

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

BALANCE SHEET AS AT 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

Particulars	Note No.	As at 31st March, 2025	As at 31st March, 2024
<b>I EQUITY AND LIABILITIES</b>			
<b>1. SHAREHOLDER'S FUND</b>			
(a) Share Capital	3	2,27,272	2,27,272
(b) Reserves and surplus	4	67,057	56,119
<b>2. NON-CURRENT LIABILITIES</b>			
(a) Long-term borrowings	5	10,60,902	8,84,939
<b>3. CURRENT LIABILITIES</b>			
(a) Short-term borrowings	6	23,69,796	25,79,166
(b) Other current liabilities	7	37,387	40,801
(c) Short Term Provisions	8	46,612	32,697
<b>TOTAL</b>		<b>38,09,026</b>	<b>38,20,994</b>
<b>II ASSETS</b>			
<b>1. NON-CURRENT ASSETS</b>			
(a) Fixed assets	9		
(i) Tangible assets		1,09,042	96,411
(ii) Intangible assets		75	75
(b) Deferred tax assets (net)		945	341
(c) Long term loans and advances	10	30,277	30,656
<b>2. CURRENT ASSETS</b>			
(a) Cash and cash equivalents	11	46,538	35,130
(b) Short-term loans and advances	12	29,95,464	29,94,869
(c) Other Current Assets	13	6,26,685	6,63,512
<b>TOTAL</b>		<b>38,09,026</b>	<b>38,20,994</b>
The notes referred to above form an integral part of the Financial Statements.			

For and on behalf of the board

As per our report of even date attached

For S J J S & Associates,  
(Formerly known as Sam & Jom)

Chartered Accountants

(FRN 018020S)

**Genoy John**

Managing Director

DIN: 07072373

**Thomas John**

Director

DIN:08302234

**CA. Jom Jose, FCA, DISA**

Partner

M No. 238608

**Richie Thomas**

CFO

**Sreekala Prasad**

Company Secretary

Place : Pathanamthitta

Date : 03-Sept-2025

Place : Pathanamthitta

Date : 03-Sept-2025

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

## STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

	Particulars	Note No.	2024-25	2023-24
I	REVENUE FROM OPERATIONS	14	5,54,596	5,51,566
II	OTHER INCOME	15	27,666	32,163
III	TOTAL REVENUE		<b>5,82,262</b>	<b>5,83,729</b>
IV	EXPENSES :			
	(a) Finance costs	16	4,49,530	4,60,253
	(b) Employee cost / benefits expense	17	64,958	67,875
	(c) Depreciation and amortisation expense	9	6,803	6,147
	(d) Other expenses	18	48,281	38,778
	TOTAL EXPENSES		<b>5,69,572</b>	<b>5,73,053</b>
V	PROFIT/(LOSS) BEFORE EXCEPTIONAL AND EXTRA ORDINARY ITEMS AND TAX (III-IV)		<b>12,690</b>	<b>10,676</b>
VI	EXCEPTIONAL AND EXTRA ORDINARY ITEMS		-	-
VII	PROFIT/(LOSS) BEFORE TAX FROM CONTINUING OPERATIONS (V-VI)		<b>12,690</b>	<b>10,676</b>
	Tax expenses:			
	(i) Current Tax		2,356	3,154
	(ii) Deferred Tax		(604)	1,426
	Total Tax expenses		<b>1,752</b>	<b>4,580</b>
VIII	PROFIT/(LOSS) AFTER TAX FOR THE YEAR FROM CONTINUING OPERATIONS		<b>10,938</b>	<b>6,096</b>
IX	EARNINGS PER SHARE			
	A. Ordinary Share			
	i) Basic (Rs.)		0.48	0.27
	ii) Diluted (Rs.)		0.48	0.27
The notes referred to above form an integral part of the Financial Statements.				

For and on behalf of the board

**Genoy John**  
Managing Director  
DIN: 07072373

**Thomas John**  
Director  
DIN:08302234

**Richie Thomas**  
CFO

**Sreekala Prasad**  
Company Secretary

Place : Pathanamthitta  
Date : 03-Sept-2025

As per our report of even date attached  
For S J J S & Associates,  
(Formerly known as Sam & Jom)  
Chartered Accountants  
(FRN 018020S)

**CA. Jom Jose, FCA, DISA**  
Partner  
M No. 238608

Place : Pathanamthitta  
Date : 03-Sept-2025

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

## CASH FLOW STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

	Particulars	2024-25	2023-24
<b>A.</b>	<b>Cash flows from operating activities</b>		
	Net profit before taxation	12,690	10,676
	Add : Depreciation	6,803	6,147
	Add/(Less) : Provision for NPA	13,645	9,225
	Add/(Less) : Provision for Gratuity	1,071	5,558
	<b>Operating profit before working capital changes</b>	<b>34,209</b>	<b>31,606</b>
	Decrease/(Increase) in short-term loans and advances	(595)	(1,34,356)
	Decrease/(Increase) in other current assets	36,827	(49,207)
	Increase/(Decrease) in long-term borrowings	1,75,963	2,61,662
	Increase/(Decrease) in short-term borrowings	(2,09,370)	(1,34,837)
	Increase/(Decrease) in other current liabilities	(3,414)	(849)
	<b>Cash generated from operations</b>	<b>33,620</b>	<b>(25,981)</b>
	Less : Income tax paid	3,157	1,629
	<b>Net cash flow from operating activities (A)</b>	<b>30,463</b>	<b>(27,610)</b>
<b>B.</b>	<b>Cash flows from investing activities</b>		
	Purchase of fixed assets	(19,434)	(1,895)
	Addition of intangible assets	-	-
	Tangible Capital work in progress	-	-
	Security deposit paid	379	433
	<b>Net cash used in investing activities (B)</b>	<b>(19,055)</b>	<b>(1,462)</b>
<b>C.</b>	<b>Cash flows from financing activities</b>		
	Share capital	-	-
	<b>Net cash used in financing activities (C)</b>	<b>-</b>	<b>-</b>
<b>D.</b>	<b>Net increase in cash &amp; cash equivalents (A+B+C)</b>	<b>11,408</b>	<b>(29,072)</b>
<b>E.</b>	<b>Cash &amp; cash equivalents at beginning of the Year</b>	<b>35,130</b>	<b>64,202</b>
<b>F.</b>	<b>Cash &amp; cash equivalents at end of the Year (D+E)</b>	<b>46,538</b>	<b>35,130</b>
<b>G.</b>	<b>Cash &amp; cash equivalents As per Financials</b>	<b>46,538</b>	<b>35,130</b>

For and on behalf of the board

As per our report of even date attached

For S J J S & Associates,  
(Formerly known as Sam & Jom)  
Chartered Accountants  
(FRN 018020S)

**Genoy John**  
Managing Director  
DIN: 07072373

**Thomas John**  
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Partner  
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**Richie Thomas**  
CFO

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Place : Pathanamthitta  
Date : 03-Sept-2025

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# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643  
NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

## Note: 1 - Corporate Information

THAZHAYIL NIDHI LIMITED was incorporated on 26 March, 2015. Corporate Identification Number (CIN) is U65910KL2015PLC038217, Registration Number is 038217. The registered address: Building No: 6/4, Thazhayil Building, Elanthoor, Pathanamthitta, Kerala-689643.

## Note: 2 - Summary of Significant accounting policies

### 2.1 Basis of Preparation & Presentation of financial statements.

The financial statements of the company have been prepared in accordance with Generally Accepted Accounting Principles in India (Indian GAAP). The company has prepared these financial statements to comply in all material aspects with Accounting Standards notified under The Companies (Accounts) Rules, 2014 (as amended) and the relevant provisions of the Companies Act, 2013. The financial statements have been prepared on an accrual basis and under the historical cost convention.

The Accounting Policies adopted in the preparation of financial statements are consistent with those of previous year, except for the change in Accounting Policy mentioned below.

During the year ended 31 March 2025, the Company has complied with Schedule III notified under the Companies Act 2013, for preparation and presentation of its financial statements. The company has also reclassified the previous year figures in accordance with the requirements applicable in the current year.

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. The estimates and assumptions used in the financial statements are based upon the Management's evaluation of the relevant facts and circumstances as on the date of financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. 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.

### 2.2 Revenue Recognition

Income has been accounted on Accrual Basis.

### 2.3 Tangible Fixed Assets

Fixed Assets are stated at cost less accumulated depreciation. The cost includes purchase consideration, financing costs till commencement of commercial production and other directly attributable costs incurred to bring an Asset to its working condition for its intended use. Subsidy received towards specific assets is reduced from the cost of fixed assets. Fixed assets taken on Finance Lease are capitalized.

### 2.4 Depreciation on fixed assets

Depreciable amount for assets is the cost of an asset, or other amount substituted for cost, less its estimated residual value. Depreciation on tangible fixed assets has been provided on the Straight Line Method as per the useful life prescribed in Schedule II to the Companies Act, 2013.

### 2.6 Employee Benefits

#### Short-term employee benefits

The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognised during the year when the employees render the service. These benefits include performance incentive and compensated absences which are expected to occur within twelve months after the end of the period in which the employee renders the related service.

### 2.7 Leases

Lease arrangements where the risks and rewards incidental to ownership of an asset substantially vest with the lessor are recognised as operating leases. Lease rentals under operating leases are recognised in the Statement of Profit and Loss.

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

## 2.8 Taxes on Income

Tax expense comprises current and deferred tax. Current income-tax is measured at the amount expected to be paid to the tax authorities in accordance with the Income-tax Act, 1961 enacted in India.

Deferred tax charge or credit reflects the tax effects of timing difference between accounting income and taxable income for the period. The deferred tax charge of credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantively enacted by the Balance Sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future; however, where there is unabsorbed depreciation or carry forward losses, deferred tax assets are recognized, only if there is virtual certainty of realization of such assets. Deferred tax assets are reviewed at each Balance Sheet date and are written-down or written-up to reflect the amount that is reasonably/ virtually certain (as the case may be) to be realized.

Deferred Tax Assets and deferred tax liabilities are offset when there is a legally enforceable right to set off assets against liabilities representing current tax and where the deferred tax assets and the deferred tax liabilities relate to taxes on income levied by the same governing taxation laws.

## 2.9 Impairment of Assets

The carrying values of assets / cash generating units at each balance sheet date are reviewed for impairment if any indication of impairment exists.

If the carrying amount of the assets exceed the estimated recoverable amount, an impairment is recognised for such excess amount. The impairment loss is recognised as an expense in the Statement of Profit and Loss, unless the asset is carried at revalued amount, in which case any impairment loss of the revalued asset is treated as a revaluation decrease to the extent a revaluation reserve is available for that asset.

The recoverable amount is the greater of the net selling price and their value in use. Value in use is arrived at by discounting the future cash flows to their present value based on an appropriate discount factor.

## 2.10 Provisions and Contingencies

Provisions are recognised when the company has a present obligation as a result of a past event, for which it is probable that a cash outflow will be required and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to its present value and are determined based on management estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the correct management estimates. Contingent Liabilities are disclosed when the company has a possible obligation or a present obligation and it is probable that a cash flow will not be required to settle the obligation. Contingent assets are neither recognised nor disclosed in the accounts.

## 2.11 Earnings per Share

Basic earnings per share are calculated by dividing the net profit or loss for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period. Earnings considered in ascertaining the Company's earnings per share is the net profit for the period after deducting preference dividends and any attributable tax thereto for the period. The weighted average number of equity shares outstanding during the period and for all periods presented is adjusted for events, such as bonus shares, other than the conversion of potential equity shares that have changed the number of equity shares outstanding, without a corresponding change in resources. For the purpose of calculating diluted earnings per share, the net profit or loss for the period attributable to equity shareholders and the weighted average number of shares outstanding during the period is adjusted for the effects of all dilutive potential equity shares.

## 2.12 Operating cycle

Based on the nature of products / activities of the Company and the normal time between acquisition of assets and their realisation in cash or cash equivalents, the Company has determined its operating cycle as 12 months for the purpose of classification of its assets and liabilities as current and non-current.

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

## Note: 3 - Share capital

Particulars	31st March, 2025	31st March, 2024
(a) Authorised share capital 2,51,50,000 Equity shares of Rs.10/- each	2,51,500	2,51,500
(b) Issued, Subscribed and fully paid up: 2,27,27,213 Equity shares of Rs.10/- each fully paid	2,27,272	2,27,272
<b>Total</b>	<b>2,27,272</b>	<b>2,27,272</b>

### 3.1 Reconciliation of Number and Amount of shares:

Particulars	No.of Shares	31st March, 2025	31st March, 2024
Shares outstanding at the beginning of the year	2,27,27,213	2,27,272	2,27,272
Shares issued during the year	-	-	-
Share brought back during the year	-	Nil	Nil
<b>Share outstanding at the end of the year</b>	<b>2,27,27,213</b>	<b>2,27,272</b>	<b>2,27,272</b>

## Note: 4 - Reserves and surplus

Particulars	31st March, 2025	31st March, 2024
(a) General Reserve	Nil	Nil
(b) Profit and Loss Account		
As per last Balance Sheet	56,119	50,023
Add: Net Profit transferred from Profit and Loss Account	10,938	6,096
<b>Total</b>	<b>67,057</b>	<b>56,119</b>

## Note: 5 - Long-term Borrowings

Particulars	31st March, 2025	31st March, 2024
<b>Unsecured</b>		
Fixed Deposits	10,43,891	8,70,159
Recurring Deposits	17,011	14,780
<b>Total</b>	<b>10,60,902</b>	<b>8,84,939</b>

## Note: 6 - Short-term borrowings

Particulars	31st March, 2025	31st March, 2024
<b>Loan repayable on demand from Banks</b>		
<b>Secured</b>		
Loan against Fixed Deposits	89,825	1,03,346
<b>Current Maturities of long term borrowings</b>		
<b>Unsecured</b>		
Fixed Deposits	21,88,901	23,93,808
Recurring Deposits	86,257	77,351
Savings Deposits	4,813	4,661
<b>Total</b>	<b>23,69,796</b>	<b>25,79,166</b>

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

## Note: 7 - Other current liabilities

Particulars	31st March, 2025	31st March, 2024
<b>Interest Payable on Deposits</b>	<b>33,212</b>	<b>37,529</b>
Interest Payable of fixed Deposits	28,269	32,719
Interest Payable of recurring Deposits	4,943	4,810
<b>Other Payables</b>	<b>4,175</b>	<b>3,272</b>
Audit fee Payable	382	381
Rent Payable	72	85
Electricity Charge Payable	186	151
GST Payable	165	13
ESI & EPF Payable	292	308
TDS Payable	1,711	1,728
Telephone charges payable	147	146
Other payables	1,220	460
<b>Total</b>	<b>37,387</b>	<b>40,801</b>

## Note: 8 - Short Term Provisions

Particulars	31st March, 2025	31st March, 2024
Provision for Income Tax	2,356	3,157
Provision for Non - Performing Assets	36,173	22,528
Provision for Gratuity	8,083	7,012
<b>Total</b>	<b>46,612</b>	<b>32,697</b>

## Note: 10 - Long Term Loans and Advances

Particulars	31st March, 2025	31st March, 2024
<b>Security Deposits</b>		
KSEB Deposit	26	15
Rent Deposit	30,251	30,641
<b>Total</b>	<b>30,277</b>	<b>30,656</b>

## Note: 11 - Cash and cash equivalents

Particulars	31st March, 2025	31st March, 2024
Cash in hand	31,318	23,405
<b>Balance with Banks</b>	<b>15,220</b>	<b>11,725</b>
Current Accounts	15,220	11,725
<b>Total</b>	<b>46,538</b>	<b>35,130</b>

## Note: 12 - Short-term loans and advances

Particulars	31st March, 2025	31st March, 2024
<b>Loans</b>	<b>29,87,579</b>	<b>29,86,888</b>
Gold Loan	29,12,805	29,07,838
Loan against FD	74,391	78,808
Loan against Recurring Deposit	383	242
<b>Advances</b>	<b>7,885</b>	<b>7,981</b>
Interest paid in advance	7,672	7,673
Other Advances	213	308
<b>Total</b>	<b>29,95,464</b>	<b>29,94,869</b>

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

## Note: 13 - Other Current Assets

Particulars	31st March, 2025	31st March, 2024
<b>Interest Receivable</b>	<b>2,77,491</b>	<b>2,72,046</b>
Interest receivable on Gold Loan	2,73,828	2,68,203
Interest receivable on Loan against FD	3,648	3,839
Interest receivable on Loan against Recurring Deposit	15	4
<b>Others</b>	<b>3,49,194</b>	<b>3,91,466</b>
Statutory Deposits	3,34,132	3,78,914
TDS	11,757	10,969
GST Credit	2,908	1,230
Prepaid insurance	397	353
<b>Total</b>	<b>6,26,685</b>	<b>6,63,512</b>

## Note: 14 - Revenue from operations

Particulars	31st March, 2025	31st March, 2024
<b>Interest Income</b>		
Interest from Gold Loan	5,45,170	5,42,641
Interest from Loan against FD	9,381	8,864
Interest from Loan against Recurring Deposit	45	61
<b>Total</b>	<b>5,54,596</b>	<b>5,51,566</b>

## Note: 15 - Other Income

Particulars	31st March, 2025	31st March, 2024
Interest on Fixed Deposits	25,762	31,012
Interest on income tax refund	309	55
Miscellaneous Income	1,595	1,096
<b>Total</b>	<b>27,666</b>	<b>32,163</b>

## Note: 16 - Finance costs

Particulars	31st March, 2025	31st March, 2024
<b>Interest on Deposits</b>		
i. Fixed Deposits	4,30,458	4,48,916
ii. Recurring Deposits	10,808	10,084
iii. Savings Deposits	133	7
<b>Others</b>		
Interest on Loan from Fixed Deposits	7,656	1,048
Bank Charges	475	198
<b>Total</b>	<b>4,49,530</b>	<b>4,60,253</b>

## Note: 17 - Employee benefits expense

Particulars	31st March, 2025	31st March, 2024
Salary & Allowances	63,445	61,937
Gratuity expense (including prior period)*	1,513	5,938
<b>Total</b>	<b>64,958</b>	<b>67,875</b>

\* Gratuity expense of FY 2023-24 includes Rs. 4,116 related to prior periods, recognized as a prior period adjustment as the Company has taken actuarial valuation for Gratuity provision during the year.

# THAZHAYIL NIDHI LIMITED

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NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

## Note: 18 - Other expenses

Particulars	31st March, 2025	31st March, 2024
Advertisement	161	109
Business Promotion Expenses	862	1,254
Consultancy Fee	1,160	1,167
Discounts & Rebates	14	6
Electricity Charge	1,808	1,492
Filing Fees	36	40
Fuel Expenses	85	72
Insurance	411	69
Legal Charges	301	25
Miscellaneous Expenses	2,346	1,894
Office Expenses	1,161	636
Postage & Courier Charges	851	512
Printing & Stationery	2,052	2,330
Provision for NPA	13,645	9,225
Rates & Taxes	860	235
Rent	11,908	11,163
Repairs and maintenance	3,496	1,407
Service Charges	774	1,169
Software Expenses	932	543
Staff Welfare Expenses	53	96
Subscription & Periodicals	44	20
Telephone & Internet Expenses	1,875	2,004
Training Expenses	155	37
Travelling and conveyance	2,909	2,891
<b>Payment to Auditors</b>		
Audit Fee	382	382
<b>Total</b>	<b>48,281</b>	<b>38,778</b>

## Note: 19 - Earnings Per Equity Share

Particulars	For the period ended 31-Mar-2025	For the period ended 31-Mar-2024
Profit for the year (in Rs.)	1,09,38,531	60,95,539
Weighted average number of equity shares for calculating basic and EPS (in Nos.)	2,27,27,213	2,27,27,213
Number of equity shares for calculating basic and diluted EPS (in Nos.)	2,27,27,213	2,27,27,213
Basic Earnings Per Share (in Rs.)	0.48	0.27
Diluted Earnings Per Share (in Rs.)	0.48	0.27
Nominal value of a share (in Rs.)	10	10

# THAZHAYIL NIDHI LIMITED

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NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

## Note: 20 - Financial Ratios

Particulars		As at 31 March 2025	As at 31 March 2024	Variance	Reason for variance exceeding 25%
a. Current Ratio	in times	1.50	1.39	0.07	
b. Debt - Equity Ratio	in times	11.66	12.22	(4.64%)	
c. Debt Service Coverage Ratio	in times	1.04	1.04	0.01	
d. Return on Equity Ratio	in times	0.04	0.02	0.74	
e. Net Capital Turnover Ratio	in times	0.49	0.61	(19.42%)	
f. Net Profit Ratio	%	1.88%	1.04%	0.80	
g. Return on Capital Employed	in times	0.13	0.13	(1.10%)	

### Notes on ratios :

The calculation for above key financial ratios is in accordance with formula prescribed by Guidance note on Schedule III issued by the Institute of Chartered Accountants of India. The same is detailed as under.

- Current Ratio** - The Current Ratio indicates a Company's overall liquidity position. It measures a Company's ability to pay short-term obligations or those due within one year. It is calculated by dividing the current assets by current liabilities.
- Debt Equity Ratio** - It compares a company's total debt to shareholders equity. Both of these numbers can be found in a Company's balance sheet. It is calculated by dividing the total debt by shareholders equity.
- Debt Service Coverage Ratio** - It is used to analyse the firm's ability to pay off current investment and instalments. It is calculated by dividing the earnings available for debt service by debt service. Earnings available for debt service includes net profit before taxes and non cash operating expenses.
- Return on Equity (ROE)** - It measures the profitability of equity funds invested in the Company. The ratio reveals how profitability of the equity-holder's funds have been utilized by the Company. It also measures the percentage return generated to equity-holders. It is calculated by dividing net profits after taxes and preference dividend (if any) by average shareholder's equity.
- Net capital turnover ratio** indicates the Company's effectiveness in using its working capital. It is calculated by dividing the turnover by average working capital for the period.
- Net Profit ratio** The net profit margin is equal to how much net profit is generated as a percentage of revenue. It is calculated by dividing net profit by turnover.
- Return on capital employed (ROCE)** - It indicates the ability of a Company's management to generate returns for both the debt holders and the equity holders. Higher the ratio, more efficiently is the capital being employed by the company to generate returns. It is calculated by dividing Earning before interest and taxes by Capital Employed.

### Note: 21 - Other Statutory Disclosures

- The Company has not traded or invested in Crypto currency or Virtual Currency during the financial year.
- The Company does not have any Benami property, where any proceeding has been initiated or pending against the Company for holding any Benami property under the Benami Transactions (Prohibition) Act, 1988 and rules made thereunder.
- The Company does not have any transactions with companies struck off under section 248 of Companies Act, 2013 or section 560 of Companies Act, 1956.
- The Company has not been declared a wilful defaulter by any lender who has powers to declare a company as a wilful defaulter.
- The Company has no Scheme of Arrangement approved by the competent authority specified under Section 230 to 237 of the Companies Act, 2013.
- The Company does not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory period.
- The Company has not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

# THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

- h. The Company have 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, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or, provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.
- i. The Company have not any such transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).

## Note: 22 - Regrouping/ Reclassification

Previous year's figures have been regrouped/reclassified, wherever necessary, to correspond with the current year's classification/disclosure.

**For and on behalf of the board**

**As per our report of even date attached**

**For S J J S & Associates,  
(Formerly known as Sam & Jom)**

**Chartered Accountants**

(FRN 018020S)

**Genoy John**

Managing Director

DIN: 07072373

**Thomas John**

Director

DIN:08302234

**CA. Jom Jose, FCA, DISA**

Partner

M No. 238608

**Richie Thomas**

CFO

**Sreekala Prasad**

Company Secretary

Place : Pathanamthitta

Date : 03-Sept-2025

Place : Pathanamthitta

Date : 03-Sept-2025

## THAZHAYIL NIDHI LIMITED

BUILDING NO : 6/4 THAZHAYIL BUILDING, ELANTHOOR, PATHANAMTHITTA - 689643

NOTES FORMING PART OF THE FINANCIAL STATEMENTS AS ON 31<sup>ST</sup> MARCH 2025

(Rs. in 1000's)

**Note: 9 - Fixed Assets**

Description	Gross Block			Depreciation/Amortisation/Depletion			Net Block		
	As at	Additions/ Adjustment	Deletions/ Adjustment	As at	Up to	Depreciation for the Year	Up to	As at	As at
	01-04-2024			31-03-2025			01-04-2024	31-03-2025	31-03-2025
<b><u>I. Tangible Assets:</u></b>									
Plant and Equipment	10,443	1,411	-	11,854	8,350	160	8,510	3,344	2,093
Furniture and Fixtures	59,926	16,100	-	76,026	31,045	4,396	35,441	40,585	28,881
Building	63,474	-	-	63,474	2,020	1,010	3,030	60,444	61,454
Vehicles	7,341	-	-	7,341	4,176	719	4,895	2,446	3,165
Computers	6,446	1,923	-	8,369	5,628	518	6,146	2,223	818
<b>Sub total</b>	<b>1,47,630</b>	<b>19,434</b>	<b>-</b>	<b>1,67,064</b>	<b>51,219</b>	<b>6,803</b>	<b>58,022</b>	<b>1,09,042</b>	<b>96,411</b>
<b><u>II. Intangible assets</u></b>									
Computer Software	1,501	-	-	1,501	1,426	-	1,426	75	75
<b>Sub total</b>	<b>1,501</b>	<b>-</b>	<b>-</b>	<b>1,501</b>	<b>1,426</b>	<b>-</b>	<b>1,426</b>	<b>75</b>	<b>75</b>
<b>Total</b>	<b>1,49,131</b>	<b>19,434</b>	<b>-</b>	<b>1,68,565</b>	<b>52,645</b>	<b>6,803</b>	<b>59,448</b>	<b>1,09,117</b>	<b>96,486</b>