India Act, 1934.
- b) The Company is conducting business as Non Banking Financial Company, post its registration from Reserve Bank of India as per the Reserve Bank of India Act, 1934. The Company has not conducted any housing finance activities and is not required to obtain CoR for such activities from the RBI.
- 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) According to the information and explanations given to us, there is no other Core Investment Company (CIC) in the Group as defined in Core Investment Companies (Reserve Bank) Directions, 2016.
- xvii. The Company has not incurred any cash loss in the current as well as the immediately preceding financial year.
- xviii. There has been no resignation of Statutory auditors during the year. Accordingly, reporting under clause 3(xviii) of the Order is not applicable to the Company.



- xix. According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realisation 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.
- xx. The provisions of Section 135 of Companies Act, 2013 relating to Corporate Social Responsibility is not applicable on Company. Accordingly, reporting under clause 3(xx) (a) and (b) 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.

For Shah Patni & Co.
Chartered Accountants
Firm Registration No. 001055C



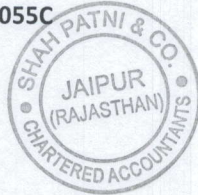
Nitin Sethi
Partner

Membership No. 400593

UDIN No. : 23400593BGZKEB4602

Place : Jaipur

Date : 12-July-2023



SHAH PATNI & CO.

CHARTERED ACCOUNTANTS

SB-One, Bapu Nagar, JLN Marg, JAIPUR - 302015 (RAJ.)

Phone: 0141-2703949, 2719077. Mob. 9079133021, 25

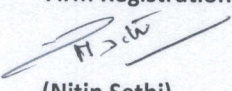
E-Mail : spco@spcoindia.com

To
The Directors,
Paisabuddy Finance Private Limited
Jaipur

The statement as required by Non Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2008 are as mentioned under:

- 3.A.1. The company is engaged in the business of Non-Banking Financial institution and it has obtained Certificate of Registration from Reserve Bank of India.
- 3.A.II The company is entitled to hold Certificate of Registration as issued by Reserve Bank of India in terms of its Principal Business Criteria (Financial asset/income pattern) as on 31st March, 2023.
- 3.A.III The company is meeting the required Net Owned Fund requirement as laid down in Paragraph 5 of Master Direction - Non Banking Financial Company - Non-systemically Important Non-Deposit taking Company (Reserve Bank) Direction, 2016.
- 3.B. The Paragraph 3.B. of Directions is not applicable to the Company.
- 3.C.i The Board of Directors has passed resolution for non acceptance of any public deposits.;
- 3.C.ii The Company has not accepted any deposits during the financial year ended on 31st March, 2023.;
- 3.C.iii. The Company has complied with the Prudential norms relating to Income recognition, accounting standards, asset classification and provisioning for bad and doubtful debts as applicable to it in terms of Non Banking Financial Company - Non-systemically Important Non-Deposit taking Company (Reserve Bank) Direction, 2016.
- 3.C.iv. The company being Non-systemically important Non deposit taking NBFC, the paragraph 3.C.iv is not applicable to it.
- 3.C.v. The company is not an Micro Finance Company as defined in Non Banking Financial Company - Non-systemically Important Non-Deposit taking Company (Reserve Bank) Direction, 2016, the paragraph 3.C.v is not applicable to it.

For Shah Patni & Co.
Chartered Accountants
Firm Registration No. 001055C


(Nitin Sethi)
Partner

Membership No. 400593
UDIN No. : 23400593BGZKEC4941
Place : Jaipur
Date : 12-July-2023



PAISABUDDY FINANCE PRIVATE LIMITED

(CIN: U65991RJ1996PTC059738)

C-24-A, First Floor, Pankaj Singhvi Marg, Lal Kothi, Near Vidhan Sabha, Jaipur-302 015 Rajasthan

Email -ops@paisabuddy.com Contact No. 0141 4921100 Website: paisabuddy.com

BALANCE SHEET AS AT 31ST MARCH, 2023

(Amount in '000')

Particulars	Note No.	As At 31st March, 2023	As At 31st March, 2022
I. EQUITY AND LIABILITIES			
1. SHAREHOLDER'S FUND			
a) Share Capital	3	141,449	141,449
b) Reserves & Surplus	4	110,700	99,323
2. NON-CURRENT LIABILITIES			
a) Long-term Borrowings	5	1,157,851	182,750
b) Long-term Provisions	6	5,232	3,689
3. CURRENT LIABILITIES			
a) Short-term Borrowings	7	242,288	43,014
b) Trade payables			
- Total outstanding dues of Micro and Small enterprises	8	-	-
- Total outstanding dues of Creditors other than Micro and Small enterprises	8	469	-
c) Other Current Liabilities	9	25,880	21,549
d) Short Term Provisions	7	713	289
TOTAL		1,684,584	492,063
II. ASSETS			
1. NON-CURRENT ASSETS			
a) Property, Plant and Equipment and Intangible Assets	10		
(i) Property, Plant and Equipment		12,060	7,211
(ii) Intangible assets		508	6
b) Deferred Tax Assets (net)	11	1,561	975
c) Long Term Loans and Advances			
(i) Loans	12.1	1,216,104	374,944
(ii) Others	12.2	-	-
d) Other non-current assets	13	38,796	985
2. CURRENT ASSETS			
a) Cash and Bank Balances	14	124,155	27,281
b) Short term loans & advances			
(i) Loans	12.1	285,213	77,291
(ii) Others	12.2	1,398	244
c) Other current assets	15	4,789	3,126
TOTAL		1,684,584	492,063

Summary of significant accounting policies form part of the financial statements

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As per our report of even date
for M/s Shah Patni & Co.
Chartered Accountants
Firm Registration No. 001055C

Nitin Sethi
Partner

Membership No. 400593



For and on behalf of Board of Directors

For Paisabuddy Finance Private Limited

For Paisabuddy Finance Private Limited

Director

Director

Dheerendra Goyal

Suresh Chander Koolwal

Whole Time Director

CEO Whole Time Director

DIN : 03485888

DIN : 08085225

Ms. Shreya Garg

Company Secretary

Membership No. : A64439

Place : Jaipur

Date : 12-July-2023

PAISABUDDY FINANCE PRIVATE LIMITED

(CIN: U65991RJ1996PTC059738)

C-24-A, First Floor, Pankaj Singhvi Marg, Lal Kothi, Near Vidhan Sabha, Jaipur-302 015 Rajasthan

Email -ops@paisabuddy.com Contact No. 0141 4921100 Website: paisabuddy.com

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED ON 31ST MARCH, 2023

(Amount in '000')

Particulars	Note No.	Year ended March 31, 2023	Year ended March 31, 2022
Income			
Revenue from operations	16	206,387	74,463
Other Income	17	1,143	22
Total Income (I)		207,530	74,485
Expenses			
Employee Benefit Expense	18	76,925	30,492
Finance Cost	19	83,264	22,667
Depreciation & Amortisation Expenses	10	3,877	1,646
Other Expenses	20	26,292	8,135
Provisions and write offs	21	2,411	1,668
Total Expenses (II)		192,770	64,607
Profit before tax (III) = (I)-(II)		14,760	9,878
Tax expense			
-- Current tax		3,969	2,977
-- Deferred tax		(586)	(496)
-- Relating to Previous years		-	(16)
Profit/(Loss) after taxes		11,378	7,414
Earning per Share (Basic)	22	8.04	7.74
Earning per Share (Diluted)		8.04	7.74
(Face Value of Rs. 100/- per share)			

Summary of significant accounting policies form part of the financial statements

2

As per our report of even date for M/s Shah Patni & Co. Chartered Accountants Firm Registration No. 001055C

Nitin Sethi
Partner
Membership No. 400593



For and on behalf of Board of Directors

For Paisabuddy Finance Private Limited

For Paisabuddy Finance Private Limited

Director

Director

Dheerendra Goyal
Whole Time Director & CEO
DIN : 03485888

Suresh Chander Koolwal
Whole Time Director
DIN : 08085225

Ms. Shreya Garg
Company Secretary
Membership No. : A64439

Place : Jaipur
Date : 12-July-2023

PAISABUDDY FINANCE PRIVATE LIMITED

(CIN: U65991RJ1996PTC059738)

C-24-A, First Floor, Pankaj Singhvi Marg, Lal Kothi, Near Vidhan Sabha, Jaipur-302 015 Rajasthan

Email -ops@paisabuddy.com Contact No. 0141 4921100 Website: paisabuddy.com

CASH FLOW STATEMENT FOR THE YEAR ENDED ON 31ST MARCH, 2023

(Amount in '000')

Particulars		As At 31st March, 2023		As At 31st March, 2022
A. CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit before Tax as per Statement of Profit & Loss		14,760		9,878
<u>Adjusted for :-</u>				
Depreciation	3,877		1,646	
Finance Cost	83,264		22,614	
Interest on Income tax	0		53	
Gain on sale of Investments	2,128		470	
		89,270		24,782
Operating Profit before Working Capital Changes		104,030		34,660
<u>Adjusted for :-</u>				
(Increase)/Decrease in Other Assets	(39,473)		(14,077)	
Increase/(Decrease) in Trade Pyaables	469		-	
Increase/(Decrease) in Other Current Liabilities	4,331		16,768	
(Increase)/Decrease in Loans and Advances	(1,050,237)		(202,626)	
Increase/(Decrease) in Provisions	1,967		2,141	
Cash Generated From Operations		(1,082,943)		(197,794)
Income Tax Paid		(3,969)		(6,566)
Net Cash Flow from Operating Activities		(982,881)		(169,700)
(B) CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(9,228)		(5,404)	
Purchase of Mutual fund	(67,550)		(67,550)	
Sales of Mutual fund	65,422		67,080	
Increase of Fixed Deposits, more than 12 mths.	(1,077)		(796)	
Net Cash Flow from Investing Activities		(12,433)		(6,669)
(C) CASH FLOW FROM FINANCING ACTIVITIES				
Loan taken	1,174,375		20,360	
Issue of equity shares	-		150,481	
Interest Paid	(83,264)		(22,614)	
Net Cash Flow from Financing Activities		1,091,111		148,226
Net Increase/(Decrease) in Cash and Cash Equivalent		95,797		(28,142)
Opening Balance of Cash and Cash Equivalents		4,641		32,783
Closing Balance of Cash and Cash Equivalents		100,438		4,641

As per our report of even date

For M/s Shah Patni & Co.

Chartered Accountants

Firm Registration No. 001055C

Nitin Sethi

Partner

Membership No. 400593



For and on behalf of Board of Directors

For Paisabuddy Finance Private Limited

Dheerendra Goyal
Director

Dheerendra Goyal
Whole Time Director ~~CEO~~
DIN : 03485888

For Paisabuddy Finance Private Limited

Suresh Chander Koolwal
Director

Suresh Chander Koolwal
Whole Time Director
DIN : 08085225

Ms. Shreya Garg
Ms. Shreya Garg
Company Secretary
Membership No. : A64439

Place : Jaipur

Date : 12-July-2023

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Notes to financial statements for the year ended March 31, 2023

1. CORPORATE INFORMATION

Paisabuddy Finance Private Limited (the 'Company') is a Private Limited Company domiciled in India and incorporated on August 19, 1996 under the provisions of the Companies Act, 1956. The previous name of the company was M/s Gurudev Saving and Hire purchase (India) Pvt. Ltd., which was changed to M/s Paisabuddy Finance Private Limited, through its revised Certificate of Incorporation on March 28, 2018.

The Company is engaged in lending activities, mainly into MSME sector. The Company had obtained a revised license from Reserve Bank of India ('RBI'), pursuant to change of name, to operate as a non deposit accepting Non Banking Financial Company (NBFC-ND) on May 02, 2018 vide Certificate of Registration no. B-10.00272.

2. SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of Preparation of Accounts :

The financial statements of the company are prepared and presented in the format prescribed in Division I of Schedule III to the Companies Act, 2013 (the "Act") and are prepared in accordance with the generally accepted accounting principles in India (Indian GAAP) to comply in all material respects with the Accounting Standards notified under Section 133 of the Companies Act, 2013; the Companies (Accounts) Rules, 2014; the Companies (Accounting Standards) Rules, 2006 and its subsequent amendments and confirms to the statutory requirements, circulars and guidelines issued by the RBI from time to time as applicable to a Non Systemically Important Non Banking Financial Company. The financial statements have been prepared and presented under historical cost convention as a going concern and on an accrual basis, unless otherwise stated. The Accounting Policies adopted in the preparation of Financial Statements are consistent with those of previous year.

All assets and liabilities have been classified as current or non-current as per Companies normal operating cycle and other criteria set out in the Schedule III to the Companies Act, 2013. The company has ascertained its operating cycle as 12 months for above purposes.

2.2 Use of Estimates :

The preparation of the financial statements in conformity with generally accepted accounting principles in India (Indian GAAP) requires the management to make judgments, estimates and assumptions that affect the reported amounts of revenue, expenses, assets and liabilities and the accompanying disclosure and the disclosure of contingent liabilities, at the end of the reporting period. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods. Management believes that the estimates used in the preparation of these financial statements are prudent and reasonable. Any revision to accounting estimates are recognized prospectively in the current and future periods.

2.3 Revenue Recognition and Expenditure :

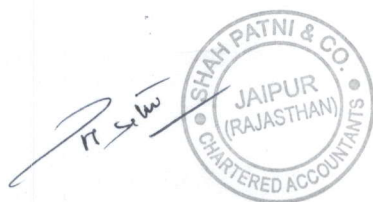
Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be measured reliably and there exists reasonable certainty of its recovery.

(i) Income from financing activities

(a) Interest Income is recognized on a time proportion accrual basis taking into account the amount outstanding and the interest rate implicit in the underlying agreements. Interest or any other charges on non-performing assets are recognized only when realized. Any such income recognized and remaining unrealized, before the asset became non-performing, is reversed.

(b) Processing fee and other charges collected upfront are recognized at the inception of the loan.

(c) Other charges collected post disbursement i.e. Cheque bouncing charges, collection charges, overdue interest, etc are recognized on receipt basis.



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Notes to financial statements for the year ended March 31, 2023

(ii) Income from deposits:

Interest income on deposits with banks and other financial institutions is recognized on a time proportion accrual basis taking into account the amount outstanding and the rate applicable.

(iii) Income from investments

- (a) Dividend income is accounted for when the right to receive dividend is established by the date of balance sheet.
(b) Gain/loss on sale of investment is accounted for on execution of relevant transaction.

2.4 Property, Plant and Equipment/Intangible Assets, Depreciation/Amortization and Impairment :

(i) Tangible Assets

Property, Plants and Equipments are stated at their original cost of acquisition and attributable cost of bringing the asset to its working condition for its intended use, net of cenvat, if any, less accumulated depreciation and impairments.

An item of Property, Plants and equipments is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gains or losses arising from derecognition of Property, Plant and Equipment are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the Statement of profit and loss when the asset is derecognized.

Depreciation Tangible assets:

Depreciation on property, plant and equipment is calculated on a written down value method using the rates arrived at, based on the useful lives as is considered based on life prescribed under the Schedule II to the Companies Act, 2013. The company has estimated 5% of cost of assets as residual value at the end of the useful life for all the blocks of assets. Assets individually costing Rs. Five thousand and below are to be fully depreciated in the year of purchase.

Depreciation on assets acquired/sold during the year is recognized on a pro-rata basis to the statement of profit and loss from/up to the date of acquisition/sale.

The residual values, useful lives and method of depreciation of property, plant and equipment are reviewed at each financial period and adjusted prospectively, if appropriate.

(ii) Intangible assets & amortization:

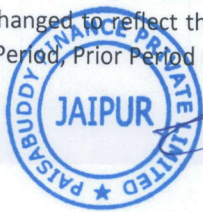
Intangible assets are recognised when it is probable that the future economic benefits that are attributable to the assets will flow to the company and the cost of asset can be measured reliably. Intangible assets are stated at cost net of tax/duty credits availed, if any, less accumulated amortisation and cumulative impairment. Administrative and other general overhead expenses that are specifically attributable to acquisition of intangible assets are allocated and capitalised as a part of the cost of the intangible assets.

An intangible asset is derecognised on disposal, or when no future economic benefits are expected from use or disposal. Gains and losses arising from derecognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the assets are recognised in the statement of profit and loss when the asset is derecognised.

Depreciation Intangible assets:

Intangible assets are amortized on a straight line basis over the estimated useful economic life. The Company uses a rebuttable presumption that the useful life of an intangible asset will not exceed five years from the date when the asset is available for use. If the persuasive evidence exists to the affect that useful life of an intangible asset exceeds five years, the company amortizes the intangible asset over the best estimate of its useful life. Such intangible assets not yet available for use are tested for impairment annually, either individually or at the cash-generating unit level. All other intangible assets are assessed for impairment whenever there is an indication that the intangible asset may be impaired.

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



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Notes to financial statements for the year ended March 31, 2023

(iii) Impairment of assets

The carrying amount of assets is reviewed at each balance sheet date if there is any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and risks specific to the asset. In determining net selling price, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used.

After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

2.5 Investments :

Investments, which are readily realizable and intended to be held for not more than a year from the reporting date, are classified as current investments. All other investments are classified as long-term investments.

On initial recognition, all investments are measured at cost. The cost comprises purchase price and directly attributable acquisition charges such as brokerage, fees and duties.

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

On disposal of an investment, the difference between its carrying amount and net disposal proceeds is charged or credited to the statement of profit and loss.

2.6 Taxes on Income :

Income tax expense comprises current Income tax and deferred tax.

Current Taxes

Current income-tax is determined on the basis of estimated taxable income and tax credits computed in accordance with the provisions of the relevant tax laws and based on the expected outcome of assessments/appeals. Current tax assets and liabilities are measured at the amount expected to be paid to the tax authorities in accordance with the Income-tax Act, 1961 enacted in India. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted, at the reporting date.

Deferred Taxes

Deferred income taxes reflect the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for the earlier years. Deferred tax is measured using the tax rates and the tax laws enacted or substantively enacted at the balance sheet date.

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

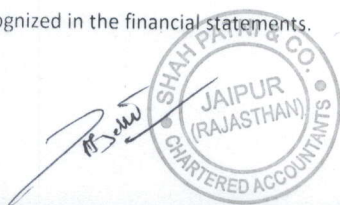
Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to setoff current tax assets against current tax liabilities and the deferred tax assets and deferred taxes relate to the same taxable entity and the same taxation authority.

2.7 Provisions, Contingent Liabilities :

A provision is recognized when the company has a present obligation as a result of past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value and are determined based on the best estimate required to settle the obligation at the reporting date. These estimates are reviewed on each reporting date and adjusted to reflect the current best estimates.

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

Contingent assets are not recognized in the financial statements.



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Notes to financial statements for the year ended March 31, 2023

2.8 **Provisions for Non- Performing Assets ("NPA") and Doubtful Debts :**

Non-performing assets ('NPA') including loans and advances, receivable are identified as sub-standard/doubtful based on the tenor of default. NPA provisions are made based on the management's assessment of the degree of impairment and the level of provisioning and meets the Master Direction - Non-Banking Financial Company –Non Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 issued vide Master Direction DNBR.PD.007/03.10.119/2016-17 dated September 01, 2016, as amended and the related notifications.

- (i) Provision on standard assets is made @ 0.25% pursuant to Para 14 of Master Direction.
(ii) Provision on Sub-standard assets is made @ 10% of total outstanding pursuant to Para 13 of Master Direction.
(iii) Provision on Doubtful assets is made as under which is pursuant to Para 13 of Master Direction.
(a) 100 % provision to the extent to which the advance is not covered by the realizable value of security.
(b) In addition to above, the provision for secured portion is to be done as under
- 1 Upto One year - 20% of secured portion
 - 2 One to three years - 30% of secured portion
 - 3 More than three years - 50% of secured portion

2.90 **Employee Benefits**

a) **Gratuity**

The company provides for gratuity for all employees. The benefits is in the form of lump sum payments to vested employees on resignation, retirement or death while in employment or in termination of employment of an amount equivalent to 15 days basic salary payable to each completed year of service. Vesting occurs after the completion of five years of service, which is applicable upto March 31, 2023. The same is valued by management on the employment records being maintained by it on each reporting date.

b) **Provident Fund**

In accordance with the applicable law, all employees of the company are entitled to receive benefits under the Provident Fund Act, 1952. The company contributes an amount, on a monthly basis, at a determined rate to the pension scheme administered by the Regional Provident Fund Commissioner and the Company has no liability for future provident fund benefits other than its annual contribution. Since it is a defined contribution scheme, the contributions are accounted for on an accrual basis and recognized in the statement of profit and loss.

2.10 **Earning Per Share (EPS) :**

Basic Earning Per Share is computed by dividing the net profit/loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. Diluted Earnings Per Share is computed by dividing the net profit/loss for the year, by weighted average number of equity shares outstanding during the year as adjusted for the effects of all dilutive potential equity shares.

2.11 **Operating Lease :**

Assets acquired under leases where substantial risks and rewards of ownership are not transferred to the company are classified as operating leases. Such assets are not capitalized. The lease rentals paid are charged to Profit & Loss Accounts.

2.12 **Borrowing Cost :**

Borrowing cost includes interest and amortization of ancillary costs incurred in connection with the arrangement of borrowings. Borrowing costs directly attributable to the acquisition, construction or production of an asset that necessarily takes a substantial period of time to get ready for its intended use or sale are capitalized as part of the cost of the respective asset. All other borrowing costs are expensed in the period of occurrence.

2.13 **Cash & Cash Equivalent :**

Cash and cash equivalents in the cash flow statement comprise cash at bank and in hand, cheques on hand, remittances in transit and time deposit with an original maturity of three months or less.

As per our attached report of even date
For M/s Shah Patni & Co.
Chartered Accountants




Nitin Sethi
Partner
Membership No. 400593

For & on behalf of the Board of Directors
For Paisabuddy Finance Private Limited For Paisabuddy Finance Private Limited


Dheerendra Goyal
Whole Time Director & CEO
DIN : 03485888


Suresh Chander Koolwal
Whole Time Director
DIN : 08085225

Place : Jaipur
Date : 12-July-2023


Ms. Shreya Garg
Company Secretary
Membership No. : A64439

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Notes to the financial Statement for the year ended March 31, 2023

(Amount in '000')

3. Share Capital

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Authorised Share Capital : 20,00,000 Equity Shares of Rs. 100/- each (P.Y.: 20,00,000 Equity Shares of Rs.100/- each)	200,000	200,000
	200,000	200,000
Issued, Subscribed and Fully Paid up: 14,08,370 Equity Shares of Rs. 100/- each fully paid up (P.Y.: 14,08,370 Equity Shares of Rs.100/- each)	140,837	140,837
Issued, Subscribed but not fully paid up: 1,02,077 Equity shares of Rs. 100/- each, Rs. 6/- paid up (P.Y.: 1,02,077 Equity shares of Rs. 100/- each, Rs. 6 paid-up)	612	612
Total	141,449	141,449

3.1 Details of Rights, preferences and restrictions attached to equity shares:

The company has only one class of equity shares referred to as Equity shares having a face value of Rs. 100/- each. Each shareholder is eligible for one vote per share held, in proportion to his share in the paid up capital of the company. In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts, as may be due at point of time. The distribution will be in proportion to paid up equity shares held by the shareholders.

3.2 Reconciliation of the number of Equity Shares outstanding and the amount of share capital as at March 31, 2023 and March 31, 2022:

Equity Shares of Rs. 100/- each	31st March, 2023		31st March, 2022	
	No. of Shares	Amount	No. of Shares	Amount
At the beginning of the year	1,510,447	141,449	503,685	50,369
Shares Issued during the year	-	-	1,006,762	91,081
Equity Shares at the end of the year	1,510,447	141,449	1,510,447	141,449

3.3 The details of Shareholders holding more than 5% shares as at March 31, 2023 and March 31, 2022:

Name of Shareholders	As At 31st March, 2023		As At 31st March, 2022	
	No. of Shares	% of holding	No. of Shares	% of holding
Arpit Khandelwal	508,779	33.68%	508,779	33.68%
Dheerendra Goyal	90,279	5.98%	90,279	5.98%
Manorama Koolwal	120,836	8.00%	120,836	8.00%
Rimpi Khandelwal	120,836	8.00%	120,836	8.00%
Suresh Chander Koolwal	487,759	32.29%	488,119	32.32%
Suresh Chandra Koolwal (HUF)	120,836	8.00%	120,836	8.00%

3.4 The details of equity shares held by promoters* :

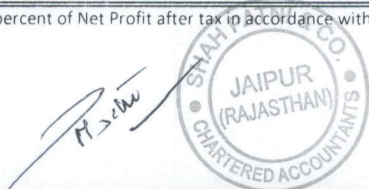
Name of the Promoters	31st March, 2023		Change during the year (%)	31st March, 2022		Change during the year (%)
	No. of shares	(in %)		No. of shares	(in %)	
1. Dheerendra Goyal	90,279	5.98	0.00%	90,279	5.98	0.00%
2. Suresh Chander Koolwal	487,759	32.29	-0.07%	488,119	32.32	0.00%
3. Arpit Khandelwal	508,779	33.68	0.00%	508,779	33.68	0.00%

*Promoter here means promoter as defined in Articles of Association of the Company.

4. Reserve and Surplus

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Securities Premium		
Balance at per last financial statements	61,961	2,561
Add: Addition during the year	-	60,730
Less: Share issue expenses	-	(1,330)
	61,961	61,961
Statutory Reserve u/s 45-IC Of RBI Act, 1934		
Balance at per last financial statements	7,512	6,029
Add: Transfer during the Year*	2,276	1,483
	9,787	7,512
Surplus/(Deficit) in the Statement of Profit and Loss		
Opening Balance	29,850	23,919
Add : Net Profit/(Loss) during the year	11,378	7,414
Less: Transfer To Reserve Fund as Per Sec 45-IC of RBI Act 1934	(2,276)	(1,483)
Closing Balance	38,952	29,850
Total	110,700	99,323

*Represents transfer of twenty percent of Net Profit after tax in accordance with the provisions of Section 45-IC of Reserve Bank Of India Act, 1934



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Notes to the financial Statement for the year ended March 31, 2023

5. Long-term Borrowings

Particulars	31st March, 2023		31st March, 2022	
	Non Current	Current	Non Current	Current
Secured Term Loans				
(A) From Banks				
i. Vehicle loans	2,049	671	154	350
ii. Other term loans	188,661	86,339	12,778	7,500
(B) From Non Banking Finance Companies	206,986	145,805	35,963	31,527
Unsecured Term Loans				
(A) Inter-corporate loan	250,000	-	-	-
(B) From Directors & Shareholders	510,155	-	133,855	-
Total	1,157,851	232,815	182,750	39,377

a. Two no. of Secured Vehicle loan from bank carry rate of interest in the range of 7.90% p.a. to 8.10 % p.a. The loan are having tenure of 36 months to 60 months from the date of disbursement and is repayable in monthly installments. These loans are secured by way of hypothecation of vehicle financed.

b. Term loan from Banks includes Six term loans from three Bank. These term loans carry rate of interest in the range of 11.25% p.a. to 14.75% p.a. and is having repayment tenure of 36 months to 60 months from the date of disbursement, except for one loan, having moratorium of 4 months. These are repayable in monthly installments and are secured by hypothecation of the loans given by the company, covering 120% to 133% of principal outstanding. One loan is collateral security by pledge on FDR of Rs. 200.00 lacs. These loans are further secured by Personal Guarantee of Two promoter directors of the company.

c. Term loan from NBFC includes Fifteen term loans from nine NBFCs. These term loans carry rate of interest in the range of 13.50% p.a. to 15.10% p.a. and is having repayment tenure of 21 months to 36 months from the date of disbursement. These are repayable in monthly installments and are secured by hypothecation of the loans given by the company, covering 100% to 120% of principal outstanding. Seven loans is collateral secured by lien on FDR ranging from 5% to 10% of Loans sanctioned/outstanding. These loans are further secured by Personal Guarantee of Two promoter directors of the company.

d. Unsecured Inter corporate term loan includes loan from one corporate entity and carry rate of interest @ 12.00% p.a.. The loan is repayable at the end of 5th year from the date of disbursement.

e. Loans from Shareholders are being taken with stipulation to be repaid after 5 years from the date of receipt of loan.

6. Provisions

Particulars	31st March, 2023		31st March, 2022	
	Non Current	Current	Non Current	Current
(A) Provision for Employee Benefits				
Provision for Gratuity	1,708	-	1,202	-
(B) Other provisions				
Contingent Provision against Standard Assets	3,029	713	894	181
Provision against Sub-Standard Assets	495	-	621	-
Provision on Restructured standard assets	-	-	899	91
Additional Provision against Standard Assets	-	-	74	18
Total	5,232	713	3,689	289

7. Short Term Borrowings

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Secured Loan repayable on demand		
Cash Credit from bank	9,473	3,637
Current maturities of long-term debt	232,815	39,377
Total	242,288	43,014

Cash Credit borrowings from Bank is secured against hypothecation by first and exclusive charge on specific standard asset (1.3 times of outstanding loan) and is repayable on demand and carry interest rate of 12.50% p.a. Further, the Cash credit borrowing is secured by personal guarantee of two directors of the company.



PAISABUDDY FINANCE PRIVATE LIMITED

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Notes to the financial Statement for the year ended March 31, 2023

8. Trade Payable

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Payable to Micro, Small and Medium enterprises		
Payable to others	469	-
Total	469	-

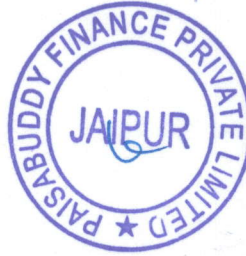
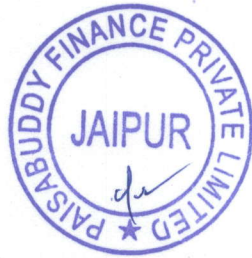
Trade payables ageing schedule:

Particulars	Outstanding for				Total
	Less than 1 year	1 - 2 years	2 - 3 years	More than 3 years	
(i) MSME	-	-	-	-	-
(ii) Others	469	-	-	-	469
(iii) Disputed dues - MSME	-	-	-	-	-
(iv) Disputed dues - Others	-	-	-	-	-
Total	469	-	-	-	469

Based on information available with the company and relied upon by the auditors, there are no dues of enterprises covered under the "Micro, Small & Medium Enterprises Development Act, 2006" as at March 31, 2023.

9. Other Current Liabilities

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Interest accrued but not due on borrowings	3,939	322
Other liabilities for expenses	11,462	2,990
Credit Balance in Current Account	-	15,879
Statutory Dues	10,479	2,358
Total	25,880	21,549



Note No. 10 : Property, Plant and Equipment and Intangible assets

S. No.	Particulars	Gross Block			Depreciation			Net Block				
		As at 01.04.2022	Addition	Sales/ Transfer	As at 31.03.2023	Balance as on 01.04.2022	Provided during the year	Assets Sold/ Transfers/ Adjustments	Balance as on 31.03.2023	Revaluation Adjustment	As at 31.03.2023	As at 31.03.2022
1	<u>Property, Plant & Equipment</u>											
a	Computer & Printer	1,497	1,914	-	3,412	860	1,042	-	1,902	-	1,510	638
b	Office Equipments	1,148	417	-	1,565	567	399	-	966	-	600	582
c	Furniture	7,969	3,367	-	11,336	2,656	1,534	-	4,190	-	7,146	5,312
d	Motor Vehicle	1,237	3,014	-	4,250	557	889	-	1,446	-	2,805	679
2	<u>Intangible Asset</u>											
a	Software	38	515	-	554	32	14	-	46	-	508	6
	Total	11,889	9,228	-	21,117	4,672	3,877	-	8,549	-	12,568	7,217
	(Previous Year)	6,485	5,404	-	11,889	3,026	1,646	-	4,672	-	7,217	-



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Notes to the financial Statement for the year ended March 31, 2023

(Amount in '000')

11. Deferred Tax Assets

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Difference between Tax and Company law depreciation	762	439
Provision for Standard and Substandard Assets	369	233
Employee Benefits	430	302
Total	1,561	975

12. Loans and Advances

12.1 Receivable under financing activity

Particulars	31st March, 2023		31st March, 2022	
	Non Current	Current	Non Current	Current
Secured Loans				
Considered good	12,10,722	2,83,399	3,68,115	74,696
Considered doubtful	4,677	-	6,209	-
Unsecured Loans				
Considered good	706	1,814	620	2,595
Considered doubtful	-	-	-	-
Total	12,16,104	2,85,213	3,74,944	77,291

12.2 Other Loans and Advances

Particulars	31st March, 2023		31st March, 2022	
	Non Current	Current	Non Current	Current
Unsecured, considered good				
Advances to suppliers/service providers	-	1,398	-	244
Total	-	1,398	-	244

13. Other non-current assets

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Security Deposits	913	985
Fixed Deposits having maturity of more than 12 months	37,883	-
Total	38,796	985

These Fixed Deposits, except one are pledged as Cash Collateral against Term Loans taken by company. The company has taken OD limit by marking lien against one FDR.

14. Cash and Bank Balances

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Cash and Cash Equivalents		
Balance with Bank in Current Accounts	99,046	4,071
Cash in Hand	1,392	570
Other Bank Balance		
Fixed Deposits having maturity of more than 3 months but less than 12 months	23,717	22,640
Total	1,24,155	27,281

These Fixed Deposits are pledged for OD limit facility taken by the company.

15. Other Current Assets

Particulars	As At	As At
	31st March, 2023	31st March, 2022
Recoverable from Customers	604	977
Balance With Revenue Authorities (Net of provisions)	4,185	2,149
Total	4,789	3,126



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Notes to the financial Statement for the year ended March 31, 2023

16. Revenue from Operations

(Amount in '000')

Particulars	Year ended	Year ended
	31 March, 2023	31 March, 2022
Interest Received	165,401	60,820
Fees and other charges from customers	37,366	11,930
Interest on Fixed Deposit	1,492	1,244
Net Profit/(loss) on Sale of Investments	2,128	470
Total	206,387	74,463

17. Other Income

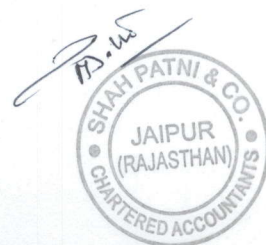
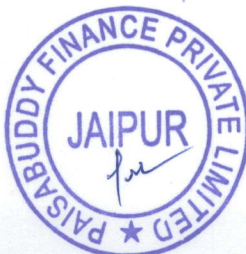
Particulars	Year ended	Year ended
	31 March, 2023	31 March, 2022
Other Income	1,027	22
Interest on IT Refund	116	-
Total	1,143	22

18. Employee Benefit Expenses

Particulars	Year ended	Year ended
	31 March, 2023	31 March, 2022
Salary and Bonus	72,824	28,911
Employer's Contribution to PF & ESI Funds	2,663	790
Staff Gratuity	563	634
Staff Benefit and Training Expenses	875	156
Total	76,925	30,492

19. Finance Cost

Particulars	Year ended	Year ended
	31 March, 2023	31 March, 2022
Interest Expenses	77,843	21,660
Interest On Income Tax	0	53
Other Borrowing cost	5,421	954
Total	83,264	22,667



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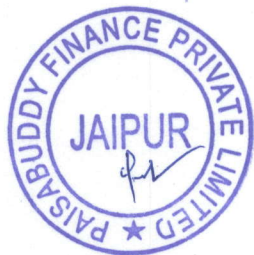
Notes to the financial Statement for the year ended March 31, 2023

20. Other Expenses

Particulars	Year ended 31 March, 2023	Year ended 31 March, 2022
Advertisement expenses	518	207
Auditor's Remuneration		
- Audit fees	100	85
- Tax Audit fees	50	30
- Other Services	10	10
Commission Expenses	4,174	45
Communication Expenses	411	166
Electricity Expenses	528	288
Fees and Subscription	1,733	804
Legal and Valuation charges	5,556	1,128
Office Expenses	2,608	906
Printing & Stationary	793	233
Professional Charges	2,233	1,198
Rent, Rates & Taxes	4,512	2,022
Repair and Maintenance	542	303
Travelling & Conveyance Exps.	2,524	709
Total	26,292	8,135

21. Provisions and write offs

Particulars	Year ended 31 March, 2023	Year ended 31 March, 2022
Provision on Non Performing Assets	126	621
Contingent provision against standard assets	1,586	465
Provision on Restructured standard assets	-	989
Additional Provision on standard assets	-	520
Loans Written off	951	113
Total	2,411	1,668



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(Amount in '000')

22 Earning Per Share

	Year ended 31 March, 2023	Year ended 31 March, 2022
Basic & Diluted		
Continuing and total operation	11,378	7,414
Net profit for the year from continuing and total operation	1,510,447	1,510,447
Number of equity shares outstanding	1,415,575	958,381
Weighted average number of equity shares outstanding	100.00	100.00
Face value per share	8.04	7.74
Earning per share - Basic (In Rs.)	8.04	7.74
Earning per share - Diluted (In Rs.)	8.04	7.74

23 As per the Accounting Standard 18 on 'Related Party Disclosures', issued by the Institute of Chartered Accountants of India, the disclosures of transactions with the related party as defined in the Accounting Standard are give below :

Names of related parties and related party relationship

1. Key Management Personnel/Director

- 1 Dheerendra Goyal
- 2 Suresh Chander Koolwal
- 3 Nikhil Godika
- 4 Nitesh Sharma (till 18.06.2022)
- 5 Shreya Garg (from 18.06.2022)

2. Relatives of Key Managerial Personnel

(with whom there were transactions during the year)

- 1 Anita Goyal
- 2 Manorama Koolwal
- 3 Rameshwar Dayal Goyal
- 4 Namita Godika

(with whom there were transactions during the previous year)

- 1 Anita Goyal
- 2 Manorama Koolwal
- 3 Rameshwar Dayal Goyal

3. Entity where key management personnel or relatives of key management personnel have significant influence

(with whom there were transactions during the year)

- 1 M/s Dheerendra Goyal (HUF)
- 2 M/s Suresh Chander Koolwal (HUF)



[Handwritten signature]



The nature and volume of transactions carried out with the above related parties in the ordinary course of business are as follows:

Particulars	Nature of Transactions		Key Management Personnel		Relative of Key Management Personnel		Entity where KMP or their relatives have significant influence	
			2021-22	2021-22	2021-22	2021-22	2022-23	2021-22
			2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
Income								
Expenses								
Dheerendra Goyal	Remuneration		6,368	5,822	-	-	-	-
Nitesh Sharma	Remuneration		70	196	-	-	-	-
Shreya Gaig	Remuneration		306	-	-	-	-	-
Suresh Chander Koolwal	Remuneration		1,200	1,200	-	-	-	-
Dheerendra Goyal	Interest on Loan taken		27	-	-	-	-	-
Suresh Chander Koolwal	Interest on Loan taken		10,683	11,056	-	-	-	-
Anita Goyal	Interest on Loan taken		-	-	396	169	-	-
Manorama Koolwal	Interest on Loan taken		-	-	2,286	2,476	-	-
Rameshwar Dayal Goyal	Interest on Loan taken		-	-	36	39	-	-
Namita Godika	Interest on Loan taken		-	-	71	-	-	-
M/s Dheerendra Goyal (HUF)	Interest on Loan taken		-	-	-	-	635	257
M/s Suresh Ch. Koolwal (HUF)	Interest on Loan taken		-	-	-	-	1,627	3,118
Particulars	Nature of Transactions		Key Management Personnel		Relative of Key Management Personnel		Entity where KMP or their relatives have significant influence	
			2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
Other Transactions:								
Loan taken								
Dheerendra Goyal	Loan taken		700	-	-	-	-	-
Suresh Chander Koolwal	Loan taken		380,000	62,000	-	-	-	-
Anita Goyal	Loan taken		-	-	5,000	-	-	-
Manorama Koolwal	Loan taken		-	-	-	500	-	-
Namita Godika	Loan taken		-	-	2,000	-	-	-
M/s Dheerendra Goyal (HUF)	Loan taken		-	-	-	-	4,800	1,250
M/s Suresh Ch. Koolwal (HUF)	Loan taken		-	-	-	-	-	25,000
Loan Repaid								
Suresh Chander Koolwal	Loan Repaid		96,000	100,000	-	-	-	-
M/s Suresh Ch. Koolwal (HUF)	Loan Repaid		-	-	-	-	-	40,000
Closing Balances of Loan taken								
Dheerendra Goyal	Balance outstanding		700	-	-	-	-	-
Suresh Chander Koolwal	Balance outstanding		349,300	65,300	-	-	-	-
Anita Goyal	Balance outstanding		-	-	6,300	1,300	-	-
Manorama Koolwal	Balance outstanding		-	-	19,050	19,050	-	-
Rameshwar Dayal Goyal	Balance outstanding		-	-	300	300	-	-
Namita Godika	Balance outstanding		-	-	2,000	-	-	-
M/s Dheerendra Goyal (HUF)	Balance outstanding		-	-	-	-	7,150	2,350
M/s Suresh Ch. Koolwal (HUF)	Balance outstanding		-	-	-	-	13,555	13,555



H.M.

24 The Company operates in a single reportable segment i.e. lending by way of secured and unsecured loans to borrowers, which have similar risks and returns for the purpose of AS 17 on 'Segment Reporting' specified under section 133 of the Companies act 2013, read with rule 7 of the Companies (Accounts) Rules, 2014. The Company also operates in a single geographical segment i.e. domestic.

25 Additional Information pursuant to Para 6.1 of "General instruction for preparation of balance sheet" in the Notification on Schedule III of the Companies Act, 2013 to the extent applicable to the Company:

a. Capital and other commitments:

Particulars	Year ended March 31st, 2023	Year ended March 31st, 2022
Estimated amount of contracts remaining to be executed on capital accounts not provided for :		
Tangible assets	-	-
Intangible assets	-	-
Other Commitments	-	-

b. Contingent Liability not provided for :

Particulars	Year ended March 31st, 2023	Year ended March 31st, 2022
(i) Guarantees	-	-
(ii) Claims against the company not acknowledged as debts	-	-

26 Additional Regulatory Information pursuant to the Notification on Schedule III of the Companies Act, 2013 to the extent applicable to the Company:

- i. The Company is not owning any immovable property.
- ii. There are no investment property as on March 31, 2023.
- iii. The company has not revalued its Property, Plant and Equipment (including Right-of Use Assets) based on the valuation by a registered valuer as defined under rule 2 of Companies (Registered Valuers and Valuation) Rules, 2017.
- iv. The company has not granted any Loans or Advances in the nature of loans to promoters, Directors, KMPs and the related parties, either severally or jointly with any other person.
- v. The company is not having any Capital Work in progress or Intangible assets under development.
- vi. No proceedings has been initiated or pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the rules made thereunder.
- vii. The company has taken borrowings from banks, NBFC or financial institutions, on the basis of security of current assets. The quarterly statements of current assets filed by the company with banks or financial institutions are in agreement with the books of accounts.
- viii. The company has not been declared wilful defaulter by any bank or financial institution or other lender.
- ix. The company has no transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956.
- x. No charges or satisfaction is yet to be registered with Registrar of Companies beyond the statutory period.
- xi. The company is not having any subsidiary company. Thus, compliance under clause (b7) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017 is not required.
- xii. Accounting ratios to be disclosed in the financial statements:



Ratio	Numerator		Denominator		Result	Previous year	% change	Reasons (for more than 25% change)
	Particulars	Amount	Particulars	Amount				
Current Ratio	Current Assets (all)	415,555	Current Liabilities (all)	269,350	1.54 times	1.66 times	-7.06%	-
Debt-Equity Ratio	Total Debts	1,400,139	Shareholders' Funds less Intangible assets and Deferred tax Assets	250,081	5.60 times	0.94 times	495.61%	Company has borrowed more fund, but not increased its shareholder's fund.
Debt Service Coverage Ratio	Earnings before interest and depreciation, but after taxation	98,519	Annual fixed obligation for interest and principal repayment	309,942	0.32 times	0.86 times	-63.04%	Obligation towards interest and principal has increased due to increase in loan exposure.
Return on Equity	Profit after tax	11,378	Average Shareholders' Equity	244,936	4.65%	4.60%	0.98%	Profit has declined, due to increase in borrowing cost.
Net profit ratio	Profit after tax	11,378	Revenue from operations	206,387	5.51%	10.19%	-45.90%	Profit has declined, due to increase in borrowing cost.
Ret. on Capital employed	Profit before interest and taxes	92,603	Shareholders' Funds + Total Debts	1,652,289	5.60%	6.78%	-17.34%	Profit has declined, with increase in borrowings.

Note: The company being an NBFC, following ratios are not applicable or feasible i.e. Inventory Turnover Ratio, Trade Receivable turnover ratio, Trade Payable turnover ratio, Net Capital turnover ratio and Return on Investment.

- xiii. No Scheme of Arrangements has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013.
- xiv. Utilisation of Borrowed funds and share premium
- (a) The company has not advanced or loaned or invested funds (either borrowed funds or share premium or any other sources or kind of funds) to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding (whether recorded in writing or otherwise) that the intermediary shall:-
- (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) 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 Funding Party (Ultimate Beneficiaries), or
- (ii) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.
- xv. There are no such transaction or undisclosed income that need to be disclosed in accordance with the provision of Companies Act, 2013.
- xvi. The company has not traded or invested in Crypto currency or Virtual currency during the financial year.

27 In compliance with RBI circular number RBI/2020-21/16/DOR.No.BP.BC/3/21.04.048/2020-21 dated August 06, 2020 and RBI Notification No. -RBI/2021-22/31/DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021, the Company has not invoked or implemented resolution plan under the "Resolution Framework for COVID-19 related Stress" for any of its borrower accounts.

28 **Details of dues to micro, small and medium enterprises as defined under the MSMED Act, 2006**

Dues to micro, small and medium enterprises as defined under the Micro, Small and Medium Enterprises Development Act (MSMED), to the extent identified and information available with the company pursuant to section 22 to the Micro, Small and Medium Enterprises Development Act (MSMED), 2006, details as mentioned below.



M.S.M.

Particulars	March 31, 2023	March 31, 2022
Principal amount and interest due thereon remaining unpaid to any supplier at the end of each accounting year.	--	--
The amount of interest paid by the Company in terms of Section 16 of MSMED Act, 2006, along with the amount of the payment made to the supplier beyond the appointed day during each accounting year.	--	--
The amount of interest due and payable for the period of delay in making payment (which has been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED Act.	--	--
The amount of interest accrued and remaining unpaid at the end of each accounting year.	--	--
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 enterprises for the purpose of disallowance as a deductible expenditure under section 23 of the MSMED Act, 2006	--	--

29 Additional Information pursuant to Para 5 (VIII) of "General instruction for preparation of statement of profit and loss" of Schedule III of the Companies Act, 2013 have been given to the extent applicable to the Company:

Particulars	Year ended March 31, 2023	Year ended March 31, 2022
CIF Value of Imports	-	-
Expenditure in Foreign Currency	-	-
Amount remitted in Foreign Currency on account of dividend	-	-
Earnings in Foreign Exchange	-	-
--FOB value of Exports	-	-
--Royalty, Know-how, Professional and consultation fee	-	-
--Interest and dividend	-	-
--Other income	-	-

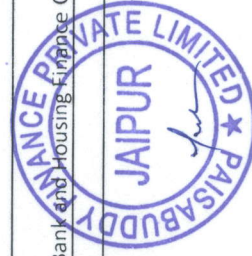
30 Disclosures in Financial Statements - Notes to Accounts of NBFCs pursuant to Circular - RBI/2022-23/26, DOR.ACC.REC.No.20/21.04.018/2022-23 dated April 19, 2022, as applicable to Base layer Companies are as under:

A) Exposure

1) Exposure to real estate sector

Category	March 31, 2023	March 31, 2022
i) Direct Exposure		
a) Residential Mortgages -- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Exposure would also include non-fund based (NFB) limits.		
b) Commercial Real Estate -- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.	34,553	5,761
Investments in Mortgage-Backed Securities (MBS) and other securitized exposures --		
i. Residential		
ii. Commercial Real Estate		
iii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	34,553	5,761

(in Rs. '000)



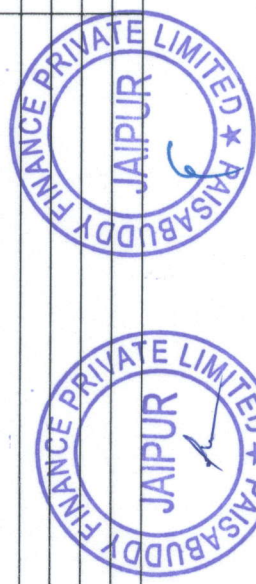
2) Exposure to capital market

Category	March 31, 2023	March 31, 2022
i) Direct investment in equity shares, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt.	-	-
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds.	-	-
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security.	-	-
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances.	-	-
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers.	-	-
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources.	-	-
vii) Bridge loans to companies against expected equity flows / issues.	-	-
viii) Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds.	-	-
ix) Financing to stockbrokers for margin trading.	-	-
x) All exposures to Alternative Investment Funds:	-	-
(i) Category I	-	-
(ii) Category II	-	-
(iii) Category III	-	-
Total Exposure to Capital Market	-	-

3) Sectoral Exposure

Sectors	Year ended March 31st, 2023		Year ended March 31st, 2022	
	Total Exposure (includes balance sheet and off-balance sheet)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes balance sheet and off-balance sheet)	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	71,171	0.27%	191	-
2. Industry				
i) Food & Beverages	7,236	3.97%	287	2,434
ii) Manufacturing	5,588	-	-	2,051
iii) Wholesale Trade	-	-	-	-
iv) Retail Trade	257,037	0.55%	1,401	77,623
v) Other Retail Loans	154,364	-	-	74,287
Total of Industry (i+ii+...+Others)	424,226	0.40%	1,688	156,395
3. Services				
i) Tourism, Hotel and Restaurants	10,006	-	-	6,097
ii) Transportation	431,530	0.04%	178	31,653
iii) Commercial Real Estate	34,553	-	-	5,761
iv) Other Services	528,432	0.50%	2,620	234,129
Total of Services (i+ii+...+Others)	1,004,521	0.28%	2,797	5,034
Total of Services (i+ii+...+Others)				1,175
				0.75%

(Rs. in '000)



Signature and handwritten text: *RAJASTHAN* and *CHARTERED ACCOUNTANTS*

(Rs. In '000)

Sectors	Year ended March 31st, 2023		Year ended March 31st, 2022	
	Total Exposure (includes balance sheet and off-balance sheet)	Percentage Gross NPAs to total exposure in that sector	Total Exposure (includes balance sheet and off-balance sheet)	Percentage Gross NPAs to total exposure in that sector
4. Personal Loans				
Others	1,399	-	631	-
Total of Personal Loans (i+ii+...+Others)	1,399	-	631	-
5. Others				
Total	1,501,317	0.30%	452,235	6,209
				1.37%

4) Intra- Group Exposures

Particulars	(in Rs.)	
	March 31, 2023	March 31, 2022
i) Total amount of intra-group exposures		
ii) Total amount of top 20 intra-group exposures		
iii) Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers		

5) Unhedged foreign currency

The company is not having any foreign currency exposures.

C) Disclosures of Complaints

1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

S.No.	Particulars	March 31, 2023	March 31, 2022
Complaints received by the NBFC from its customers			
1	Number of complaints pending at beginning of the year	NIL	NIL
2	Number of complaints received during the year	NIL	NIL
3	Number of complaints disposed during the year	NIL	NIL
3.1	Of which, number of complaints rejected by the NBFC	NIL	NIL
4	Number of complaints pending at the end of the year	NIL	NIL
Maintainable complaints received by the NBFC from Office of Ombudsman			
5	Number of maintainable complaints received by the NBFC from Office of Ombudsman	NIL	NIL
5.1	Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	NIL	NIL
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	NIL	NIL
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL



2) Top five grounds of complaints received by the NBFs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% decrease in number of complaints received the year	increase/ decrease in the number of complaints over the previous year	Number of complaints pending at the end of the year	Of 5, complaints pending beyond 30 days
1	2	3	4	5	6	
	Current Year					
Ground 1	NIL	NIL	NIL	NIL	NIL	NIL
Total	NIL	NIL	NIL	NIL	NIL	NIL
Ground 1	Previous Year					
Total	NIL	NIL	NIL	NIL	NIL	NIL

31 Trade Payable, Trade receivable, Loans & Advances have been taken at their book value are subject to confirmation and reconciliation.

32 In the opinion of the management, Loans and Advances have a realizable value in the ordinary course of business not less than the amount at which they are stated in the balance sheet and provision for all known liabilities and doubtful assets have been made.

33 Previous year figures :

Previous year figures have been regrouped/reclassified wherever necessary to correspond with the current year classification/disclosure and has been rounded off to nearest thousands.

Signature to note 1 to 33 of financial statements.

In term of our report attached
For M/s Shah Patni & Co.
Chartered Accountants



Nitin Sethi
Partner
Membership No.400593

For & on behalf of the Board of Directors

For Paisabuddy Finance Private Limited

For Paisabuddy Finance Private Limited

Director

Director

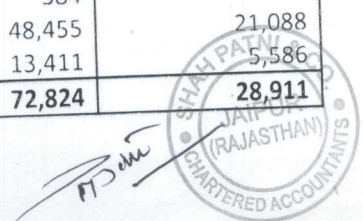
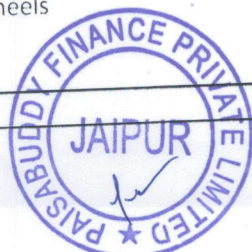
Dheerendra Goyal
Whole Time Director
DIN : 03485888

Suresh Chander Koolwal
Whole Time Director
DIN : 08085225

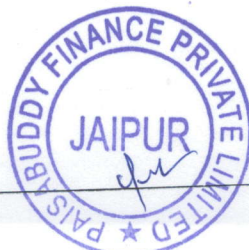
Ms. Shreya Garg
Company Secretary
Membership No. : A64439

Place : Jaipur
Date : 12-July-2023

Particulars	Amount in '000'	
	31.03.2023	31.03.2022
Interest received		
Accrued Interest Income	17,653	4,962
Balance Days Interest	837	352
Delay Interest Charges	276	123
Interest Income PL	730	263
Interest Income (Hyp)	34,771	10,402
Interest Income (LAP)	104,010	43,297
Overdue LAP & PL A/C	408	-
Pre EMI Interest A/c	6,716	1,423
Total	165,401	60,820
Fees and other charges from customers		
Bounce Charges income	1,136	181
Documentation Charges and processing fees	26,478	7,889
Fore Closure Premium	3,108	1,824
Other Service charge income	6,643	2,036
Total	37,366	11,930
Unsecured Loans - Long Term - Intercorporate Loan		
Anantnath Skycon Private Limited	250,000	-
Total	250,000	-
Unsecured Loans - Long Term		
Abhishek Parakh Loan	5,000	-
Anita Goyal	6,300	1,300
Ashish Agrawal (Sh. Hold)	800	-
Bharti Khandelwal	16,000	12,000
Darpan Jayesh Loan	5,000	-
Dheerendra Goyal Loan	700	-
Dheerendra Goyal (HUF)	7,150	2,350
Madhu Gupta Loan (Share Holder)	15,300	-
Madhu Jhalani Loan	1,000	-
Manorama Koolwal	19,050	19,050
Mayank Goyal Loan	150	-
Namita Godika Loan	2,000	-
Neha Agarwal Loan	200	-
Rakesh Khandelwal	14,000	10,000
Rakesh Khandelwal (HUF)	10,000	10,000
Ram Babu Gupta Loan (Share Holder)	31,000	-
Ram Babu Gupta Huf Loan (Share Holder)	13,350	-
Rameshwar Dayal Goyal	300	300
Suresh Chander Koolwal	349,300	65,300
Suresh Chander Koolwal (HUF)	13,555	13,555
Total	510,155	133,855
Employee Benefit Expenses		
Bonus Employees	5,655	1,126
Incentive Exp Gujarat	1,611	93
Incentive Exp Rajasthan	3,107	1,017
Incentive Staff (Salary) Wheels	584	-
Salary Exp Rajasthan	48,455	21,088
Salary Exp Gujarat	13,411	5,586
Total	72,824	28,911



Particulars	Amount in '000'	
	31.03.2023	31.03.2022
Commission Expenses		
Commission Paid	4,174	45
Total	4,174	45
Legal and Valuation Charges		
Valuation Charges	4,390	1,053
Legal charges	1,166	75
Total	5,556	1,128
Travelling & Conveyance Expenses		
Local Conveyance	1,240	501
Tour & Travelling	1,284	208
Total	2,524	709
Legal & Professional charges		
Audit & Supervision Fees	169	-
Field Investigation Report Charges	326	112
Legal And Professional Fees	126	681
Professional Fees	1,493	356
Rating expenses	76	3
Roc filling fees	14	10
Share Valuation Expenses	30	35
Total	2,233	1,198
Documentation Charges and Processing Fees		
Documentation Charges	4,811	-
Processing Fees	21,667	7,889
Total	26,478	7,889
Other Service Charge Income		
Legal Charges	825	149
Loan Cancellation Charges	49	-
Other charges	5,053	1,397
Service Charge Income	531	246
Statement and services	165	79
Valuation Charges	20	164
Total	6,643	2,036
Outstanding liabilities for expenses		
Amit Vavla	9	5
A to Z Printing Press	1	-
Abhishek Vaishnav Er - Valuer - Bijai Nagar	26	-
Aexo Corp	30	-
Ashok Kumar Meena (Bagru)	1	-
Ashok Sharma	2	-
Ashwini Kumar Singh	121	-
Bharti Axa Life Insurance	8	1,953
Bhim Singh Saini	49	8
Cersai Charges	90	-
Chir Amrit Corporate Llp	-	200
Cma Turnkey Projects Private Limited	-	11
Conveyance Payable	-	2
Courier charges payable	-	-



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Paisabuddy Finance Private Limited
(CIN: U65991RJ1996PTC059738)

C-24-A, First Floor, Pankaj Singhvi Marg, Lal Kothi, Near Vidhan Sabha, Jaipur-302 015 Rajasthan

Email -ops@paisabuddy.com Contact No. 0141 4921100 Website: paisabuddy.com

Groupings as at March 31st, 2023

Particulars	Amount in '000'	
	31.03.2023	31.03.2022
Creative Engineers And Consultant	76	-
Crif High Mark	0	-
Cynosure Technologies Pvt. Ltd.	-	0
Data Integrated Solution	13	1
Ded-Frinking/Stamping Charges	442	-
Dheerandra Goyal Salary	12	-
Dhyey Associates	5	19
Dineshchandra N. Upadhyay	18	-
Easy2approach Acc	18	-
Electricity Expenses Payable	-	29
Esa India Consultancy	17	-
Ga Memon (Advocate)	68	26
Gale Technical Services Pvt. Ltd.	15	16
Gangadhar Saini	11	-
Geeta Sharma (C24-A)	39	-
Ghanshyam Sharma (C24-A)	93	-
Google Cloud India Pvt. Ltd.	10	7
Griha Vastu Architech & Designer	9	15
Harmit Hotel Pvt. Ltd.	3	-
Hdfc Life Insurance	3,296	-
Hem Services	0	-
Hotel Bharat Palace	4	-
Hotel The Sentosa Gujarat	4	-
Icici Prudential Life Insurance	1,999	-
Incentive Payable	300	8
Indiaideas.Com Limited (Billdesk)	-	0
Jaishree Associates	3	6
Kailash Chandra Agarwal	14	-
Kalpesh M Kundadiya	-	3
Kamal K Acharya	1	8
Kasu Archi	66	88
Keyur Patel	-	13
Krishti	10	-
Kurush Nurmahamad Kukkad	0	-
Lad Kanwar W/O Amar Chand Sand (Bijay Nagar - Branch Owner)	2	-
Mahesh P. Pawar	28	-
Manish Mithani Gujarat	12	-
Maitik Pancholi	-	22
Maruti Stone Crusher	21	-
Merlinai Labs Pvt. Ltd.	13	-
Mk Agrawal & Associates	6	-
Narayanbhai N Patelia GJ	49	-
Neha S Patel (Advocate)	3	3
Nimish Rumendra Mehta	24	7
Prabodh Mathur	20	-
Prakash K Daftari (Bikaner)	30	-
Prakash Kulhari Advocate	11	4
Prem Motors Pvt. Ltd.	10	-
Provision for Exp.	1,082	-
Provision for outstanding ex.	87	1



Paisabuddy Finance Private Limited

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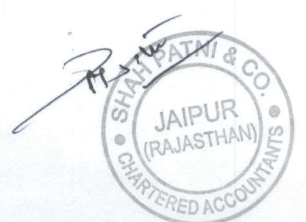
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Groupings as at March 31st, 2023

Amount in '000'

Particulars	31.03.2023	31.03.2022
Provision For Staff Emi	27	-
R G Associates	36	43
R Manek& Lalitha Associates Yash Manek	6	13
R Vyas Associates	-	5
Rajak Abdul (Jodhpur)	40	-
Rajesh Refrigeration Company	2	-
Ratan Kumar Jain - Sheetal Jain (Advocates)	2	-
Rdsp Valuation Services	-	1
Refund To Customer	6	-
Religare Health Insurance	2,376	301
Rohitash Singh	7	-
Ruindrson Valuer	41	-
S. K. Consultant And Testing Lab	38	-
SA Agarwal & Associates	164	2
Shah Patni & Co	270	113
Shree Goverdhan Developers (Beawar-Branch-Owner)	3	1
Shree Maruti Courier Services Pvt. Ltd.	33	2
Shree Ram Agencies	5	3
Siti Broadband Services Private Limited	6	-
Telephone expenses payable	-	3
The Print Expert	6	-
Transunion Cibil Ltd	-	43
Trilok Chand Saini	82	-
Vishnu Kumar Pareek (Pb1859)	2	-
Veer Vikram Vyas	11	-
Worldline Epayments India Pvt Ltd	21	6
Zoho Technologies Pvt. Ltd.	2	-
Total	11,462	2,990
Statutory Liabilities		
Bonus Payable	5,665	1,022
ESI Payable	54	20
GST Payable	938	395
GST Payable under RCM	-	6
PF Payable	520	154
Professional Tax Payable	7	3
TDS Payable	3,294	757
Total	10,479	2,358
Security Deposits		
Rent Security - Bagru	21	21
Rent Security - Beawar	24	24
Rent Security - Bhilwara	42	42
Rent Security - Bijay Nagar	20	20
Rent Security - Bikaner	90	-
Rent Security - Chirawa	27	27
Rent Security - Chomu Office	36	36
Rent Security Jobner	30	-
Rent Security Jodhpur	120	-
Rent Security Laxmangarh	20	-



Paisabuddy Finance Private Limited

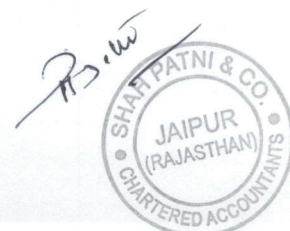
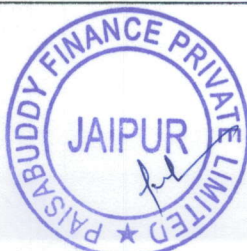
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Groupings as at March 31st, 2023

Particulars	Amount in '000'	
	31.03.2023	31.03.2022
Security Deposit Mehsana Branch Rent	26	-
Rent Security - Naroda Gujarat	30	-
Rent Security - Neem Ka Thana	54	-
Security Deposit Rajkot	15	-
Rent Security (Sadulpur)	16	-
Rent Security Shahpura	33	33
Deposit with MAS Finance	-	500
Security For Rent C-24A	240	240
Security For Rent Kalwar Road	41	41
Railtel Corporation Of India Limited (Security)	2	-
Spiderlink Networks Pvt. Ltd. (Security)	2	2
Security Deposit Electricity	25	-
Total	913	985
Bank Balance		
Au Bank Bbps	51	-
Au Bank 1921221722933674	32,692	31
Au Bank Current 2221221744322696	596	-
Augp 33674 (Auegetepay)	17	-
HDFC Bank 00540340011153	3,052	1,154
Hdfc Bank 11111 (Disb)G	10,317	2,377
Hdfc Bank 1121 (Collection)G	1,223	222
HDFC Bank 50200033654050	47,190	-
ICICI Bank - 001205035508	100	-
Sbin 38975800676	3,806	285
Union Bank of India	2	2
Total	99,046	4,071
FDR Balances - More than Twelve Months		
ICICI FDR- Tata Capital	2,007	-
Icici Fd Account - ICICI current account	7,083	-
Sbi Bank Fd -1 - SBI TL	10,000	-
Sbi Bank Fd -2 - SBI TL	10,000	-
Fixed Deposit Au 02780 - MAS	1,510	-
Fixed Deposit Au03060 - MAS	503	-
Fixed Deposit Au 07862 - MAS	755	-
Security Deposit Electronica Finance	1,000	-
Security Deposit Money Wise Finance (Smc)	5,024	-
Total	37,883	-
Cash in hand		
Cash A/C (Expenses)	92	82
Cash (Collection)	1,252	481
Cash (Gujarat)	27	-
Petty Cash (Gujarat)	20	6
Total	1,392	570



Paisabuddy Finance Private Limited

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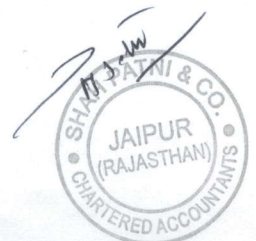
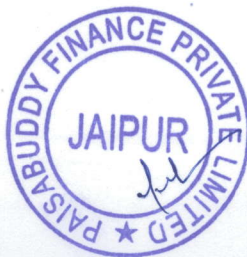
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Groupings as at March 31st, 2023

Amount in '000'

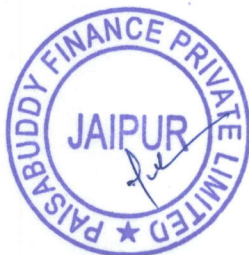
Particulars	31.03.2023	31.03.2022
Advance to suppliers and service providers		
Agoan Electronics	-	71
Ambit Tds Receivable	184	24
Bharti Hexacom Limited Airtel	5	-
Cynosure Technologies Pvt. Ltd.	0	-
Dsa Aarna Associates	0	-
Google Tds Receivable	14	7
Icici Lombard Employee Insurance	30	-
Incred Tds Recoverable Acc	403	32
Kalpesh M Kundadiya	0	-
Maitik Pancholi	1	-
Mas Financials Tds Receivable	28	6
Money Wise Finance Tds Receiveale	114	-
Neeraj Kumar Sethi (Advocate)	2	2
Pre Emi Dues A/C	11	-
Railtel Corporation Of India Limited	-	2
Reliance Jio Infocomm Ltd.	-	0
Roma Kristo Travels & Tradelink	57	-
Shriram Finance TDS recoverable Account	127	67
Salary Advance	19	-
Prepaid Expenses	97	15
Prepaid Card Expense (Happy Card)	5	-
Vj Bhatt Services Pvt. Ltd.	-	0
Working Tables	-	17
Zoho Technologies Pvt. Ltd.	-	0
Staff Reimbursement (Control Act)	3	-
Tata Capital Tds Receivables	41	-
Tds Receivable Electronica Finance	252	-
Tds Receivable Grow Money Capital Private Ltd	5	-
Transunion Cibil Ltd	1	-
Total	1,398	244
Recoverable from customers		
Bill Desk	-	61
Bounce Charges Receivable	604	904
Tech1992	-	12
Total	604	977
Balance with revenue authorities		
Advance Tax	3,731	1,823
GST Input	203	153
Old Income Tax Refundable	-	49
TDS Receivable (A.Y 22-23)	-	124
TDS Receivable (A.Y 23-24)	225	-
Tcs Receivable	25	-
Total	4,185	2,149



Paisabuddy Finance Private Limited
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Groupings as at March 31st, 2023

Particulars	Amount in '000'	
	31.03.2023	31.03.2022
<u>Fees and Subscription</u>		
CIBIL Expenses	1,058	397
Google Cloud Usage & Service Charges	81	72
Licence Fee	544	309
Membership Expenses	50	26
Total	1,733	804
<u>Office Expenses</u>		
Fund (Liquid) Expenses	39	4
Accounting charges	-	60
GST late fee acc	7	4
Installment collection expenses	107	56
Insurance Expenes (A/C)	102	13
Notary Charges	3	10
Office Expenses	1,748	682
Website Development charges	23	-
Staff Recruitment Expenses	2	77
TCS Software Development	82	-
Vehicle Reposeession	69	-
Stamp Duty On Term Loan	407	-
Balance Written Off	19	-
Total	2,608	906
<u>Communication Expenses</u>		
Postage & Courier Exp	101	21
Telephone and internet expenses	310	146
Total	411	166
<u>Fixed Deposits having maturity of more than 3 months but less than 12 months</u>		
Fixed Deposit Hdfc 50300540170063 - 4050	16,172	15,437
Fixed Deposit Hdfc 50300540279907 - 1111	7,546	7,203
Total	23,717	22,640
<u>Interest Expenses</u>		
Interest Exp Car Loan	185	53
Interest Exp. On Unsecured Loans	50,541	18,700
Interest On Bank Od	716	297
Interest On Term Loan	26,401	2,610
Total	77,843	21,660



Paisabuddy Finance Private Limited

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Groupings as at March 31st, 2023

Particulars	Amount in '000'	
	31.03.2023	31.03.2022
Electricity Expenses		
Electricity Exp	362	248
Electricity Exp Bagru	6	2
Electricity Exp Beawar	19	4
Electricity Exp Bhilwara	9	3
Electricity Exp Bijai Nagar	8	2
Electricity Exp Bikaner	2	-
Electricity Exp Chidawa	16	-
Electricity Exp Chomu	2	7
Electricity Expense Jhunjhunu	27	-
Electricity Expenses Jodhpur	15	-
Electricity Exp Govindpura Kalwar	17	22
Electricity Exp. (Gujrat) Ahmedabad	10	-
Electricity Exp Laxmangarh	3	-
Electricity Exp Shahpura	34	-
Total	528	288
Rent, Rates & Taxes		
Office Rent Ahmedabad (Gujarat)	971	245
Office Rent Bagru	88	84
Office Rent Beawar	107	57
Office Rent Bhilwara	173	91
Office Rent Bijai Nagar	80	37
Office Rent Bikaner	45	-
Office Rent (C24-A)	1,612	1,191
Office Rent Chirawa	110	32
Office Rent Chomu	149	124
Office Rent Govindpura, Kalwar	177	162
Office Rent Jhunjhunu	171	-
Office Rent Jobner	43	-
Office Rent Jodhpur	120	-
Office Rent Laxmangarh	50	-
Office Rent (Malviya Nagar)	35	-
Office Rent Mehsana (Gujarat)	52	-
Office Rent Naroda Gujarat	65	-
Office Rent Neem Ka Thana	90	-
Office Rent Rajkot	30	-
Office Rent Sadulpur	36	-
Office Rent Shahpura	179	-
Office Rent Surat Gujarat	104	-
Rent Brokerage	25	-
Total	4,512	2,022



Paisabuddy Finance Private Limited

(CIN: U65991RJ1996PTC059738)

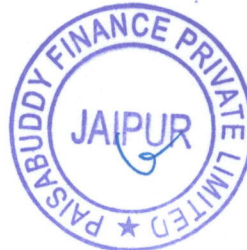
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Groupings as at March 31st, 2023

Amount in '000'

Particulars	31.03.2023	31.03.2022
Trade Payable		
Dsa Akshay Soni	3	-
Dsa Babu Lal Saini	48	-
Dsa Chandravati	16	-
Dsa Cubit Finance Private Limited	2	-
Dsa Devendra Puri	12	-
Dsa Girraj Bali	30	-
Dsa Jatin Varmani	17	-
Dsa Jay Ram Rundla	89	-
Dsa Kailash Chand Jat	50	-
Dsa Kedar Vaisnav	1	-
Dsa Mahendra Tank	19	-
Dsa Om Prakash Dudi	8	-
Dsa Rohit Gurjar	23	-
Dsa Rohit Kumar	11	-
Dsa Rohitash Jat Palsaniya	15	-
Dsa Satyanarayan Keer	4	-
Dsa S P Finance And Insurance	7	-
Dsa Shankar Lal Kumawat	14	-
Dsa Sohani	72	-
Dsa Vidya Gour	19	-
Dsa Vishal Sharma	10	-
Total	469	-



Annexure

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

(as required in terms of paragraph 19 Chapter IV of Non-Banking Financial Non-Systemically Important Non-Depositing taking Company (Reserve Bank) Directions, 2016)

Particulars		(In Rs. '000)	
	Liabilities side:	As on 31-03-2023	
1	Loans and advances availed by the non banking financial company inclusive of interest accrued but not paid	Amount Outstanding	Amount overdue
	(a) Debentures : Secured	-	-
	: Unsecured	-	-
	(Other then falling within the meaning of public deposits*)	-	-
	(b) Deferred Credits	-	-
	(c) Term Loans	6,34,451	-
	(d) Interporate loans and borrowing	2,50,000	-
	(e) Commercial Paper	-	-
	(f) Public Deposits	-	-
	(g) Other Loans (specify nature) :-	-	-
	Cash Credit Limit	9,473	-
	Loans from Directors, shareholders and relatives	5,10,155	-
	*Please see Note 1 below		
2	Breakup 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	-	-
	Assets Side :	Amount Outstanding	
3	Break-up of Loans and Advances including bills receivables (other than those included in (4) below)		
	(a) Secured		14,98,797
	(b) Unsecured		2,520
4	Break- up of leased Assets and stock on hire and other assets counting towards AFC activities		
	(i) Lease assets including lease rentals under sundry debtors :		
	(a) Financial lease		-
	(b) Operating lease		-
	(ii) Stock on hire including hire charges under sundry debtors:		
	(a) assets on hire		-
	(b) Repossessed Assets		-
	(iii) Other loans counting towards AFC activities		
	(a) Loans where assets have been repossessed		-
	(b) Loans other than (a) above		-
5	Break-up of investments :		
	Current Investments :		
	1.Quoted		
	(i) Shares : (a) Equity		-
	(b) Preference		-
	(ii) Debentures and bonds		-
	(iii) Units of mutual funds		-
	(iv) Government Securities		-
	(v) Other (please specify)		-
	2.Unquoted		
	(i) Shares : (a) Equity		-
	(b) Preference		-
	(ii) Debentures and bonds		-
	(iii) Units of mutual funds		-
	(iv) Government Securities		-
	(v) Other (please specify)		-
	Long-Term investments		
	1. Quoted		
	(i) Shares : (a) Equity		-
	(b) Preference		-
	(ii) Debentures and bonds		-
	(iii) Units of mutual funds		-
	(iv) Government Securities		-
	(v) Other (please specify)		-

M. J. C. W.



Annexure

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

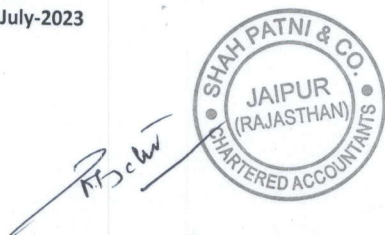
(as required in terms of paragraph 19 Chapter IV of Non-Banking Financial Non-Systemically Important Non-Depositing taking Company (Reserve Bank) Directions, 2016)

2. Unquoted				
(i) Shares : (a) Equity				
(b) Preference		-		
(ii) Debentures and bonds		-		
(iii) Units of mutual funds		-		
(iv) Government Securities		-		
(v) Other (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		
		<i>Secured</i>	<i>Unsecured</i>	<i>Total</i>
1.Related Parties **				
(a) Subsidiaries		-	-	-
(b) Companies in the same group		-	-	-
(c) Other related parties		-	-	-
2.Other than related parties		14,98,797	2,520	15,01,317
Total		14,98,797	2,520	15,01,317
7 Investor group-wise classification of all investments (current and long term)				
in shares and securities (both quoted and unquoted):				
Please see note 3 below				
Category		Market value/Break up of fair value of NAV		Book value (Net of Provisions)
1. Related Parties **				
(a) Subsidiaries		-	-	-
(b) Companies in the same group		-	-	-
(c) Other related parties		-	-	-
2. Other then related parties		-	-	-
Total		-	-	-
8 ** As per Accounting Standard of ICAI (please see Note 3)				
Other information				
Particulars		Amount		
<i>i</i> Gross Non-Performing Assets				
(a) Related parties		-	-	-
(b) Other then related parties		4,677	-	-
<i>ii</i> Net Non-Performing Assets				
(a) Related parties		-	-	-
(b) Other then related parties		4,181	-	-
<i>iii</i> Assets acquired in satisfaction of debt		-	-	-

Notes:-

- As defined in point xxv of paragraph 3 of chapter II of these Directions.
- Provisioning norms shall be applicable as prescribed in these Directions.
- All Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other asset as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break up/ fair value/NAV in respect of unquoted investments should be disclosed irrespective of whether they are classified as long-term or current in (5) above.

Place : Jaipur
Date : 12-July-2023



For Paisabuddy Finance Private Limited

For & on Behalf of the board

Dheerendra Goyal
Director

Dheerendra Goyal
Whole Time Director & CEO
DIN : 03485888

Suresh Chander Koolwal
Director

Suresh Chander Koolwal
Whole Time Director
DIN : 08085225

Ms. Shreya Garg
Ms. Shreya Garg
Company Secretary
Membership No. : A64439