99TH
2025-2026 ANNUAL REPORT

A CENTURY OF TRUST. A FUTURE OF PROGRESS.
100TH YEARS
THE PARISH CHIT CO. LTD
1926
CENTENARY CELEBRATION
1926 - 2026
THE PARISH CHIT COMPANY, CHERPU

Care Beyond Expectations

10
SEPTEMBER
2026

THE PARISH CHIT CO. LTD
1926

ദി പാരിഷ് ചിറ്റ് കമ്പനി ലിമിറ്റഡ്

Cherpu - 680 561

Ph : 0487 2342437, 9446344305 | Email : parishchitchp@gmail.com

Balance Sheet, Statement of Profit & Loss and Kuri Statement

For the year ended 31st march 2026

THE PARISH CHIT COMPANY LIMITED

CHERPU

BOARD OF DIRECTORS

Rev. Fr. FRANCIS KOOTHUR
CHAIRMAN

Mr. ANTO C.V.
MANAGING DIRECTOR

Mr.LIMSON JOSE
DIRECTOR

Mr. ANTONY T.R.
DIRECTOR

Mr. PAUL K.A.
DIRECTOR

Mr. VINCENT C.V.
DIRECTOR

Mr. JOHNSON I.V.
DIRECTOR

Mr. JAMES T. A.
DIRECTOR

Mr. JOY P. J.
DIRECTOR

Mr. ANTONY E.V.
DIRECTOR

Mr. ALGIN K.S.
DIRECTOR

സ്ഥാപിതം : 1926

ഫോൺ : 0487 2342437
മൊബൈൽ : 9446344305

ദി പാരിഷ് ചിറ്റ് കമ്പനി ലിമിറ്റഡ്

ചേർപ്പ്

The Parish Chit Company Limited

Cherpu

Balance Sheet, Profit & Loss and Kuri Statement

For the year ended 31st march 2026

A CENTURY OF TRUST. A FUTURE OF PROGRESS.

100TH YEARS

THE PARISH CHIT CO. LTD

1926

CENTENARY CELEBRATION

1926 - 2026

THE PARISH CHIT COMPANY, CHERPU

ദി പാരിഷ് ചിറ്റ് കമ്പനി ലിമിറ്റഡ്, ചേർപ്പ്

ചേർപ്പ് സെന്റ് ആന്റണീസ് ദേവാലയത്തിന്റെ അധീനതയിൽ 1926 മുതൽ ഒരു പബ്ലിക് ലിമിറ്റഡ് കമ്പനി ആയി രജിസ്റ്റർ ചെയ്തു പ്രവർത്തിച്ചു വരുന്ന ഈ ധനകാര്യ സ്ഥാപനം വിജയകരമായി 100 ആം വർഷം പൂർത്തിയാക്കുകയാണ്.

ശതാബ്ദി ആഘോഷങ്ങളുടെ നിറവിൽ നിൽക്കുന്ന ഈ വേളയിൽ നാളിതുവരെയുള്ള പ്രവർത്തനങ്ങളിലേക്ക് ഒന്നു തിരിഞ്ഞു നോക്കുമ്പോൾ കേന്ദ്ര – കേരള ചിട്ടി നിയമങ്ങളുടെ കീഴിൽ 232 ഓളം കുറികൾ വിജയകരമായി ആരംഭിക്കാൻ സാധിച്ചു എന്നത് ഒരു സുവർണ്ണ നേട്ടമായി കാണുന്നു.

ഇക്കഴിഞ്ഞ കാലമത്രയും പ്രതിസന്ധികളെ ധീരമായി അതിജീവിക്കാൻ നാടിനും നാട്ടുകാർക്കും, സുസ്ഥിതിയും സംരക്ഷണവും നൽകാൻ നന്മമരമായി പന്തലിക്കാൻ കൂടെ നിന്ന ബഹുമാനപ്പെട്ട ഷെയർ ഹോൾഡേഴ്സിനും കുറി വരിക്കാർക്കും ഇടവക അംഗങ്ങൾക്കും ഡയറക്ടർ ബോർഡ് അംഗങ്ങൾക്കും കമ്പനി ജീവനക്കാർക്കും നന്ദി പറയുന്നു.
തുടർന്നും നിങ്ങളുടെ വിലയേറിയ സഹായ സഹകരണങ്ങൾ പ്രതീക്ഷിക്കുന്നു!!!

Rev. Fr. FRANCIS KOOTHUR
Chairman

THE PARISH CHIT COMPANY LIMITED

CIN: U65992KL1926PLC000848
Reg. Office: Parish Building, Main Road, Cherpu, Thrissur – 680 561
E mail: parishchitchp@gmail.com | Website: www.parishchitcompany.com | Phone: 0487-2342437

NOTICE

NOTICE is hereby given that the 99th Annual General Meeting of THE PARISH CHIT COMPANY LIMITEDwill be held at the Registered Office of the companyat 10.30 A.M. on Thursday, 10th September 2026 to transact the following businesses:

Ordinary Business:-

1. To receive, consider and adopt the Audited Financial Statements of the company for the financial year ended on 31stMarch 2026, together with the Directors and Auditors Reports thereon.
2. To declare dividend.
3. To appoint Director in the place of Sri. ChembanVareed Vincent (DIN: 08306896), who retiresby rotation and being eligible, offers himself for re-appointment.
4. To appoint Director in the place of Sri.Paul Kunduparamban Antony (DIN: 07989995), who retires by rotation and being eligible, offers himself for re-appointment.
5. To appoint Director in the place of Sri. James Thalikulam Anthappan (DIN: 10384702), who retires by rotation and being eligible, offers himself for re-appointment.

Special Business: -

6. To consider and if thought fit, to pass with or without modification, the following resolution, as an Ordinary Resolution:
   RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions of the Companies Act, 2013 and the Rules made there under, Sri.Antony (DIN: 09715214), who was appointed as an additional director of the company by the Board of directors in its meeting held on 07.11.2025 and whose term of office expires at this Annual General Meeting be and is hereby appointed as a director of the company, liable to retire by rotation.
7. To consider and if thought fit, to pass with or without modification, the following resolution, as an Ordinary Resolution:
   RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions of the Companies Act, 2013 and the Rules made there under, Sri.Algin Kada Subhash (DIN:11475018), who was appointed as an additional director of the company by the Board of directors in its meeting held on 14.01.2026 and whose term of office expires at this Annual General Meeting be and is hereby appointed as a director of the company, liable to retire by rotation.
8. To consider and if thought fit, to pass with or without modification, the following resolution, as an Ordinary Resolution:
   RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions of the Companies Act, 2013 and the Rules made there under, Sri. Francis Koothur (DIN:11618339), who was appointed as an additional director of the company by the Board of directors in its meeting held on 25.03.2026 and whose term of office expires at this Annual General Meeting be and is hereby appointed as a director of the company, liable to retire by rotation.
9. To consider and if thought fit, to pass with or without modification, the following resolution, as an Ordinary Resolution:
   RESOLVED THAT subject to the provisions of Sections 196, 197 and other applicable provisions, if any, of the Companies Act, 2013 ('the Act'), and the Rules made there under (including any statutory modifications or re-enactment(s) thereof for the time being in force), read with schedule V to the Companies Act, 2013,consent be and is hereby accorded for the re-appointment ofSri. Anto Cheenapilly Varghese (DIN: 07645303) as Managing Director of the company with effect from 05.07.2026 till the conclusion of 100th AGM of the company to be held in the year 2027 without any remuneration.

For and on behalf of the Board of Directors

Place: Cherpu
Date:16.06.2026

Sd/-
Rev. Fr. Francis Koothur
Chairman (DIN: 11618339)

Notes:

1. A member entitled to attend and vote at the meeting of the company is entitled to appoint a proxy to attend and vote instead of himself and such proxy need not be a member of the company. The instrument appointing a proxy in order to be effective shall be deposited at the Registered Office of the company not less than 48 hours before the time fixed for holding the meeting.
2. Members/Proxies should bring the attendance slip sent herewith duly signed/filled in for attending the meeting.
3. In compliance with Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, the Company is pleased to provide the facility of remote e-voting to all members as per the applicable Regulations relating to e-voting. Such remote e-voting facility is in addition to voting that shall take place at the meeting venue on September 24, 2025. The members can, however, opt for only one mode of voting i.e. either physically voting at the AGM or e-voting. A separate e-voting instruction slip is enclosed explaining the process of e-voting with necessary user id and password along with procedure for such e-voting.
4. The company has appointed Sri. M. Vasudevan FCS, Practicing Company Secretary, to act as the Scrutinizer for conducting the electronic voting process in a fair and transparent manner and in accordance with the provisions of the Act and the Rules made thereunder. EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

Item No. 6, 7 and 8:

Sri.Antony (DIN: 09715214), Sri.Algin Kada Subhash(DIN: 11475018)and Sri. Francis Koothur (DIN: 11618339)were appointed as additional directors of the company in the Board meeting held on 07.11.2025, 14.01.2026 and 25.03.2026 respectively. Pursuant to section 161(1) of the Companies Act, the term of office of the said directorsexpires on the date of this Annual General Meeting. The Board of directors wishes to appoint themas directors of the company and hence the resolutions are proposed in item No 6, 7 & 8. Sri.Antony,aged 55 years, is holding 800 shares in the company and has attended Thirteen Board meetings during the FY 2025-26. He also holds directorships in two other companies, namely Rose Gold Nidhi Limited and Easy Dhanam Nidhi Limited. The requisite disclosures under the Companies Act, 2013 have been duly made by him. Sri. Algin Kada Subhash (DIN: 11475018)aged 24 years is not holding any shares in the company and has attended Five Board meetings during the FY 2025-26. He is also not holding directorship in any other company. Sri. Francis Koothur, aged 49 years, does not hold any shares in the Company. He was not entitled to attend any Board Meetings during the Financial Year 2025–26, as his appointment as a director was made at the last Board Meeting of the said financial year. He does not hold directorship in any other company.

The above mentioned additional directors are not disqualified from being appointed as directors in terms of Section 164 of the Act. The company has received notice under section 160 of the Companies Act, 2013, proposing them as candidates for the office of director of the company. None of the directors and key managerial personnel of the company and their relatives is concerned or interested, financially or otherwise, in the resolution except the proposed appointees and their relative(s).

Item No. 9

To ensure the smooth and efficient functioning of the Company's operations, the Board of Directors, at its meeting held on 4th July 2025, appointed Mr. Anto Cheenapilly Varghese as the Managing Director of the Company for a period of one year with effect from 5th July 2025. The said appointment was subsequently approved by the shareholders at the 98thAnnual General Meeting held on 24th September 2025. Upon the expiry of his initial term, the Board of Directors, at its meeting held on 03rd July, 2026, re-appointed Mr. Anto Cheenapilly Varghese as the Managing Director for a further period of one year with effect from 5th July 2026, subject to the approval of the shareholdersin accordance with the provisions of the Companies Act, 2013.

Mr. Anto Cheenapilly Varghese possesses extensive experience in the chit fund business. The Board believes that his expertise and leadership will continue to contribute significantly to the Company's growth and serve the best interests of its stakeholders.The re-appointment of Mr. Anto

Cheenapilly Varghese is proposed for a period commencing from 5th July 2026 till the conclusion of 100th AGM of the company to be held in the year 2027, without any remuneration. None of the Directors, Key Managerial Personnel of the Company, or their relatives, except Mr. Anto Cheenapilly Varghese (to the extent of his appointment), are in any way concerned or interested, financially or otherwise, in the proposed resolution. The Board of Directors recommends the resolution set out at Item No. 9 of the accompanying Notice for approval of the members by way of an Ordinary Resolution.

THE PARISH CHIT COMPANY LIMITED

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DIRECTORS' REPORT FOR THE FINANCIAL YEAR 2025-26

To,
The Members,
Your directors have pleasure in presenting their 99th Annual Report on the business and operations of the company together with the Audited Statement of Accounts for the year ended 31st March, 2026.

Financial Highlights:
During the year under review, performance of your company was as under (in ₹ 00s):

Particulars	Year ended 31st March 2026	Year ended 31st March 2025
Total Revenue	1,07,372	1,15,679
Total Expense	81,942	90,711
Profit/(Loss) before taxation	25,430	24,968
Less : Tax Expense	6,122	5,944
Profit/(Loss) after tax	19,308	19,024

The Company's revenue from operations declined marginally from ₹1,02,476 hundreds in FY 2024- 25 to ₹92,554 hundreds in FY 2025-26. Total expenditure also decreased from ₹90,711 hundreds to ₹81,942 hundreds. Despite lower revenue, the Company maintained profitability through effective cost management and recorded a profit after tax of ₹19,308 hundreds for the FY 2025-26, compared to ₹19,204 hundreds in the previous financial year.

State of the Company's Affairs and Future Outlook:

Despite operating in a highly competitive and regulated environment, the Company continued to maintain strong and consistent profitability. The Board remains committed to prudent cost
management and enhancing operational performance through sustained efforts. With these initiatives, the Directors are confident that the Company is well positioned to achieve improved
financial performance in the forthcoming financial year.

Centenary Year – A Landmark in Our Journey

The financial year under review marks a historic milestone in the Company's journey as it completes 100 years on 16th October 2026 since its incorporation. This centenary year reflects a legacy of enduring trust, resilience, and steadfast commitment to excellence. Over the past century, the Company has successfully adapted to changing business environments while upholding the highest standards of integrity and governance. The Board of Directors expresses its sincere gratitude to the Company's shareholders, customers, employees, business associates, regulators, and all other stakeholders for their continued confidence and support. As the Company enters its second century, it remains committed to sustainable growth, innovation, and creating long-term value for all stakeholders.

Change in nature of business:

During the year of report there was no change in the nature of business of the company.

Dividend:

Your directors are pleased to recommend a dividend of ₹ 0.60/- per equity share of face value ₹ 10/- which is provided for in the accounts absorbing a sum of ₹ 9,60,000/- if approved by the members in the ensuing Annual General Meeting.

Amounts Transferred to Reserves:

The Board has transferred ₹ 2,51,010/- to the statutory reserve during the year.

Changes in Share Capital:

The share capital of the company has remained unchanged during the year.

Composition of the Board:

The Board of directors of the company comprises of Twelve directors as on 31.03.2026. Their name, designation, date of appointment and the number of Board meetings attended by each of them are given below:

Sl.No.	Name of Director	DIN	Designation	Date of Appointment	No. of Board meetings attended
1	Rev.Fr Sebastian vettath	09537067	Director	21.03.2022 27	27
2	Antony Kunjamara Rappai	00499007	Director	07.10.2015 28	28
3	Limson Jose	06825376	Director	26.02.2014 30	30
4	Anto Cheenapilly Varghese	07645303	Managing Director	26.10.2016 32	32
5	Paul kunduparamban Antony	07989995	Director	15.11.2017 30	30
6	Inchody Varghese Johnson	09536477	Director	21.03.2022 24	24
7	Vincent Chemban Vareed	08306896	Director	19.12.2018 31	31
8	James Thalikulam Anthappan	10384702	Director	17.11.2023 28	28
9	Pudukkattukaran John Joy	10384811	Director	17.11.2023 31	31
10	Antony	09715214	Additional Director	07.11.2025 13	13
11	Algin Kada Subhash	11475018	Additional Director	14.01.2026 5	5
12	Francis Koothur	11618339	Additional Director	25.03.2026 0	0

Compliance on Maternity Benefit Act, 1961

The Company has complied with the applicable provisions of Maternity Benefit Act, 1961.

Issue of Equity Shares with Differential Rights/Employee Stock Options/Sweat Equity Shares:

The company has not issued any shares with differential rights or shares under an employee stock option scheme or sweat equity shares during the year.

Board Meetings:

During the Financial Year 2025-26, Thirty-Two (32) meetings of the Board of Directors of the company were held. Board meeting dates and the attendance of directors are given below:

Sl. No.	Date of Meeting	Board Strength	Board Strength	Sl. No.	Date of Meeting	Board Strength	Board Strength
1	10.04.2025	11	09	17	17.10.2025	11	09
2	23.04.2025	11	09	18	24.10.2025	11	09
3	08.05.2025	11	10	19	07.11.2025	11	10
4	19.05.2025	11	08	20	21.11.2025	11	09
5	28.05.2025	11	10	21	28.11.2025	10	09
6	10.06.2025	11	10	22	05.12.2025	10	10
7	20.06.2025	11	11	23	12.12.2025	10	08
8	04.07.2025	11	09	24	18.12.2025	10	10
9	11.07.2025	10	09	25	02.01.2026	10	09
10	24.07.2025	10	09	26	14.01.2026	10	09
11	06.08.2025	10	10	27	31.01.2026	11	11
12	22.08.2025	10	10	28	11.02.2026	11	10
13	03.09.2025	10	08	29	19.02.2026	11	08
14	12.09.2025	10	08	30	04.03.2026	11	10
15	24.09. 2025	09	09	31	11.03.2026	11	10
16	10.10.2025	09	09	32	11.03.2026	11	09

Particulars of Loan, Guarantees and Investments under Section 186:

The company has not given any loan or guarantee or provided any security or made investments pursuant to section 186 of the Companies Act, 2013.

Particulars of Contract or Arrangements with Related Parties:

The company has not entered into any contract or arrangement with related parties during the financial year 2025-26.

The details of application made or any proceeding pending under the Insolvency and Bankruptcy Code, 2016 (31 of 2016) during the year along with their status as at the end of the financial year

The company has not made any application or proceeding pending under the Insolvency and Bankruptcy Code, 2016 (31 of 2016) during the year. Therefore, this provision is not applicable to the company.

The details of difference between amount of the valuation done at the time of one-time settlement and the valuation done while taking loan from the Banks or Financial Institutions along with the reasons thereof

The clause is not applicable to the company during the year under report

Material Changes Affecting the Financial Position of the Company:

No material changes and commitments affecting the financial position of the company have occurred between the end of the financial year and the date of the report.

Explanation to Auditor's qualification:

In respect of the comments mentioned under the head 'Basis for Qualified Opinion' of the independent auditors' report we state that

1. the qualified opinions (i), (ii) and (iv) are of disclosure nature. In respect of opinion disclosed under item no. (iii) regarding schedules of daily collection account not being tallied with respective ledgers, the company is currently in the process of identifying the variations observed and all efforts have been initiated to tally daily collection with the ledgers.
2. With respect to the remark in 2(i)(iii) of the 'Report on other legal and regulatory requirement' regarding the transfer of unpaid dividend to IEPF, the Company is taking the necessary steps to ensure compliance and will complete the required transfer at the earliest in accordance with the applicable provisions of the Companies Act, 2013 and the rules made thereunder.
3. With respect to the remark in 2(i)(vi) of the 'Report on other legal and regulatory requirement' regarding the audit trail facility, the company is in the process of identification and implementation of efficient software having the feature of recording and preserving audit trail facility (Edit log). The Board of Directors is committed to ensuring the software is implemented as soon as possible.

Conservation of Energy, Technology, Absorption, Foreign Exchange Earnings and Outgo:

Considering the nature of business of the company no comment is required on conservation of energy and technology absorption. There has not been any foreign exchange earnings or outgo during the financial year.

Details of Subsidiary, Joint Venture or Associates:

No other company had become a Subsidiary, Joint Venture or Associate of the company or ceased to be so during the year.

Details of Directors and Key Managerial Personnel:

During the year under review, Sri Jijo George (DIN: 03473903) resigned as the Managing Director and Director of the Company with effect from 04 July 2025. Subsequently, Sri Anto Cheenapilly Varghese (DIN: 07645303) was appointed as the Managing Director of the Company with effect from 05 July 2025. Sri Jose Edathuruthikaran Augusty (DIN: 07645305), who was liable to retire by rotation, did not offer himself for re-appointment and accordingly retired at the 98th Annual General Meeting of the Company held on 24 September 2025. Further, Sri Antony (DIN: 09715214), Sri Algin Kada Subhash (DIN: 11475018), and Sri Francis Koothur (DIN: 11618339) were appointed as Additional Directors of the Company at the Board

Meetings held on 07 November 2025, 14 January 2026, and 25 March 2026, respectively. In accordance with the provisions of the Companies Act, 2013, they hold office up to the date of the ensuing Annual General Meeting. Accordingly, the resolutions seeking their appointment as Directors of the Company have been included in the Notice convening the ensuing Annual General Meeting. No other changes have occurred in the Board of directors of the company during the year:

Risk Management Policy:

The company has taken measures to formulate a policy for the effective management of risks faced by the company.

Details of significant & material orders passed by the regulators or courts or tribunal:

The regulators or courts or tribunals had not passed any significant or material orders during the year which impacted the going concern status of the company or the company's operations in future.

Deposits:

The company has not accepted any deposits covered under the provisions of the Companies Act, 2013 and also there are no outstanding deposits as at the end of the financial year.

Statement in Respect of Adequacy of Internal Financial Control with Reference to the Financial Statements:

The company has an effective and adequate financial control system in place. The Board has adopted policies and procedures to ensure the orderly and efficient conduct of its business, safeguarding of its assets, the prevention and detection of frauds and errors and the accuracy and completeness of accounting records.

Audit Committee:

The company is not required to constitute an audit committee pursuant to the provisions of the Companies Act, 2013 and the rules made there under.

Nomination & Remuneration Committee:

The provisions of the Companies Act, 2013 and the rules framed there under relating to constitution of a nomination and remuneration committee are not applicable to the company.

Annual Evaluation:

The provisions relating to formal annual evaluation are not applicable to the company pursuant to the provisions of the Companies Act, 2013 and the rules made there under.

Independent Director:

The requirement regarding declaration of independence by independent directors is not applicable to the company.

Disclosure u/s 197(14):

The disclosure requirements under section 197(14) of the Companies Act, 2013 are not applicable to the company during the year of report.

Secretarial Audit Report:

The provisions of the Companies Act, 2013 and the rules framed there under relating to secretarial audit report are not applicable to the company.

Compliance with the secretarial standards:

The Company has complied with the Secretarial Standards specified by the Institute of Company Secretaries of India and notified by the Ministry of Corporate Affairs under Section 118(10) of the Companies Act, 2013.

Corporate Social Responsibility (CSR) Policy:

The provisions of the Companies Act, 2013 and the rules made there under relating to Corporate Social Responsibility are not applicable to the company.

Vigil Mechanism:

The company is not required to constitute a vigil mechanism pursuant to the provision of the Companies Act, 2013 and the rules framed there under.

Internal Complaints Committee:

The company has complied with provisions relating to the constitution of Internal Complaints Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and (Redressal) Act, 2013 [14 of 2013].

Disclosure as required under companies (Appointment and remuneration of managerial personnel) Rule, 2014

As required under the provisions of Companies Act, 2013 and Rule 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, there are no employee falling under the above category, thus no information is required to be given in the report.

Disclosures under Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013:

The Company has in place an Anti-Sexual Harassment Policy in line with the requirements of The Sexual Harassment of Women at the Workplace (Prevention, Prohibition & Redressal) Act, 2013. Further the Company was committed to providing a safe and conducive work environment to its employees during the year under review. Your directors further state that during the year under review, there were no cases filed pursuant to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Summary of sexual harassment complaints received, pending or disposed of during the financial year under report: -

a. Number of complaints of sexual harassment received in the year – 0

b. Number of complaints disposed off during the years - 0

c. Number of cases pending for more than ninety days - 0

Disclosure u/s 143(12):

The auditors of the company have not reported any fraud pursuant to section 143(12) of the Companies Act, 2013.

Directors Responsibility Statement:

In accordance with the provisions of Section 134(5) of the Companies Act 2013, your directors confirm that:

a. in the preparation of the annual accounts, the applicable accounting standards had been followed along with proper explanation relating to material departures;

b. the directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair

view of the state of affairs of the Company as at 31st March, 2026 and of the profit of the company for that period;

c. the directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act 2013 for

safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;

d. the directors had prepared the annual accounts on a going concern basis;

e. the directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

Statutory Auditors:

The present statutory auditors of the company, R Rajan Associates (Firm Registration No.003422S),
Chartered Accountants, Thrissur, was appointed to hold office from the conclusion of 95th Annual
General Meeting till the conclusion of the 100th Annual General Meeting of the company.

Cost Auditors:

The company is not required to appoint a Cost Auditor pursuant to the provisions of the Companies Act, 2013.

Cost Records:

The company is not required to maintain cost records pursuant to Section 148(1) of the Companies Act, 2013.

Annual Return:

Pursuant to section 92(3) read with Section 134(3)(a) the Annual Return is available on the company's website at https://www.parishchitcompany.com/annualre-port.html

Acknowledgment:

We thank our valued shareholders, auditors, bankers, clients and Government authorities for their support. We place on record our appreciation of the contribution made by our employees at all levels. Our consistent growth was made possible by their hard work, solidarity, cooperation and support.

For and on behalf of the Board of Directors

Place: Cherpu

Date: 16.06.2026

Sd/-

Fr. Francis Koothur

Chairman (DIN: 11618339)

R RAJAN ASSOCIATES CHARTERED ACCOUNTANTS
10th Floor, Capital City, Korappath Lane, Round NorthThrissur-680020
Phone: 0487 2321070, 2321270 Email: rrajanassociatestrichur@gmail.com

INDEPENDENT AUDITORS' REPORT

To the Members
M/s THE PARISH CHIT CO LTD
Parish Building, Main Road,
Cherpu P O
Thrissur, Pin:680561

Report on the Financial Statements

We have audited the financial statements of **THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848** ("the Company") **Parish Building, Main Road, Cherpu P O, Thrissur ,** Pin:680561, which comprise the Balance Sheet as at March 31, 2026, the Statement of Profit and Loss and Cash flow statement for the year then ended and notes to financial statements including a summary of significant accounting policies and other explanatory information.

Qualified Opinion

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Company as at March 31, 2026, and its profit for the year ended on that date.

Basis for Qualified Opinion

i. The Company is following the accounting policy that the penal interest for defaulting kuri instalments accrues only when the kuri instalments are received, for which there are different opinions. As the point is not settled, we are not in a position to express our opinion. Since the penal interest receivable is uncertain because of the peculiar scheme of kuri, the amount is not quantifiable.

ii. In case of suit filed accounts the interest receivable after filing the suit is not taken into account because of the uncertainty of the interest on suit filed account. Hence the amount is not quantifiable

iii. Schedules of Daily Collection account not tallied with respective ledger.

iv. The impact of above clauses on the Profit for the year, Reserves, Assets and Liabilities as at 31st March 2026 could not be ascertained. We have conducted our audit in accordance with Standards on Auditing specified under section 143(10) of the Companies Act 2013. Our responsibilities under those standards are further described in the Auditors 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 with the ethical requirements that are relevant to our audit of the Financial Statements under the provisions of the Companies Act 2013 and we have fulfilled our ethical responsibilities in accordance with these requirements and ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis of our Qualified Opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements.

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Board of Director's are also responsible for overseeing the company's financial reporting process. Emphasis of Matter

1. We draw attention to the of the Financial Statements which describe the applicability of the provisions of the Chit Fund Act 1982 on the affairs of the company and its impact on accounts our opinion is not modified in the respect of this matter.
2. We draw Attention regarding suit filed mortgage loan accounts as presented by the management the mortgage loan accounts are secured by tangible assets and are recoverable. The balance outstanding as on 31.03.2026 is Rs. 2,38,67,384.00/- The company has deposited with Urban Co-operative Bank Chalakudy Rs.31,00,000/- The deposit has been matured during the year 2015-16 and not repaid by the bank. The company has taken legal proceedings against the bank to recover the deposit amount with interest. No provision has been made in the accounts. No interest has been provided since the deposit is matured. However an amount of Rs.31,00,000 /- has been kept as bad debts reserve to meet any contingencies in future.
3. Kuri amount paid to winners and bidders including debit balances in kuri suspense A/C less prized collection include amount paid to subscribers on personal securities. Management represents that these amounts are fully recoverable. In cases where amounts are doubtful ,such amounts are written off as bad debts. Our opinion is not modified on above mentioned matters.

Auditors' 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. Misstatement 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 risk of material misstatement of the financial statements, whether due to error or fraud , design and perform audit procedures responsive to those risk, 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 reason resulting from error, as fraud may involve collusion, forgery, intentional omission, 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 in place and the operating effectiveness of such
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosure 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 going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report related to the related disclosure 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. Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where

applicable related safeguards.

Report on Other Legal and Regulatory Requirement

1. As required by the Companies (Auditor's Report) Order, 2020 issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013. we give in the Annexure I, a statement on the matters specified in paragraph 3 and 4 of the order.
2. As required by Section 143(3) of the Act, we report that: a) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph above, we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

   b) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph above and para (i)(vi) below on reporting under Rule 11(g) of the Companies(Audit and Auditors) Rules 2014, in our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

   c) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph above, The Balance Sheet and the Statement of Profit and Loss, dealt with by this Report are in agreement with the books of account.

   d) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, in our opinion, the Balance Sheet and Statement of Profit and Loss comply with the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014;

   e) The matters described in the Basis for Qualified Opinion Paragraph above, in our opinion, may have an adverse effect on the functioning of the company.

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

   g) With respect to the adequacy of the internal financial controls over the financial reporting, the company and the operating effectiveness of such controls, refer to our separate report in Annexure II.

   h) 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 remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act; and

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

i. The company has disclosed the impact of pending litigations on its financial position in its financial statements as referred to in Notes to the financial statements.

ii. The company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

iii. According to the information and explanations provided to us and based on our examination of the records of the Company, certain amounts pertaining to unpaid dividend, which were required to be transferred to the Investor Education and Protection Fund (IEPF) in accordance with the provisions of the Companies Act, 2013, have not been transferred as on 31 March 2026. The details are as follows:

Federal Bank (dividend)-OLD (15700200001715) = 60,082.60.

Federal Dividend 2017-18 A/c (A/c No. 15700200002192) =18,376.70. Consequently, to the extent, the Company is not in compliance with the provisions relating to the transfer of unpaid dividend amounts to the Investor Education and Protection Fund (IEPF).

iv. a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person or entity, including foreign entity ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

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

c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement. The company has not paid interim or final dividend during the year.

v. The company has not paid interim dividends during the year. The Company has paid Rs 8,00,000.00 as final dividend during the year.

vi. Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended March 31 2026. However, the software used did not have a feature of recording and preserving audit trail (edit log) facility and hence, we are unable to comment on the audit trail feature of the said software. Further, the accounting software used by the Company did not have the feature of audit trail for the previous year and as a result the company has not complied with the statutory requirement for preservation of records for the financial year 2023-24.

For R.RAJAN ASSOCIATES
Chartered Accountants
Firm Registration No.003422S
Sd/-
CA S SIVARAMAKRISHNAN FCA
Partner
Membership No: 020127

PLACE: THRISSUR
DATE : 16/06/2026

UDIN: 26020127RUBFYT7466

Annexure I to the Auditors Report

Report as required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 (Refer to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date) With reference to the Annexure I referred to in the Independent Auditors' Report to the members of the Company on the financial statements for the year ended March 31, 2026, we report the following:

(i) a) The company is maintaining proper records showing full particulars, including quantitative details and situation of fixed assets.

b) All the assets have not been physically verified by the management during the period but there is a regular program of verification which, in our opinion, is reasonable having regard to the size of the company and the nature of its assets. No material discrepancies were noticed on such verification.

c) In our opinion and according to the information and explanations given to us, the title deeds of immovable properties are held in the name of the company.

d) The company has not revalued its Property, Plant and Equipment during the year. Therefore, the provisions of Clause (i)(d) of paragraph 3 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. Therefore, the provisions of Clause (i)(e) of paragraph 3 of the order are not applicable to the company.

(ii) The company is a chit company, primarily rendering chit services. Accordingly, it does not hold any physical inventories. Thus paragraph 3(ii) of the Order is not applicable.

(iii) During the year, the company has not made any investments in, provided any guarantee or security or granted any loans or advances in the nature of loans, secured or unsecured, to companies, firms, Limited Liability Partnerships or any other parties covered in the register maintained under section 189 of the Act. Mortgage loan and Pass book loan given in earlier years are irregular in its repayment and company has taken appropriate legal actions against defaulters for recovery of Principal and Interest.

(iv) In our opinion and according to information and explanation given to us, the company has not granted any loans or provided any guarantees or given any security or made any investments to which the provision of section 185 and 186 of the Companies Act, 2013. Accordingly, provisions of clause 3(iv) of the order is not applicable.

(v) In our opinion and according to the information and explanations given to us, theCompany has not accepted any deposits from public. Therefore, the provisions of Clause (v) of paragraph 3 of the order are not applicable to the Company.

(vi) Being a financial company, maintenance of cost records has not been specified by the Central Government under sub-section (1) of section 148 of the Companies Act.

(vii) (a) The Company is generally regular in depositing undisputed statutory dues including Provident Fund, Employees State Insurance, Income tax, Goods and Services Tax and other

Name of Statute	Nature of the Dues	Amount	Period to which amount relates to	Remarks
Service tax rules 1994	Service Tax	Rs. 37,99,145.00	15/06/2015 to 30/06/2017	Appeal filed before Commissioner of Central Excise, Cochin

statutory dues with the appropriate authorities to the extent applicable to it. There are no undisputed amounts payable in respect of income tax, Goods and Service Tax, which have remained outstanding as at March 31, 2026 for a period of more than 6 months from the date they became payable.

(b) According to the information and explanations given to us and the records of the company examined by us, there are no dues of income Tax and Goods and Service Tax except service Tax amounting Rs 37,99,145.00 which have not been deposited on account of any dispute.

(viii) In our opinion and according to the information and explanations given to us, there is no any transaction not recorded in the books of account have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961).

(ix) a) In our opinion and according to the information and explanations given to us, the Company has not defaulted in repayment of any loan or other borrowings or any interest due thereon to any lender.

b) In our opinion and according to the information and explanations given to us, the company has not been a declared willful defaulter by any bank or financial institution or other lender.

c) In our opinion and according to the information and explanations given to us, the loans were applied for the purpose for which the loans were obtained.

d) In our opinion and according to the information and explanations given to us, there are no funds raised on short term basis which have been utilized for long term purposes.

e) In our opinion and according to the information and explanations given to us, the company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures.

f) In our opinion and according to the information and explanations given to us, the company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies.

(x) a) The Company has not raised money by way of initial public offer or further public offer (including debt instruments). Therefore, the provisions of Clause (x)(a) of paragraph 3 of the order are not applicable to the Company.

b) In our opinion and according to the information and explanations given to us, the company has not made preferential allotment or private placement of shares during the year. Therefore, the provisions of Clause (x)(b) of paragraph 3 of the order are not applicable to the Company.

(xi) a) We have not noticed any case of fraud by the company or any fraud on the Company by its officers or employees during the year. The management has also not reported any case of fraud during the year.

b) During the year no report under sub-section (12) of section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government.

c) As auditor, we did not receive any whistle- blower complaint during the year.

(xii) The Company is not a Nidhi Company and accordingly, paragraph 3 (xii) of the order is not applicable to the Company.

(xiii) As per the information and explanations received to us all transactions with the related parties are in compliance with sections 177 and 188 of Companies Act where applicable, and the details have been disclosed in the financial statements, etc., as required by the applicable accounting standards. Identification of related parties were made and provided by the management of the company.

(xiv) The company is not covered by section 138 of the Companies Act, 2013, related to appointment of internal auditor of the company. Therefore, the company is not required to appoint any internal auditor. Therefore, the provisions of Clause (xiv) of paragraph 3 of the order are not applicable to the Company. The company has an internal control system commensurate the nature and business of the company.

(xv) According to the information and explanations given to us and based on our examination of the records of the company, the company has not entered into non- cash transactions with directors or persons connected with them. Accordingly, paragraph 3(xv) of the order is not applicable.

(xvi) According to the information and explanations given to us and based on our examination of the records of the company, the company is not required to be registered under section 45-IA of the Reserve Bank of India Act 1934.

(xvii) The company has not incurred cash loss in current financial year as well in immediately preceding financial year.

(xviii) There has been no resignation of the previous statutory auditors during the year.

(xix) 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 financial statements, the auditor's knowledge of the Board of Directors and management plans, we are of the opinion that no material uncertainty exists as on the date of the audit report that company is 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.

(xx) According to the information and explanation given to us, sub-section (5) of Section 135 of the Companies Act is not applicable to the company. Therefore, the provisions of Clause (xx) of paragraph 3 of the order are not applicable to the Company.

(xxi) The company has not made investments in subsidiary company. Therefore, the company does not require to prepare consolidated financial statement. Therefore, the provisions of Clause (xxi) of paragraph 3 of the order are not applicable to the Company.

For R.RAJAN ASSOCIATES
Chartered Accountants
Firm Registration No.003422S
Sd/-
CA S SIVARAMAKRISHNAN FCA
Partner
Membership No: 020127

PLACE: THRISSUR
DATE : 16/06/2026

UDIN: 26020127RUBFYT7466

Annexure II to the Independent Auditors' Repor

The Annexure II referred to in our report to the members of **THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848**("the Company") **Parish Building, Main Road, Cherpu P O.Thrissur, Pin:680561** for the year ended on March 31, 2026.

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

We have audited the internal financial controls over financial reporting of **THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848** ("the Company") **Parish Building, Main Road, Cherpu P O.Thrissur, Pin:680561** as of March 31, 2026 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

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

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the guidance note on audit of internal financial controls over financial reporting (the 'Guidance Note') and the standards on auditing (the 'Standards') issued by ICAI and deemed to be prescribed under section 143 (10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

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

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (ii) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements. Inherent Limitations of Internal Financial Controls over Financial Reporting Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2026, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the guidance note issued by the ICAI.

For R.RAJAN ASSOCIATES
Chartered Accountants
Firm Registration No.003422S
Sd/-
CA S SIVARAMAKRISHNAN FCA
Partner
Membership No: 020127

PLACE: THRISSUR
DATE : 16/06/2026

UDIN: 26020127RUBFYT7466

THE PARISH CHIT COMPANY LIMITED
(CIN: U65992KL1926PLC000848)
(Address: PARISH BUILDING MAIN ROAD, CHERPU THRISSUR KL 680561 IN)
Balance Sheet as at 31 March 2026

(₹ in '00)

Particulars	Note	31-03-2026	31-03-2025
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	3	1,60,000	1,60,000
(b) Reserves and Surplus	4	1,98,237	1,86,929
(c) Money Received against Share Warrants			
Total		3,58237	3,46,929
(2) Share application money pending allotment		-	-
(3) Non-current liabilities			
(a) Long-term Borrowings	5	49,078	1,13,690
(b) Deferred Tax Liabilities (Net)	6	-	186
(c) Other Long term Liabilities		-	-
(d) Long-term Provisions	7	5,609	4,867
Total		54,687	1,18,743
(4) Current liabilities			
(a) Short-term Borrowings	8	-	45,000
(b) Trade Payables			
- Due to Micro and Small Enterprises		-	-
- Due to Others		-	-
(c) Other Current Liabilities	9	3,92,094	2,24,393
(d) Short-term Provisions	10	3,260	3,000
Total		3,95,354	2,72,393
Total Equity and Liabilities		8,08,278	7,38,065
II. ASSETS			
(1)Non-current assets			
(a) Property, Plant and Equipment and Intangible Assets			
(i) Property, Plant and Equipment	11	51,291	50,002
(ii) Intangible Assets	11	88	88
(iii) Capital Work-in-progress		-	-
(iv) Intangible Assets under Development		-	-
(b) Non-current Investments		-	-
(c) Deferred Tax Assets (net)	12	65	-
(d) Long-term Loans and Advances	13	2,38,789	2,38,789
(e) Other Non-current Assets	14	1,66,125	98,240
Total		4,56,358	3,87,119
(2) Current assets			
(a) Current investments		-	-
(b) Inventories		-	-
(c) Trade Receivables	15	-	-
(d) Cash and Cash Equivalents		1,98,184	1,51,125
(e) Short-term Loans and Advances	16	-	-
(f) Other Current Assets		1,53,736	1,99,821
Total		3,51,920	3,50,946
Total Assets		8,08,278	7,38,065

See accompanying notes to the financial statements
As per our report of even date
For R RAJAN ASSOCIATES
Chartered Accountants
Firm's Registration No. 003422S

For and on behalf of the Board

Sd/-
CA S SIVARAMAKRISHNAN, FCA
PARTNER
Membership No. 020127
UDIN: 26020127RUBFYT7466
Place: THRISSUR
Date: 16 June 2026

Sd/-
Rev. Fr. FRANCIS KOOTHUR
Chairman Managing
11618339

Sd/-
ANTO CHEENAPILLY VARGHESE
Director
07645303

Sd/-
PAUL KUNDUPARAMBAN ANTONY
Director
07989995

THE PARISH CHIT COMPANY LIMITED
(CIN: U65992KL1926PLC000848)
(Address: PARISH BUILDING MAIN ROAD, CHERPU THRISSUR KL 680561 IN)
Statement of Profit and loss for the year ended 31 March 2026

(₹ in '00)

Particulars	Note	31-03-2026	31-03-2025
Revenue from Operations	17	92,554	1,02,476
Other Income	18	14,819	13,204
Total Income		1,07,372	1,15,679
Expenses			
Cost of Material Consumed		-	-
Purchases of Stock in Trade		-	-
Change in Inventories of work in progress and finished goods		-	-
Employee Benefit Expenses	19	13,775	12,353
Finance Costs	20	6,154	15,709
Depreciation and Amortization Expenses	21	1,700	1,532
Other Expenses	22	60,313	61,116
Total expenses		81,942	90,711
Profit/(Loss) before Exceptional and Extraordinary Item and Tax		25,430	24,968
Exceptional Item		-	-
Profit/(Loss) before Extraordinary Item and Tax		25,430	24,968
Prior Period Item		-	-
Extraordinary Item		-	-
Profit/(Loss) before Tax		25,430	24,968
Tax Expenses	23		
- Current Tax		6,198	5,913
- Deferred Tax		(251)	31
- MAT Credit Entitlement		-	-
- Prior Period Taxes		175	-
- Excess/Short Provision Written back/off		-	-
Profit/(Loss) for the Period from Continuing Operations		19,308	19,024
Profit/(loss) from Discontinuing Operation (before tax)		-	-
Tax Expenses of Discountinuing Operation		-	-
Profit/(loss) from Discontinuing Operation (after tax)		-	-
Profit/(Loss) for the period		19,308	19,024
Earnings Per Share (Face Value per Share Rs.15000 each)			
-Basic	24	1.21	1.19
-Diluted	24	1.21	1.19

See accompanying notes to the financial statements
As per our report of even date
For R RAJAN ASSOCIATES
Chartered Accountants
Firm's Registration No. 003422S

For and on behalf of the Board

Sd/-
CA S SIVARAMAKRISHNAN, FCA
PARTNER
Membership No. 020127
UDIN: 26020127RUBFYT7466
Place: THRISSUR
Date: 16 June 2026

Sd/-
Rev. Fr. FRANCIS KOOTHUR
Chairman Managing
11618339

Sd/-
ANTO CHEENAPILLY VARGHESE
Director
07645303

Sd/-
PAUL KUNDUPARAMBAN ANTONY
Director
07989995

THE PARISH CHIT COMPANY LIMITED
(CIN: U65992KL1926PLC000848)
(Address: PARISH BUILDING MAIN ROAD, CHERPU THRISSUR KL 680561 IN)
Cash Flow Statement for the year ended 31 March 2026

(Rs in '00)

Particulars	Note	31-03-2026	31-03-2025
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit after tax		25,341	24,969
Depreciation and Amortisation Expense		1,700	1,532
Provision For Gratuity		1,729	480
Gratuity Paid		(986)	(736)
Operating Profit before working capital changes		27,873	26,246
Add:- Decrease in current assets and Increase in Current Liabilities			
Decrease in Current Assets		46,086	12,140
Increase in current liabilities			
Less : Increase in current assets and Decrease in current liabilities			
Increase in current assets			
Decrease in current liabilities		(1,67,961)	41,786
Cash generated from Operations		2,41,919	(3,400)
Tax paid(Net)		6,373	5,913
Net Cash from Operating Activities		2,35,546	(9,313)
CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of Fixed Assets		2,989	342
Sale of Fixed Assets		-	-
Sale of Non current Investment		-	-
Net Cash (Used in) Investing Activities		(2,989)	(342)
CASH FLOW FROM FINANCING ACTIVITIES			
Repayment of Deposit		(64,612)	(1,79,988)
Change in Fixed Deposits having Maturity greater than 12 Months & Chit Security Deposit		(67,885)	49,800
Repayment of FD Loan		-	(10,800)
Acceptance of FD Loan		(45,000)	45,000
Dividend Paid		(8,000)	(8,000)
Dividend tax Paid		-	-
Repayment of Kuri Deposit		-	-
Decrease in Mortgage Loan		-	20,799
Decrease in Pass Book Loan		-	2,900
Net Cash (Used in) / Generated from Financing Activities		(1,85,498)	(80,289)
Net Increase (Decrease) in Cash and Cash Equivalents		(89,944)	47,060
Opening Balance of Cash and Cash Equivalents		1,51,125	2,41,068
Closing Balance of Cash and Cash Equivalents	10	1,98,184	1,51,125

Note:
The above Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard 3 (AS-3), "Cash Flow

See accompanying notes to the financial statements
As per our report of even date
For R RAJAN ASSOCIATES
Chartered Accountants
Firm's Registration No. 003422S

For and on behalf of the Board

Sd/-
CA S SIVARAMAKRISHNAN, FCA
PARTNER
Membership No. 020127
UDIN: 26020127RUBFYT7466
Place: THRISSUR
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Chairman Managing
11618339

Sd/-
ANTO CHEENAPILLY VARGHESE
Director
07645303

Sd/-
PAUL KUNDUPARAMBAN ANTONY
Director
07989995

NOTES TO THE FINANCIAL STATEMENTS

1. Corporate Information

THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848 ("the Company") Parish Building, Main Road, Cherpu P.O.Thrissur, Pin:680561 is a Public Company which is engaged primarily in chitty business. The Chitty business is coming under the concept of Rotating Savings and Credit Association (ROSCA). This activity is a part of financial inclusion and coming under Section 45–I(c)(v) of Reserve Bank of India Act, 1934. This activity is governed by Miscellaneous Non-Banking Companies (Reserve bank) Directions, 1977. In most of the states of India, it is regulated by The Chit Fund Act, 1982. Chitty means a transaction, whether called Chitty or Kuri, by which one or more persons, hereinafter called the "foreman" or "foremen" enter into an agreement with a number of persons that every one of the contracting parties shall subscribe a certain amount of money or quantity of grain or other commodity by periodical installments for a certain definite period and that each in his term as determined by lot or by auction or by both, shall be entitled to the prize amount, whether payable in cash, kind or any other article of value or in such other manner as may be provided for in the agreement.

2. Summary of Significant accounting policies

2.1 Basis of Preparation and presentation of financial statement

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 respects with Accounting Standards notified under The Companies (Accounts) Rules, 2021 (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.

The principal activity of the Company is conducting chits as defined under section 2(b) of The Chit Fund Act, 1982. The Company being the Foreman as defined under section 2(j) of the said Act, is deriving income from conducting chits. Since there is running account for each Chit and no separate due dates are identifiable as service is rendered on a continuous basis, the amount due to/from the total chit scheme is shown under Other Current Liabilities/ Other Current Assets respectively. Hence the period of receivables/payables cannot be ascertained with certainty. The Company is receiving commission for conducting chits; the commission received is shown in the Statement of profit and loss under the head 'Revenue from operation'. Transactions with each scheme of Kuri/ Chit are considered as related party transactions as defined under AS-18. During the year ended 31st March 2026, The Company has complied with Schedule III notified under the Companies Act 2013, for the 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 Property, Plant and Equipment

Property, Plant and Equipment 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. The costs of Assets not ready for use as at the Balance Sheet date are disclosed under Capital Work- In-Progress.

2.3 Depreciation on Property, Plant and Equipment

Depreciation on Property, Plant and Equipment is calculated on written down value basis using the rates arrived at based on the useful lives prescribed under the Schedule II to the Companies Act, 2013. The Company has used the following useful lives to provide depreciation on its fixed assets.

Asset	Useful Life
Premises & Building	60yrs
Furniture & Fittings	10yrs
Electrical Fittings	10 yrs
Computer	3 yrs
Office Equipment	5 yrs

Pursuant to the enactment of Companies Act 2013, the Company has applied the estimated useful lives as specified in schedule II. Accordingly, the unamortized carrying value is being depreciated/amortized over the revised/remaining useful lives.

2.4 Intangible Assets

Intangible Assets are recorded at the consideration paid for acquisition less accumulated amortization and accumulated impairment, if any. Intangible assets are amortized over their estimated useful life subject to a maximum period of 10 years on straight line basis, commencing from the date the asset is available to the Company for its use.

2.5 Borrowing Costs

General and specific borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. All other borrowing costs are recognized in the Statement of Profit and Loss in the period in which they are incurred.

2.6 Impairment

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount. An enterprise should assess at each balance sheet date whether there is any indication that an asset may be impaired. If any such indication exists; the enterprise should estimate the recoverable amount of the asset.

2.7 Investments

Investments that are readily realizable and are intended to be held for not more than one year from the date, on which such investments are made, are classified as current investments. All other investments are classified as long-term investments. Current investments are carried at cost or fair value, whichever is lower. Long-term investments are carried at cost.

2.8 Foreign currency transaction

Transactions in foreign currencies are translated into the functional currency of the Company at the exchange rates at the dates of the transactions or an average rate if the average rate approximates the actual rate at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the exchange rate at the reporting date. Non-monetary assets and liabilities that are measured at fair value in a foreign currency are translated into the functional currency at the exchange rate when the fair value was determined. Non-monetary assets and liabilities that are measured based on historical cost in a foreign currency are translated at the exchange rate at the date of the transaction. Exchange differences are recognised in profit or loss. There are no foreign currency dealings during the year.

2.9 Revenue Recognition

(i) Foreman's commission is taken into account on the due date of kuri payment is conducted. In case of forfeited tickets, only the actual amount received is credited to Foreman's commission account.
(ii) Auction discount forfeited and collected from defaulted subscribers is treated as income of the foreman, and is taken into credit only when the chit installments are collected.
(iii) The surplus in suit filed account if any, is credited at the time of final settlement. Because of the uncertainty of the rate of interest on suit filed account, the interest receivable is not taken into account.
(iv) Profit on terminated kuries are recognized as income on termination of each kuries.
(v) Interest: Interest income is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.
(vi) Expenditure are recognized on accrual basis.

2.10 Employee Benefits

Short term Employee Benefits

All employee benefits payable wholly within twelve months of rendering the service are classified as short-term employee benefits. These benefits include compensated absence such as paid annual leave and sickness leave. The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognized as an expense during the period.

Long term Employee Benefits

Defined benefit plans:

Gratuity: The Company provides for gratuity, a defined benefit plan (the "Gratuity Plan") covering eligible employees in accordance with the Payment of Gratuity Act, 1972. The Gratuity Plan provides a lump sum payment to vested employees at retirement, death, incapacitation or termination of employment, of an amount based on the respective employee's salary and the tenure of employment. 15 days salary for every completed year of service and vesting period is 5 years.

2.11 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. In accordance with transitional provisions contained in Schedule II of the Companies Act 2013, the Company has adjusted to be retained earnings carrying amount of fixed assets after retaining residual value, where residual value Nil, the tax effect of the same has been also adjusted directly against the retained earnings in accordance with the ICAI announcement "Tax effect of expenses/ income adjusted directly against the reserves and /or Securities Premium Account.

2.12 Provisions and Contingent Liabilities

Provisions: Provisions are recognized when there is a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and there is a reliable estimate of the amount of the obligation. Provisions are measured at the best estimate of the expenditure required to settle the present obligation at the Balance sheet date and are not discounted to its present value. Contingent Liabilities: Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non- occurrence of one or more uncertain future events not wholly within the control of the Company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made, is termed as a contingent liability. Contingent Liabilities are not recognized but are disclosed in the Notes. Contingent Assets are neither recognized nor disclosed in the financial statements.

2.13 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.

3 Share Capital

Particulars	31-03-2026	31-03-2025
Authorised Share Capital		
Equity Shares, Rs. 10 par value 1600000 (Previous Year -1600000) Equity Shares paid up	2,00,000	2,00,000
Issued, Subscribed and Fully Paid up Share Capital		
Equity Shares, Rs. 10 par value 1600000 (Previous Year -1600000) Equity Shares paid up	1,60,000	1,60,000
Total	**1,60,000**	**1,60,000**

(i) Reconciliation of number of shares

Particulars Equity Shares	31 March 2026		31 March 2025	
	No. of shares	(₹ in '00)	No. of shares	(₹ in '00)
Opening Balance	16,00,000	1,60,000	16,00,000	1,60,000
Issued during the year	-	-	-	-
Deletion during the year	-	-	-	-
Closing balance	**16,00,000**	**1,60,000**	**16,00,000**	**1,60,000**

(ii) Rights, preferences and restrictions attached to shares

Equity Shares: The Company has one class of equity shares. Each shareholder is eligible for one vote per share held. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting, except in case of interim dividend. In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amounts, in proportion to their shareholding.

(iii) Details of Shares held by shareholders holding more than 5% of the aggregate shares in the company

Equity Shares	31 March 2026		31 March 2025	
Name of Shareholder	**No. of shares**	**in %**	**No. of shares**	**in %**
Trustee Cherpu Parish Charitable Trust	689227	43.08%	689227	43.08%
Anto Cheenapilly Varghese	83885	5.24%	83885	5.24%

(iv) Shares held by Promoters at the end of the year 31 March 2026

Name of Promotor	Class of Shares	No. of shares	% of total shares	% Change during the year
Antony Kunjamara Rappai	Equity	6000	0.38%	0.00%
Thomas Thattil Kada Vareeth	Equity	707	0.04%	0.00%
Jijo George	Equity	502	0.03%	0.00%
Limson Jose	Equity	706	0.04%	0.00%
Anto Cheenapilly Varghese	Equity	83885	5.24%	0.00%
Jose Edathuruthikaran Augusty	Equity	1093	0.07%	0.00%
Paul Kunduparamban Antony	Equity	3231	0.20%	0.00%
George Kuttikadan Joseph	Equity	7123	0.45%	0.00%
Inchody Varghese Johnson	Equity	3767	0.24%	0.00%
Antony EV	Equity	800	0.05%	
Trustee Cherpu Parish Charitable Trust	Equity	689227	43.08%	0.00%

Shares held by Promoters at the end of the year 31 March 2025

Name of Promotor	Class of Shares	No. of shares	% of total shares	% Change during the year
Antony Kunjamara Rappai	Equity	6000	0.38%	0.00%
Thomas Thattil Kada Vareeth	Equity	707	0.04%	0.00%
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Limson Jose	Equity	706	0.04%	0.00%
Anto Cheenapilly Varghese	Equity	83885	5.24%	0.00%
Jose Edathuruthikaran Augusty	Equity	1093	0.07%	0.00%
Paul Kunduparamban Antony	Equity	3231	0.20%	0.00%
George Kuttikadan Joseph	Equity	7123	0.45%	0.00%
Inchody Varghese Johnson	Equity	3767	0.24%	0.00%
Trustee Cherpu Parish Charitable Trust	Equity	689227	43.08%	0.00%

4 Reserves and Surplus (₹ in '00)

Particulars	31-03-2026	31 March 2025
Captal Reserve		
Opening Balance	39	39
Closing Balance	39	39
Bad Debts Reserve		
Opening Balance	51,000	51,000
Closing Balance	51,000	51,000
Statutory Reserve as required as per Chit Funds Act,1982		
Opening Balance	31,768	29,274
Add: Transfer from P&L	2,510	2,494
Closing Balance	34,278	31,768
Gratuity Reserve		
Opening Balance	64	64
Closing Balance	64	64
Dividend equilisation reserve		
Opening Balance	50	50
Closing Balance	50	50
General Reserve		
Opening Balance	44,610	44,610
Closing Balance	44,610	44,610
Statement of Profit and loss		
Balance at the beginning of the year	59,398	50,867
Add: Profit during the year	19,308	19,024
Less: Appropriation		
Dividend on Equity Shares (Incl. DDT)	8,000	8,000
Transfer to Statutory Reserve	2,510	2,494
Balance at the end of the year	68,196	59,398
Total	**1,98,237**	**1,86,929**

5 Long term borrowings (₹ in '00)

Particulars	31-03-2026	31 March 2025
Secured Deposits		
- Deposit from kuri subscribers as security for prized amount	49,078	1,13,690
Total	**49,078**	**1,13,690**

6 Deferred tax liabilities Net (₹ in '00)

Particulars	31-03-2026	31 March 2025
Deferred tax liabilities Net	186	-
Total	**-**	**186**

Significant components of Deferred Tax (₹ in '00)

Particulars	31-03-2026	31 March 2025
Deferred Tax Liability		
Difference between book depreciation and tax depreciation	-	1452
Gross Deferred Tax Liability (A)	-	1452
Deferred Tax Asset		
Provision for Gratuity	-	1265
Gross Deferred Tax Asset (B)	-	1265
Net Deferred Tax Liability (A)-(B)	**-**	**186**

7 Long term provisions (₹ in '00)

Particulars	31-03-2026	31 March 2025
Provision for employee benefits	5,609	4867
Total	**5,609**	**4,867**

8 Short term borrowings (₹ in '00)

Particulars	31-03-2026	31 March 2025
Secured Other loans and advances		
- Cherpu Service Co-Operative Bank FD Loan	-	-
- Kerala Bank FD Loan	-	45,000
Total	**-**	**45,000**

9 Other current liabilities (₹ in '00)

Particulars	31-03-2026	31 March 2025
Chit Liabilities	3,13,543	1,74,627
Unclaimed dividend	2,383	2,212
Rent advance	5,887	5887
Audit fee payable	713	702
Daily collection	2,156	2,362
Electricity charges Payable	71	55
Telephone Charges Payable	5	5
Filing Fee Payable	300	300
Interest on FD Loan Payable	-	407
Decree Debts	63,916	33,197
ESI payable	23	24
KSD interest payable	954	2,323
GST Payable	2,057	2,065
TDS Payable	66	207
News paper payable	3	3
Other Payable	18	18
Total	**3,92,094**	**2,24,393**

10 Short term Provisions (₹ in '00)

Particulars	31-03-2026	31 March 2025
Others		
- Provision for Tax	3,260.00	3,000.00
Total	**3,260**	**3,000**

11 Property, Plant and Equipment (₹ in '00)

Particulars	Gross Block				Depreciation and Amortization				Net Block	Net Block
	As on 01-Apr-25	Addition	Deduction	As on 31-Mar-26	As on 01-Apr-25	for the Year	Deduction	As on 31-Mar-26	As on 31-Mar-26	As on 31-Mar-25
(i) Property, Plant and Equipment										
Air conditioner	2,236	-	-	2,236	1,705	66	-	1,771	465	531
Building	31,223	-	-	31,223	20,914	507	-	21,421	9,802	10,309
Building SBI ATM	3,653	-	-	3,653	2,224	64	-	2,288	1,365	1,429
CCTV Camera	1,524	89	-	1,613	1,323	41	-	1,364	249	201
Compound Wall	190	-	-	190	148	2	-	150	40	42
Computer	11,485	745	-	12,230	10,706	667	-	11,373	857	780
Counting Machine	405	-	-	405	385	-	-	385	20	20
Electrical Fittings	2,015	-	-	2,015	1,807	30	-	1,837	178	207
EPABX	762	-	-	762	724	-	-	724	38	38
Furniture and Fixtures	13,301	-	-	13,301	12,642	0	-	12,643	659	659
Generator	3,308	-	-	3,308	3,169	4	-	3,172	135	139
Invertor	220	-	-	220	209	-	-	209	11	11
Land	1,128	-	-	1,128	-	-	-	-	1,128	1,128
Land and Property	13,736	2,001	-	15,737	-	-	-	-	15,737	13,736
Land Property Cherpu	19,759	-	-	19,759	-	-	-	-	19,759	19,759
Office Buliding	219	-	-	219	179	2	-	181	38	40
Daily Collection machine	566	-	-	566	537	-	-	537	28	28
Safe	1,645	-	-	1,645	1,299	82	-	1,381	264	346
UPS Hykon	2,568	-	-	2,568	2,203	84	-	2,287	281	365
Fax Machine	148	-	-	148	141	-	-	141	7	7
Weighing Balance	534	-	-	534	458	32	-	491	43	75
Fingerprint System	154	69	-	223	146	31	-	177	46	8
Lotto Machine	70	-	-	70	67	-	-	67	3	3
Security System	393	-	-	393	359	12	-	371	23	34
Printer	509	-	-	509	478	-	-	478	32	32
Photocopy & Scanner	165	-	-	165	157	-	-	157	8	8
Television	69	-	-	69	20	31	-	51	18	50
Mobile Phone	67	85	-	152	53	44	-	98	54	14
Total	**1,12,053**	**2,989**	**-**	**1,15,042**	**62,051**	**1,700**	**-**	**63,751**	**51,291**	**50,002**
(ii) Intangible Assets										
Computer software	2,280	-	-	2,280	2,192	-	-	2,192	88	88
Total	**2,280**	**-**	**-**	**2,192**	**2,280**	**-**	**-**	**2,192**	**88**	**88**
Previous Year	**2,280**	**-**	**-**	**2,192**	**2,280**	**-**	**-**	**2,192**	**88**	**88**

12 Deferred tax Asset Net (₹ in '00)

Particulars	31-03-2026	31 March 2025
Deferred tax Asset Net	65.00	-
Total	**65**	**-**

13 Long term loans and advances (₹ in '00)

Particulars	31-03-2026	31 March 2025
Other loans and advances (Secured, considered good)		
-Mortgage loan	2,38,674	2,38,674
-Passbook loan	115	115
Total	**2,38,789**	**2,38,789**

14 Other non current assets (₹ in '00)

Particulars	31-03-2026	31 March 2025
Security Deposits		
-Rent Advance	50 50	
Bank Deposit having maturity of greater than 12 months		
- Chit Security Deposit	73,250	43,950
- Other Fixed Deposit	92,825	54,240
Total	**1,66,125**	**98,240**

15 Cash and cash equivalents (₹ in '00)

Particulars	31-03-2026	31 March 2025
Cash on hand	923	853
Balances with banks in current accounts	29,461	11,681
Bank Deposit having maturity of less than 3 months		
-Chit Security Deposit	-	-
-Other Fixed Deposit	66,800	96,000
Others		
- Chit Security Deposits with original maturity for more than 3 months but less than 12 months	8,000	-
- Other Fixed Deposits with original maturity for more than 3 months but less than 12 months	93,000	42,591
Total	**1,98,184**	**1,51,125**

16 Other current assets (₹ in '00)

Particulars	31-03-2026	31 March 2025
Interest accrued	49,655	63,297
Advance tax and T.D.S less Provision	1,011	-
TDS on share dividend	-	16
Income tax Refund receivable	565	565
Chit Assets	86,001	1,20,212
Stamp	6	15
Electricity Security Deposit	162	135
Rent receivable	1,552	2,318
Service Tax Deposit	2,872	2,872
Suit Advance	10,332	10,332
GST on Forman Commission Receivable	1,418	-
Prepaid Insurance	164	61
Total	**1,53,736**	**1,99,822**

17 Revenue from operations (₹ in '00)

Particulars	31-03-2026	31 March 2025
Sale of services		
-Foremans Commission	62,302	62,510
Other operating revenues		
- AD, FD and Bonus from terminated kuries	1,949	1,196
Others		
- Interest Received	28,848	38,224
Total	**92,554**	**1,02,475**

18 Other Income (₹ in '00)

Particulars	31-03-2026	31 March 2025
Others		
-Miscellaneous income	13	8
-Rent Received	14,806	13,196
Total	**14,819**	**13,204**

19 Employee benefit expenses (₹ in '00)

Particulars	31-03-2026	31 March 2025
Salaries and wages	1238	1329
-Allowances	1041	1094
-Bonus	1729	480
-Gratuity	8,632	8,313
-Salaries		
Contribution to provident and other funds		
-ESI	220	217
-Providend fund	915	920
Total	**13,775**	**12,353**

20 Interest expense (₹ in '00)

Particulars	31-03-2026	31 March 2025
-Interest Paid on FD Loan	345	1928
-Interest paid on kuri security deposit	5,809	13,678
-Other charges		103
Total	**6,154**	**15,709**

21 Depreciation and amortization expenses (₹ in '00)

Particulars	31-03-2026	31 March 2025
Depreciation	1,700	1,532
Total	**1,700**	**1,532**

22 Other expenses (₹ in '00)

Particulars	31-03-2026	31 March 2025
Kuri working commission & Bonus Prize	10,467	13,029
Travelling Expenses	1,554	1,734
Advertising and publicity	450	665
Sitting fees	1,355	1,775
Printing and stationary	1,374	1,679
Suit and litigation expenses	7,229	5,253
Demat Share Expenses	300	300
Audit fee	779	767
GST Expenses	209	243
Postage and telephone	201	492
Electricity charges	677	715
Filing fees	1,573	1,171
Repairs and maintenance	528	399
Bad Debts	21,701	26,008
Rates and taxes	2,087	2,088
Miscellaneous expenses	199	301
Bank commission	112	59
Office expenses	5,468	5,149
Insurance	368	333
Donation	775	1,088
Computer expenses	185	181
E Votting Charges	250	162
	60,313	**61,116**

23 Tax Expenses (₹ in '00)

Particulars	31-03-2026	31 March 2025
Current Tax	6,198	5,913
Deferred Tax	(251)	31
MAT Credit Entitlement	-	-
Prior Period Taxes	175	-
Total	**6,122**	**5,944**

24 Earning per share (₹ in '00)

Particulars	31-03-2026	31 March 2025
Profit attributable to equity shareholders (` in '00)	19,308	19,024
Weighted average number of equity shares	16,00,000	16,00,000
Earnings per share basic (Rs)	1.21	1.19
Earnings per share diluted (Rs)	1.21	1.19
Face value per equity share (Rs)	10	10

25 Auditors' Remuneration (₹ in '00)

Particulars	31-03-2026	31 March 2025
Payments to auditor as		
- Auditor	419	413
- for taxation matters	360	354
- for company law matters	-	-
- for management services	-	-
- for other services	-	-
- for reimbursement of expenses	-	-
- Others 1	-	-
- Others 2	-	-
Total	**779**	**767**

26.The Chit Fund Act 1982 has been notified by the Central Government on 30-04-2012 in the State of Kerala and Haryana. On 08/05/2012 Honorable Supreme Court has delivered its judgment on the applicability of The Chit Funds Act, 1982 in Kerala. Honorable Supreme Court has vide order dated above repealed The Kerala Chitties Act, 1975 and thereby making the amendments made in the Kerala Chitties Act, 1975 in the year 2002 void. The court has further made it clear that The Chit Funds Act, 1982 is in existence from the date of its enactment in the State of Kerala. In order to avoid any vacuum created by this order Court has given limited applicability of the provisions of the Kerala Chitties Act to Chits commenced prior to the notification of The Chit Fund Act, 1982 i.e. till 30-04-2012. All Chits commenced prior to the date of notification of The Chit fund Act, 1982 will not have any impact and will be continued as such and only new chits started from 30-04-2012 will be governed by the provisions of The Chit Fund Act, 1982.The Company has complied with the provisions of The Chit Fund Act, 1982 With respect to chits started after 30/04/2012.

27. Notes to Statutory Reserve

a) As per Section 8 (3) of The Chit Funds Act, 1982 Every Company carrying on chit business shall create and maintain a reserve fund and shall, out of the balance of profit of each year as disclosed in its profit and loss account and before any dividend on its shares is declared, transfer to such reserve fund, a sum equal to not less than ten per cent, of such profit. Accordingly, ₹ 2,51,010.00 have been transferred to statutory reserve during this year.

28. Notes on Dues

Particulars	No. of Suit Filed	Amount of Dues
Defaulted Kuri Subscribers	184	82,28,872.80
Mortgage Loan	25	Principal –2,38,67,384.00 plus Interest
Urban co-op Bank Chalakudy	3	Principal–31,00,000 plus Interest

Defaulted Kuri Subscribers:-

The Company has filed suit for the recovery of subscription from defaulted subscribers including terminated Kuries.

Mortgage Loan Account:-

The Company has taken legal proceedings and filed suit on all defaulted mortgage accounts. All mortgage loan accounts are secured by tangible assets and are fully recoverable Due to uncertainty of the rate of interest on suit filed accounts interest receivable is not taken into account Any delay in recovering the amount will affect the financial position of the Company since the amount involved is substantial An amount of Rs 20,00,000/- transferred from Profit & Loss a/c to bad debts reserve to meet any contingencies in future during the year 2015-16. Deposit with Urban Co-op Bank Chalakudy:- The Company has deposits with Urban Co-op Bank Chalakudy for Rs 31,00,000/-.The deposits have been matured during the year 2015-16 and not repaid by the bank. The Company has taken legal proceedings against the bank to recover the deposit amount with interest. In view of expectation of recovery by suit no provision is considered necessary in respect of the above deposits. An amount of Rs. 31,00,000/- is transferred to bad debts reserve account to meet any contingency in future during the year 2017-18.

29. In our opinion the Company has no dues payable to suppliers registered under the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act).

30. The Service Tax Department has made demand of Rs 37,99,145.00 including penalty for the period from 15/06/2015 to 30/06/2017 and Company has filed appeal against this order before Commissioner of Central Excise, Cochin.

31.Related Party Disclosures

As per Sec.2 of The Chit Fund Act, 1982, "chit" means a transaction whether called chit, chit fund, chitty, kuri or by any other name by or under which a person enters into an agreement with a specified number of persons that every one of them shall subscribe a certain sum of money (or a certain quantity of grain instead) by way of periodical installments over a definite period and that each such subscriber shall, in his turn, as determined by lot or by auction or by tender or in such other manner as may be specified in the chit agreement, be entitled to the prize amount. As per said definition each scheme (Chit/Kuri) is a related party for the Company (Foreman).

1. The following parties come under the purview of Related Parties, to comply with the disclosure requirement of Companies (Accounting Standards) Rules, 2021.

SL. No	2025-2026	2024-2025	SL. No	2025-2026	2024-2025
1	112-29TH POOVAL KURI	112-29TH POOVAL KURI	42	163-20TH DAY MONTHLY	163-20TH DAY MONTHLY
2	114-29TH POOVAL KURI	114-29TH POOVAL KURI	43	164-10TH DAY MONTHLY KURI	164-10TH DAY MONTHLY KURI
3	116-5TH POOVAL KURI	116-5TH POOVAL KURI	44	165-4TH DAY MONTHLY	165-4TH DAY MONTHLY
4	117-24TH POOVAL KURI	117-24TH POOVAL KURI	45	166-7TH DAY POOVAL KURI	166-7TH DAY POOVAL KURI
5	119-5TH POOVAL KURI	119-5TH POOVAL KURI	46	167-12TH DAY MONTHLY KURI	167-12TH DAY MONTHLY KURI
6	120-24TH BI MONTH KURI	120-24TH BI MONTH KURI	47	168-28TH DAY POOVAL	168-28TH DAY POOVAL
7	121-24TH POOVAL KURI	121-24TH POOVAL KURI	48	169-23RD DAY MONTHLY	169-23RD DAY MONTHLY
8	123-5TH POOVAL KURI	123-5TH POOVAL KURI	49	170-15TH DAY MONTHLY KURI	170-15TH DAY MONTHLY KURI
9	124-24TH POOVAL KURI	124-24TH POOVAL KURI	50	171-5TH DAY MONTHLY	171-5TH DAY MONTHLY
10	125-10TH HALFYEAR KURI	125-10TH HALFYEAR KURI	51	172-28TH DAY MONTHLY KURI	172-28TH DAY MONTHLY KURI
11	126-10TH MONTHLY KURI	126-10TH MONTHLY KURI	52	173-5TH DAY POOVAL KURI	173-5TH DAY POOVAL KURI
12	127-10TH POOVAL KURI	127-10TH POOVAL KURI	53	174-ANANDHANIDHI	174-ANANDHANIDHI
13	128-15TH POOVAL KURI	128-15TH POOVAL KURI	54	175-20TH DAY MONTHLY	175-20TH DAY MONTHLY
14	131-5TH HALFYEAR KURI	131-5TH HALFYEAR KURI	55	176-10TH DAY MONTHLY KURI	176-10TH DAY MONTHLY KURI
15	132-15TH MONTHLY KURI	132-15TH MONTHLY KURI	56	177-2ND DAY MONTHLY KURI	177-2ND DAY MONTHLY KURI
16	134-15TH POOVAL KURI	134-15TH POOVAL KURI	57	178-1 ST DAY MONTHLY KURI	178-1 ST DAY MONTHLY KURI
17	135-24TH MONTHLY KURI	135-24TH MONTHLY KURI	58	179-24 TH DAY MONTHLY KURI	179-24 TH DAY MONTHLY KURI
18	136-29TH MONTHLY KURI	136-29TH MONTHLY KURI	59	181-24TH DAY MONTHLY KURI	181-24TH DAY MONTHLY KURI
19	138-24TH POOVAL KURI	138-24TH POOVAL KURI	60	182-5TH DAY MONTHLY KURI	182-5TH DAY MONTHLY KURI
20	139-15TH MONTHLY KURI	139-15TH MONTHLY KURI	61	183-24 TH DAY MONTHLY KURI	183-24 TH DAY MONTHLY KURI
21	140-10TH MONTHLY KURI	140-10TH MONTHLY KURI	62	184-15 TH DAY MONTHLY KURI	184-15 TH DAY MONTHLY KURI
22	141-29TH MONTHLY KURI	141-29TH MONTHLY KURI	63	185-15TH DAYMONTHLY KURI	185-15TH DAYMONTHLY KURI
23	142-5TH POOVAL KURI	142-5TH POOVAL KURI	64	186-20TH DAY MONTHLY KURI	186-20TH DAY MONTHLY KURI
24	143-5TH MONTHLY KURI	143-5TH MONTHLY KURI	65	187-20TH DAY MONTHLY KURI	187-20TH DAY MONTHLY KURI
25	144-5 TH POOVAL KURI	144-5 TH POOVAL KURI	66	188-23 RDDAYMONTHLY KURI	188-23 RDDAYMONTHLY KURI
26	145-29TH MONTHLY KURI	145-29TH MONTHLY KURI	67	189-23RDDAYMONTHLY KURI	189-23RDDAYMONTHLY KURI
27	146-29TH MONTHLY KURI	146-29TH MONTHLY KURI	68	190-22NDDAYMONTHLY KURI	190-22NDDAYMONTHLY KURI
28	147-10TH DAY MONTHLY KURI	147-10TH DAY MONTHLY KURI	69	191-14THDAYMONTHLY KURI	191-14THDAYMONTHLY KURI
29	149-15TH DAY MONTHLY KURI	149-15TH DAY MONTHLY KURI	70	192-27THDAYMONTHLY KURI	192-27THDAYMONTHLY KURI
30	150-10TH DAY MONTHLY KURI	150-10TH DAY MONTHLY KURI	71	193-12THDAYMONTHLY KURI	193-12THDAYMONTHLY KURI
31	152-29TH DAY POOVAL KURI	152-29TH DAY POOVAL KURI	72	194-10THDAYMONTHLY KURI	194-10THDAYMONTHLY KURI
32	153-29TH DAY MONTHLY KURI	153-29TH DAY MONTHLY KURI	73	195-10TH DAY MONTHLY KURI	195-10TH DAY MONTHLY KURI
33	154-10TH DAY MONTHLY KURI	154-10TH DAY MONTHLY KURI	74	196-11THDAYMONTHLY KURI	196-11THDAYMONTHLY KURI
34	155-24TH DAY MONTHLY KURI	155-24TH DAY MONTHLY KURI	75	197-5THDAY MONTHLY KURI	197-5THDAY MONTHLY KURI
35	156-29TH DAY POOVAL KURI	156-29TH DAY POOVAL KURI	76	198-7THDAY MONTHLY KURI	198-7THDAY MONTHLY KURI
36	157-29TH MONTHLY KURI	157-29TH MONTHLY KURI	77	199-7TH DAY MONTHLY KURI	199-7TH DAY MONTHLY KURI
37	158-24TH DAY MONTHLY	158-24TH DAY MONTHLY	78	200-22NDDAYMONTHLY KURI	200-22NDDAYMONTHLY KURI
38	159-1ST DAY MONTHLY KURI	159-1ST DAY MONTHLY KURI	79	201-24THDAYMONTHLY KURI	201-24THDAYMONTHLY KURI
39	160-27TH DAY MONTHLY KURI	160-27TH DAY MONTHLY KURI	80	202-12TH DAYMONTHLY KURI	202-12TH DAYMONTHLY KURI
40	161-15TH DAY MONTHLY KURI	161-15TH DAY MONTHLY KURI	81	203-20TH DAY MONTHLY KURI	203-20TH DAY MONTHLY KURI
41	162-20TH DAY MONTHLY	162-20TH DAY MONTHLY	82	204-27THDAYMONTHLY KURI	204-27THDAYMONTHLY KURI

83	205-4THDAYMONTHLY KURI	205-4THDAYMONTHLY KURI	96	218-5THDAY MONTHLY KURI	218-5THDAY MONTHLY KURI
84	206-6THDAYMONTHLY KURI	206-6THDAYMONTHLY KURI	97	219-18THDAY MONTHLY KURI	219-18THDAY MONTHLY KURI
85	207-6THDAYMONTHLY KURI	207-6THDAYMONTHLY KURI	98	220-10THDAY MONTHLY KURI	220-10THDAY MONTHLY KURI
86	208-17THDAYMONTHLY KURI	208-17THDAYMONTHLY KURI	99	221-12THDAY MONTHLY KURI	221-12THDAY MONTHLY KURI
87	209-14THDAYMONTHLY	209-14THDAYMONTHLY	100	222-8THDAY MONTHLY KURI	222-8THDAY MONTHLY KURI
88	210-15TH DAY MONTHLY	210-15TH DAY MONTHLY	101	223-19THDAY MONTHLY KURI	223-19THDAY MONTHLY KURI
89	211-25THDAYMONTHLY	211-25THDAYMONTHLY	102	224-27THDAY MONTHLY KURI	224-27THDAY MONTHLY KURI
90	212-23RDDAYMONTHLY	212-23RDDAYMONTHLY	103	225-21ST DAY MONTHLY KURI	225-21ST DAY MONTHLY KURI
91	213-26TH DAYMONTHLY KURI	213-26TH DAYMONTHLY KURI	104	226-4THDAY MONTHLY KURI	226-4THDAY MONTHLY KURI
92	214-7TH DAY MONTHLY KURI	214-7TH DAY MONTHLY KURI	105	227-6THDAY MONTHLY KURI	
93	215-1ST DAYMONTHLY KURI	215-1ST DAYMONTHLY KURI	106	228-28THDAY MONTHLY KURI	
94	216-24TH DAY MONTHLY KURI	216-24TH DAY MONTHLY KURI	107	229-17THDAY MONTHLY KURI	
95	217-3RD DAY MONTHLY KURI	217-3RD DAY MONTHLY KURI	108	230-25THDAY MONTHLY KURI	

Key Managerial Personnel

March 31, 2026		March 31, 2025	
Name	Relation	Name	Relation
REV. Fr. Francis Koothur	Chairman	REV. Fr.Sebastian Vettath	Chairman
Mr. Anto Cheenapilly Varghese	Managing Director	Mr. Jijo George	Managing Director

To comply with the disclosure requirement of Companies (Accounting Standards) Rules, 2021 the following transactions with the related parties are shown as per the AS-18 Related Party Disclosure.

(b) Related Party Transactions

Name	Relation	Nature of Payment	2025-26
REV. Fr.Sebastian Vettath*	Chairman	Travelling Allowance	135
Anto Cheenapilly Varghese	Managing Director	Sitting Fee	160
Antony Kunjamara Rappai	Director	Sitting Fee	140
Limson Jose	Director	Sitting Fee	150
Paul Kunduparamban Antony	Director	Sitting Fee	150
Vincent Chemban Vareed	Director	Sitting Fee	155
Inchody Varghese Johnson	Director	Sitting Fee	120
James Thalikulam Anthappan	Director	Sitting Fee	140
Pudukkattukaran John Joy	Director	Sitting Fee	155
Algin Kada Subhash	Director	Sitting Fee	25
Antony	Director	Sitting Fee	65
Jijo George *	Managing Director	Sitting Fee	30
Jose Edathuruthikaran Augusty *	Director	Sitting Fee	65

* Directors Resigned During the Financial Year

(c) Entity Having Control with amount

Entity having control					
		31-Mar-26		31-Mar-25	
Sl No	Chit Schemes	Nature of Transactions(Net)	Amount	Nature of Transactions(Net)	Amount
1	112-29TH POOVAL	Amount Paid	80	Amount Paid	80
2	114-29TH POOVAL	Amount Received	11	Amount Received	11
3	116-5TH POOVAL	Amount Received	15	Amount Received	15
4	117-24TH POOVAL	Amount Paid	119	Amount Paid	119
5	119-5TH POOVAL	Amount Received	198	Amount Received	198
6	120-24TH BI MONTH	Amount Received	11	Amount Received	11
7	121-24TH POOVAL	Amount Paid	2193	Amount Paid	2193
8	123-5TH POOVAL	Amount Paid	780	Amount Paid	780
9	124-24TH POOVAL	Amount Paid	1442	Amount Paid	1442
10	125-10THHALFYEAR	Amount Paid	551	Amount Paid	551
11	126-10TH MONTHLY	Amount Paid	31	Amount Paid	31
12	127-10TH POOVAL	Amount Received	9554	Amount Received	9554
13	128-15TH POOVAL	Amount Received	289	Amount Received	289
14	131-5TH HALFYEAR	Amount Received	599	Amount Received	599
15	132-15TH MONTHLY	Amount Paid	70	Amount Paid	70
16	134-15TH POOVAL	Amount Received	1363	Amount Received	1363
17	135-24TH MONTHLY	Amount Received	98	Amount Received	98
18	136-29TH MONTHLY	Amount Received	96	Amount Received	96
19	138-24TH POOVAL	Amount Received	3047	Amount Received	3047
20	139-15TH MONTHLY	Amount Received	826	Amount Received	826
21	140-10TH MONTHLY	Amount Received	768	Amount Received	768

Entity having control					
		31-Mar-26		31-Mar-25	
Sl No	Chit Schemes	Nature of Transactions(Net)	Amount	Nature of Transactions(Net)	Amount
22	141-29TH MONTHLY	Amount Received	4	Amount Received	4
23	142-5TH POOVAL	Amount Paid	140	Amount Paid	140
24	143-5TH MONTHLY	Amount Received	1,295	Amount Received	1,295
25	144-5 TH POOVAL	Amount Paid	408	Amount Paid	408
26	145-29TH MONTHLY	Amount Received	33	Amount Received	33
27	146-29TH MONTHLY	Amount Paid	440	Amount Paid	440
28	147-10TH MONTHLY	Amount Paid	58	Amount Paid	58
29	149-15TH MONTHLY	Amount Received	833	Amount Received	833
30	150-10TH MONTHLY	Amount Paid	467	Amount Paid	467
31	152-29TH POOVAL	Amount Received	137	Amount Received	137
32	153-29TH MONTHLY	Amount Received	267	Amount Received	267
33	154-10TH MONTHLY	Amount Paid	2,916	Amount Paid	2,916
34	155-24TH MONTHLY	Amount Paid	1,275	Amount Paid	1,275
35	156-29TH POOVAL	Amount Received	70	Amount Received	70
36	157-29TH MONTHLY	Amount Paid	169	Amount Paid	169
37	158-24TH MONTHLY	Amount Paid	554	Amount Paid	554
38	159-1ST MONTHLY	Amount Received	184	Amount Received	184
39	160-27TH MONTHLY	Amount Paid	13,457	Amount Paid	13,757
40	161-15TH MONTHLY	Amount Paid	212	Amount Paid	212
41	162-20TH MONTHLY	Amount Paid	1	Amount Paid	1
42	163-20TH MONTHLY	Amount Received	3,117	Amount Received	1,437

Entity having control					
		31-Mar-26		31-Mar-25	
Sl No	Chit Schemes	Nature of Transactions(Net)	Amount	Nature of Transactions(Net)	Amount
43	164-10TH MONTHLY	Amount Paid	1,751	Amount Paid	1,751
44	165-4TH MONTHLY	Amount Paid	648	Amount Paid	648
45	166-7TH POOVAL	Amount Received	5,450	Amount Received	5,450
46	167-12TH MONTHLY	Amount Received	597	Amount Received	597
47	168-28TH POOVAL	Amount Received	55	Amount Paid	5,131
48	169-23RD MONTHLY	Amount Received	6,857	Amount Received	6,813
49	170-15TH MONTHLY	Amount Paid	29,136	Amount Paid	36,368
50	171-5TH MONTHLY	Amount Paid	5,291	Amount Paid	5,331
51	172-28TH MONTHLY	Amount Received	317	Amount Paid	1,777
52	173-5TH POOVAL	Amount Received	1,69,174	Amount Received	89,401
53	174- ANANDHANIDHI	Amount Received	125	Amount Received	125
54	175-20TH MONTHLY	Amount Paid	314	Amount Paid	417
55	176-10TH MONTHLY	Amount Received	432	Amount Received	432
56	177-2ND MONTHLY	Amount Received	2,545	Amount Received	2,395
57	178-1 ST MONTHLY	Amount Paid	13,731	Amount Paid	22,638
58	179-24 TH MONTHLY	Amount Received	1	Amount Received	1
59	181-24TH MONTHLY	Amount Paid	1,326	Amount Paid	1,326
60	182-5TH MONTHLY	Amount Paid		Amount Paid	
61	183-24 TH MONTHLY	Amount Paid	301	Amount Paid	301
62	184-15 TH MONTHLY	Amount Received	84	Amount Paid	816
63	185-15THMONTHLY	Amount Received	229	Amount Received	229
64	186-20TH MONTHLY	Amount Received	51	Amount Received	51
65	187-20TH MONTHLY	Amount Received	75	Amount Received	75
66	188-23RD MONTHLY	Amount Received	-	Amount Received	-
67	189-23RD MONTHLY	Amount Received	459	Amount Received	484
68	190-22ND MONTHLY	Amount Received	25	Amount Received	28
69	191-14TH MONTHLY	Amount Received	2	Amount Received	2
70	192-27TH MONTHLY	Amount Received	82	Amount Received	82
71	193-12TH MONTHLY	Amount Received	21	Amount Received	21
72	194-10THMONTHLY	Amount Received	173	Amount Received	173
73	195-10TH MONTHLY	Amount Received	37	Amount Received	68
74	196-11TH MONTHLY	Amount Received	1	Amount Received	1
75	197-5TH MONTHLY	Amount Received	88	Amount Received	177

Entity having control					
		31-Mar-26		31-Mar-25	
Sl No	Chit Schemes	Nature of Transactions(Net)	Amount	Nature of Transactions(Net)	Amount
76	198-7TH MONTHLY	Amount Received	20	Amount Received	20
77	199-7TH MONTHLY	Amount Received	28	Amount Received	28
78	200-22ND MONTHLY	Amount Received	68	Amount Received	68
79	201-24TH MONTHLY	Amount Paid	8	Amount Paid	274
80	202-12TH MONTHLY	Amount Received	34	Amount Received	34
81	203-20TH MONTHLY	Amount Received	122	Amount Received	129
82	204-27TH MONTHLY	Amount Paid	2,600	Amount Paid	5,300
83	205-4TH MONTHLY	Amount Received	213	Amount Received	239
84	206-6TH MONTHLY	Amount Received	23	Amount Received	23
85	207-6TH MONTHLY	Amount Received	15	Amount Received	15
86	208-17TH MONTHLY	Amount Paid	139	Amount Received	1,162
87	209-14TH MONTHLY	Amount Received	2,108	Amount Received	588
88	210-15TH MONTHLY	Amount Received	49	Amount Received	55
89	211-25TH MONTHLY	Amount Received	245	Amount Paid	2,248
90	212-23RD MONTHLY	Amount Paid	4,262	Amount Received	279
91	213-26TH MONTHLY	Amount Received	6,769	Amount Paid	2,787
92	214-7TH MONTHLY	Amount Received	4,014	Amount Received	1,714
93	215-1ST MONTHLY	Amount Paid	384	Amount Received	3,872
94	216-24TH MONTHLY	Amount Paid	755	Amount Paid	6,053
95	217-3RD MONTHLY	Amount Received	6,772	Amount Paid	1023
96	218-5TH MONTHLY	Amount Received	11,465	Amount Received	7806
97	219-18THMONTHLY	Amount Received	12,815	Amount Received	13350
98	220-10THMONTHLY	Amount Received	5,620	Amount Received	2945
99	221-12TH MONTHLY	Amount Received	8,967	Amount Paid	362
100	222-8THMONTHLY	Amount Received	1,994	Amount Received	1993
101	223-19TH MONTHLY	Amount Received	3,402	Amount Received	3450
102	224-27TH MONTHLY	Amount Received	7,901	Amount Received	3850
103	225-21STMONTHLY	Amount Received	3,518	Amount Received	2606
104	226-4THMONTHLY	Amount Received	7,323	Amount Received	2664
105	227-6THMONTHLY KURI	Amount Received	3,553		
106	228-28TH MONTHLY KURI	Amount Received	6,992		
107	229-17TH MONTHLY KURI	Amount Received	4,000		
108	230-25THDAY MONTHLY KURI	Amount Received	5,775		

(d) Details of Forman Commission Received Rs in '00

DETAILS OF FORMAN COMMISSION RECEIVED		
Chit Schemes	2025-26	2024-25
156-29TH DAY POOVAL	-	-
166-7TH DAY POOVAL	-	1750
168-28TH DAY POOVAL	-	4320
173-5TH DAY POOVAL	6,548	6275
200-22NDDAYMONTHLY	-	180
203-20TH DAY MONTHLY	-	810
204-27THDAYMONTHLY	-	500
205-4THDAYMONTHLY	-	750
206-6THDAYMONTHLY	-	-
207-6THDAYMONTHLY	-	200
208-17THDAYMONTHLY	630	2520
209-14THDAYMONTHLY	1512	1512
210-15TH DAY MONTHLY	-	1800
211-25THDAYMONTHLY	-	1650
212-23RDDAYMONTHLY	3600	3600
213-26TH DAYMONTHLY	2400	2400
214-7TH DAY MONTHLY	3000	3000

Rs in '00

DETAILS OF FORMAN COMMISSION RECEIVED		
Chit Schemes	2025-26	2024-25
215-1ST DAYMONTHLY	2400	3600
216-24TH DAY MONTHLY	4800	4800
217-3RD DAY MONTHLY	2250	2250
218-5THDAY MONTHLY	3600	3600
219-18THDAY MONTHLY	3600	3600
220-10THDAY MONTHLY	3000	3000
221-12THDAY MONTHLY	4800	4400
222-8THDAY MONTHLY	1620	1485
223-19THDAY MONTHLY	2400	1800
224-27THDAY MONTHLY	3000	1750
225-21ST DAY MONTHLY	1800	750
226-4THDAY MONTHLY	4800	-
227-6THDAY MONTHLY KURI	2250	-
228-28THDAY MONTHLY KURI	2700	-
229-17THDAY MONTHLY KURI	1200	-
230-25THDAY MONTHLY KURI	600	-
TOTAL	**62,510**	**62,302**

e) Loans given and repayment there of –NIL

f) Loans taken and repayment there of –NIL

32. CHIT LIABILITIES AND CHIT ASSETS

Rs in '00

Sl No	Chit Schemes	2025-2026 Chit Assets	2025-2026 Chit Liabilities	2024-2025 Chit Assets	2024-2025 Chit Liabilities
1	112-29TH POOVAL	80	-	80	-
2	114-29TH POOVAL	-	11	-	11
3	116-5TH POOVAL	-	15	-	15
4	117-24TH POOVAL	119	-	119	-
5	119-5TH POOVAL	-	198	-	198
6	120-24TH BI MONTH	-	11	-	11
7	121-24TH POOVAL	2,193	-	2,193	-
8	123-5TH POOVAL	780	-	780	-
9	124-24TH POOVAL	1,442	-	1,442	-
10	125-10TH HALFYEAR	551	-	551	-
11	126-10TH MONTHLY	31	-	31	-
12	127-10TH POOVAL	-	9,554	-	9,554
13	128-15TH POOVAL	-	289	-	289
14	131-5TH HALFYEAR	-	599	-	599
15	132-15TH MONTHLY	70	-	70	-
16	134-15TH POOVAL	-	1,363	-	1,363
17	135-24TH MONTHLY	-	98	-	98
18	136-29TH MONTHLY	-	96	-	96
19	138-24TH POOVAL	-	3,047	-	3,047
20	139-15TH MONTHLY	-	826	-	826
21	140-10TH MONTHLY	-	768	-	768
22	141-29TH MONTHLY	-	4	-	4
23	142-5TH POOVAL	140	-	140	-
24	143-5TH MONTHLY	-	1,295	-	1,295
25	144-5 TH POOVAL	408	-	408	-
26	145-29TH MONTHLY	-	33	-	33
27	146-29TH MONTHLY	440	-	440	-
28	147-10TH DAY MONTHLY	58	-	58	-
29	149-15TH DAY MONTHLY	-	833	-	833
30	150-10TH DAY MONTHLY	467	-	467	-
31	152-29TH DAY POOVAL	-	137	-	137
32	153-29TH DAY MONTHLY	-	267	-	267
33	154-10TH DAY MONTHLY	2,916	-	2,916	-
34	155-24TH DAY MONTHLY	1,275	-	1,275	-
35	156-29TH DAY POOVAL	-	70	-	70
36	157-29TH MONTHLY	169	-	169	-
37	158-24TH DAY MONTHLY	554	-	554	-
38	159-1ST DAY MONTHLY	-	184	-	184
39	160-27TH DAY MONTHLY	13,457	-	13757	-
40	161-15TH DAY MONTHLY	212	-	212	-
41	162-20TH DAY MONTHLY	1	-	1	-
42	163-20TH DAY MONTHLY	-	3,117	-	1437
43	164-10TH DAY MONTHLY	1,751	-	1751	-
44	165-4TH DAY MONTHLY	648	-	648	-
45	166-7TH DAY POOVAL	-	5,450	-	5450
46	167-12TH DAY MONTHLY	-	597	-	597
47	168-28TH DAY POOVAL	-	55	5131	-
48	169-23RD DAY MONTHLY	-	6,857	-	6813
49	170-15TH DAY MONTHLY	29,136	-	36368	-
50	171-5TH DAY MONTHLY	5,291	-	5331	-
51	172-28TH DAY MONTHLY	-	317	1777	-
52	173-5TH DAY POOVAL	-	1,69,174	-	89401
53	174-ANANDHANIDHI	-	125	-	125
54	175-20TH DAY MONTHLY	314	-	417	-
55	176-10TH DAY MONTHLY	-	432	-	432

Rs in '00

Sl No	Chit Schemes	2025-2026 Chit Assets	2025-2026 Chit Liabilities	2024-2025 Chit Assets	2024-2025 Chit Liabilities
56	177-2ND DAY MONTHLY	-	2,545	-	2395
57	178-1 ST DAY MONTHLY	13,731	-	22638	-
58	179-24 TH DAY MONTHLY	-	1	-	1
59	181-24TH DAY MONTHLY	1,326	-	1326	-
60	182-5TH DAY MONTHLY	-	-	-	-
61	183-24 TH DAY MONTHLY	301	-	301	-
62	184-15 TH DAY MONTHLY	-	84	816	-
63	185-15TH DAYMONTHLY	-	229	-	229
64	186-20TH DAY MONTHLY	-	51	-	51
65	187-20TH DAY MONTHLY	-	75	-	75
66	188-23 RDDAYMONTHLY	-	-	-	-
67	189-23RDDAYMONTHLY	-	459	-	484
68	190-22NDDAYMONTHLY	-	25	-	25
69	191-14THDAYMONTHLY	-	2	-	2
70	192-27THDAYMONTHLY	-	82	-	82
71	193-12THDAYMONTHLY	-	21	-	21
72	194-10THDAYMONTHLY	-	173	-	173
73	195-10TH DAY MONTHLY	-	37	-	68
74	196-11THDAYMONTHLY	-	1	-	1
75	197-5THDAY MONTHLY	-	88	-	177
76	198-7THDAY MONTHLY	-	20	-	20
77	199-7TH DAY MONTHLY	-	28	-	28
78	200-22NDDAYMONTHLY	-	68	-	68
79	201-24THDAYMONTHLY	-	8	274	-
80	202-12TH DAYMONTHLY	-	34	-	34
81	203-20TH DAY MONTHLY	-	122	-	129
82	204-27THDAYMONTHLY	2,600	-	5300	-
83	205-4THDAYMONTHLY	-	213	-	239
84	206-6THDAYMONTHLY	-	22	-	23
85	207-6THDAYMONTHLY	-	15	-	15
86	208-17THDAYMONTHLY	139	-	-	1162
87	209-14THDAYMONTHLY	-	2,108	-	588
88	210-15TH DAY MONTHLY	-	49	-	55
89	211-25THDAYMONTHLY	-	247	2247	-
90	212-23RDDAYMONTHLY	4,262	-	-	279
91	213-26TH DAYMONTHLY	-	6,769	2787	-
92	214-7TH DAY MONTHLY	-	4,049	-	1714
93	215-1ST DAYMONTHLY	384	-	-	3872
94	216-24TH DAY MONTHLY	755	-	6052	-
95	217-3RD DAY MONTHLY	-	6,772	1023	-
96	218-5THDAY MONTHLY	-	11,465	-	7806
97	219-18THDAY MONTHLY	-	12,815	-	13350
98	220-10THDAY MONTHLY	-	5,620	-	2945
99	221-12THDAY MONTHLY	-	8,967	362	-
100	222-8THDAY MONTHLY	-	1,994	-	1993
101	223-19THDAY MONTHLY	-	3,402	-	3450
102	224-27THDAY MONTHLY	-	7,901	-	3850
103	225-21ST DAY MONTHLY	-	3,518	-	2606
104	226-4THDAY MONTHLY	-	7,323	-	2664
105	227-6THDAY MONTHLY	-	3,553	-	-
106	228-28THDAY MONTHLY	-	6,992	-	-
107	229-17THDAY MONTHLY	-	4,000	-	-
108	230-25THDAY MONTHLY	-	5,775	-	-
TOTAL		**86,001**	**3,13,543**	**1,20,212**	**1,74,627**

33.Notes to Fixed Deposits

(i)

Rs in '00

Sl No	Bank	Account No	Current				Non-Current	
			Upto 3 months		More than 3 months but less than 12 months		More than 12 Months	
			2026	2025	2026	2025	2026	2025
1	Cherpu Service Co-Op(Main Branch)	85050						
2	Cherpu Service Co-Op(Main Branch)	1/1735						
3	Cherpu Service Co-Op(Main Branch)	1/1736						
4	Cherpu Service Co-Op(Main Branch)	1/1737						
5	Cherpu Service Co-Op(Main Branch)	1/1738						
6	Cherpu Service Co-Op(Main Branch)	1/1739						
7	Cherpu Service Co-Op. Evening Br	11526						
9	Federal Bank Limited	26769						
10	Federal Bank Limited	26751						
11	Federal Bank Limited	37999			5339	4000		
12	Federal BankLimited	37981				3000		
13	Federal BankLimited	37965			2660	1800		
14	Federal BankLimited	37973			2678	1800		
15	Federal Bank Limited	43534			1800			1800
16	Federal Bank Limited	43542				4000		
17	Federal Bank Limited	43567				3000		
18	Federal Bank Limited	43559				3000		
19	Federal Bank Limited	44953			5000			5000
20	Federal Bank Limited	44938			6000			6000
21	Federal Bank Limited	44920			6000			6000
22	Federal Bank Limited	44946			4000			4000
23	Federal Bank Limited	64936					20000	
24	Federal Bank Limited	63086			5000			
25	Federal Bank Limited	630940			5000			
26	Federal Bank Limited	63102			5000			
27	Federal Bank Limited	64639					10000	
28	Federal Bank Limited	64621					10000	
29	Federal Bank Limited	43567					3812	
30	Federal Bank Limited	43542					5083	
31	Federal Bank Limited	43559					3812	
32	UBI Cherpu	30109847			5000			
33	UBI Cherpu	30109846			5000			
34	UBI Cherpu	279996						
35	UBI Cherpu	279997						
36	UBI Cherpu	227484					5193	5193
37	UBI Cherpu	279021					5000	5000
38	UBI Cherpu	279022					3000	3000
39	UBI Cherpu	279020			4000			4000
40	UBI Cherpu	279019					2700	2700
41	UBI Cherpu	279023					8000	8000
42	Kerala State Co-Op Bank Limited	200145	10000	10000				
43	Kerala State Co-Op Bank Limited	200154	10000	10000				
44	Kerala State Co-Op Bank Limited	200181	10000	10000				
45	Kerala State Co-Op Bank Limited	200172	10000	10000				
46	Kerala State Co-Op Bank Limited	200163	10000	10000				
47	Kerala State Co-Op Bank Limited	200215	15000	15000				
48	Treasury Savings Bank	892698					2000	2000
49	Esaf Small Finance Bank	503643						
50	Esaf Small Finance Bank	503263						
51	State Bank Of India	418-274049						
52	State Bank Of India	43283748453				4991		
53	State Bank Of India	418-274323						
54	State Bank Of India	418-274221						
55	State Bank Of India	418-634366						
56	State Bank Of India	418-634694						
57	State Bank Of India	44642223872			6000			
58	State Bank Of India	44644596332			6000			
59	Urban Co-Operative Bank	2706929					31000	31000
60	CSB (Kurumpilavu)	2022041					3547	3547
61	CSB (Poochunnipadam)	1894885						15000

(ii) FD Charged with Chit Security

Rs in '00

Sl No	Bank	Account No	Current				Non-Current	
			Upto 3 months		More than 3 months but less than 12 months		More than 12 Months	
			2026	2025	2026	2025	2026	2025
1	Federal Bank Limited	157-3-37999						
2	Federal Bank Limited	157-3-37981						
3	Federal Bank Limited	157-3-37965						
4	Federal Bank Limited	157-3-37973						
5	Federal Bank Limited	157-3-40464						
6	Federal Bank Limited	157-3-40696						
7	Federal Bank Limited	157-3-40712						
8	Federal Bank Limited	157-3-40704						
9	Federal Bank Limited	157-3-43534						
10	Federal Bank Limited	157-3-43542						
11	Federal Bank Limited	157-3-43567						
12	Federal Bank Limited	157-3-43559						
13	Federal Bank Limited	157-3-44953						
14	Federal BankLimited	157-3-44938						
15	Federal Bank Limited	157-3-44920						
16	Federal Bank Limited	157-3-44946						
17	S I B Ltd Thrissur	756352						2700
18	UBI Cherpu	229021						
19	UBI Cherpu	279022						
20	UBI Cherpu	279020						
21	UBI Cherpu	279019						
22	UBI Cherpu	279023						
23	Kerala Gramin Bank	1557126						
24	Kerala Gramin Bank	1276429					8000	8000
25	Kerala Gramin Bank	1276435					6000	6000
26	Kerala Gramin Bank	1276437					5000	5000
27	Kerala Gramin Bank	1276434					6000	6000
28	Kerala Gramin Bank	1276436					3750	3750
29	Kerala Gramin Bank	1651991					8000	8000
30	Kerala Gramin Bank	1651992					4500	4500
31	Kerala Gramin Bank	1872171					15000	
32	Kerala Gramin Bank	1863865					9000	
33	Kerala Gramin Bank	1863862					4000	
34	Kerala Gramin Bank	1863863					6000	
35	Kerala Gramin Bank	1863864					6000	
	TOTAL						**81,250**	**43,950**

34. Previous year's numbers have been regrouped and reclassified to match with current year classification. The current year and previous year figures have been rounded off to the nearest

Hundreds to comply with Schedule III requirement.

35. There are no proceedings initiated or pending against the Company for holding any benami property under the Benami Transactions (Prohibitions) Act, 1988.

36. The Company has not declared as a willful defaulter by any bank or financial institution or other lender or consortium thereof, in accordance with the guidelines on willful defaulters issued by the Reserve Bank of India.

37. The Company has no transactions with struck off companies' u/s 248 or 560 of The Companies Act 2013/1956.

38 . The Company has not traded or invested in Crypto currency or Virtual currency during the financial years ended March 31, 2026 and March 31, 2025.

39 . There are no transactions not recorded in the books of accounts, which are disclosed during the Income tax assessment/search/survey for the financial years ended March 31, 2026 and March

31, 2025.

40. The Company has not revalued its Property, Plant and Equipment and Intangible Assets for the financial years ended March 31, 2026 and March 31, 2025.

41. The Company is not liable for CSR activities since it is not covered under Corporate social responsibilities u/s135.

42. The company has not entered in scheme of arrangement under section 230 to 237 of Companies Act 2013 during the period for the financial years ended March 31, 2026 and March 31, 2025.

43. Financial Ratios

Sl No	Ratio	Numerator	Denominator	Current Period	Previous Period	% Variance	Reason for Variance
1	Current Ratio	Current Asset	Current Liability	0.89	1.29	-31.01%	
2	Debt- EquityRatio	Total Debts	Equity	0.06	0.33	-81.82%	Reduction in total debt
3	Net Capital Turnover Ratio	Net Sales	AverageWorkingCapital	5.27	0.81	550.62%	Higher current liabilities.
4	Net Profit Ratio	Net Profit	Net Sales	20.86%	18.56%	12.39%	

44.Additional Information to the Statement of Profit and Loss Account

Particulars	Amounts in ₹ As at March 31, 2026	March 31, 2025
(a)Value of Imports calculated on C.I.F basis by the Company during the Financial Year in respect of -		
I. Raw Materials	0.00	0.00
II. Components and Spare Parts;	0.00	0.00
III. Capital Good		
(b)Expenditure in Foreign currency during the financial year on account of Royalty, Know how, professional and consultation fees, interest and other matters	0.00	0.00
(c) Total value if all imported raw materials, spare parts and components consumed during the financial year and the total value of all indigenous raw materials, spare parts and components similarly consumed and the percentage of each to the total components	0.00	0.00
(d) The amount remitted during the year in foreign currencies on account of dividends with a specific mention of the total number of non-resident shareholders, the total number of shares held by them on which the dividends were due and the year to which the dividends related	0.00	0.00
(e) Earnings in foreign exchange classified under the following heads namely :-		
I. Export of goods calculated on F.O.B basis	0.00	0.00
II. Know-how ,professional and consultation fees;	0.00	0.00
III. Interest and Dividend ;	0.00	0.00
IV. Other Income, indicating the nature thereof	0.00	0.00
TOTAL	**0.00**	**0.00**

As per our report of even date attached

For and on behalf of the Board

REV. FR. FRANCIS KOOTHUR
Chairman (DIN:11618339) Sd/-

ANTO CHEENAPILLY VARGHESE
Director (DIN: 07645303) Sd/-

PAUL KUNDUPARAMBAN ANTONY
Director (DIN:07989995) Sd/-

Place : Cherpu
Date : 16-06-2026

For R. Rajan Associates
Chartered Accountant
Firm Registration No : 003422S

Sd/-
CA. S SIVARAMAKRISHNAN FCA

Partner
M. No : 020127

UDIN: 26020127RUBFYT7466

Form No. MGT-11

Proxy form

[Pursuant to section 105(6) of the Companies Act, 2013 and rule 19(3) of the Companies (Management and Administration) Rules, 2014]

CIN : U65992KL1926PLC000848
Name of the company : The Parish Chit Company Limited
Registered office : Parish Building, Main Road, Cherpu, Thrissur – 680 561

Name of the member(s)	:
Registered address	:
E-mail Id	:
Folio No	:

I/We, being the member (s) of .... shares of the above named company, hereby appoint
1. Name:
Address:
E-mail Id:
Signature:......................................, or failing him
2. Name:
Address:
E-mail Id:
Signature:......................................, or failing him

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 99thAnnual general meetingof the company, to be held on Thursday, 10th September 2026at10.30 A.M. atthe Registered Office of the company and at any adjournment thereof in respect of such resolutions as are indicated below:

Sl. No.	Resolution
Ordinary Business	
1	Adoption of audited financial statements for the financial year ended 31.03.2026 and reports of the Board of Directors and Auditors thereon.
2	Declaration of dividend.
3	Re-appointment of Sri.Chemban Vareed Vincent (DIN: 08306896), Director retiring by rotation.
4	Re-appointment of Sri. Paul Kunduparamban Antony (DIN: 07989995), Director retiring by rotation.
5	Re-appointment of Sri. James Thalikulam Anthappan (DIN: 10384702), Director liable to retire by rotation.
Special Business	
6	Regularizationof Sri.Antony (DIN: 09715214) as Director.
7	Regularization of Sri.Algin Kada Subhash(DIN: 11475018) as Director
8	Regularization of Sri. Francis Koothur (DIN: 11618339) as Director
9	Re-Appointment ofSri. Anto Cheenapilly Varghese (DIN: 07645303) as Managing Director of the company for a period of one year with effect from 05.07.2026

Signed this............. day ofSeptember, 2026.

Affix
Revenue
Stamp

Signature of shareholder :
Signature of Proxy holder(s) :

Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.

Form No. MGT-12

Polling Paper

[Pursuant to section 109(5) of the Companies Act, 2013 and rule 21(1)(c) of the Companies (Management and Administration) Rules, 2014]

Name of the Company: **THE PARISH CHIT COMPANY LIMITED**
CIN: U65992KL1926PLC000848
Registered Office: Parish Building, Main Road, Cherpu, Thrissur – 680 561

Sl. No.	Particulars	Details
1	Name of the first named shareholder (in block letters)	
2	Postal Address	
3	Registered Folio No.	
4	Class of share	Equity
5	No. of shares held	

I hereby exercise my vote in respect of Ordinary/Special resolution enumerated below by recording my assent or dissent to the said resolution in the following manner:

Item No.	Resolution	Vote by marking (✓) in the appropriate column	
		I assent to the resolution	I dissent from the resolution
1	Adoption of audited financial statements for the financial year ended 31.03.2026 and reports of the Board of Directors and Auditors thereon.		
2	Declaration of dividend.		
3	Re-appointment of Sri. Chemban Vareed Vincent (DIN: 08306896), Director retiring by rotation.		
4	Re-appointment of Sri. Paul Kunduparamban Antony (DIN: 07989995), Director retiring by rotation.		
5	Re-appointment of Sri. James Thalikulam Anthappan (DIN: 10384702), Director liable to retire by rotation.		
6	Regularization of Sri. Antony (DIN: 09715214) as Director.		
7	Regularization of Sri. Algin Kada Subhash (DIN: 11475018) as Director		
8	Regularization of Sri. Francis Koothur (DIN: 11618339) as Director		
9	Re-Appointment of Sri. Anto Cheenapilly Varghese (DIN: 07645303) as Managing Director of the company for a period of one year with effect from 05.07.2026		

Place: Cherpu
Date: 10.09.2026

(Signature of the shareholder)

SHAREHOLDER INSTRUCTIONS FOR E-VOTING

CDSL E-VOTING SYSTEM – FOR REMOTE E-VOTING

THE INTRUCTIONS OF SHAREHOLDERS FOR REMOTE E-VOTING:

Step 1 : Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

Step 2 : Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

(i) The voting period begins on 07th September, 2026 at 09.00 a.m and ends on 09th September, 2026 at 05.00 p.m. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date (record date) of 03rd September, 2026 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

(ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

(iii) Pursuant to SEBI Circular No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level. Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders. In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

Step 1 : Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

SHAREHOLDER INSTRUCTIONS FOR E-VOTING

(iv) In terms of SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility. Pursuant to abovesaid SEBI Circular, Login method for e-Voting for Individual shareholders holding securities in Demat mode CDSL/NSDL is given below:

Type of shareholders	**Login Method**
Individual Shareholders holding securities in Demat mode with **CDSL Depository**	1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login to Easi / Easiest are requested to visit cdsl website www.cdslindia.com and click on login icon & My Easi New (Token) Tab. 2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e- Voting service providers' website directly. 3) If the user is not registered for Easi/Easiest, option to register is available at cdsl website www.cdslindia.com and click on login & My Easi New (Token) Tab and then click on registration option. 4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.

SHAREHOLDER INSTRUCTIONS FOR E-VOTING

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with **NSDL Depository**	1) If you are already registered for NSDL IDeAS facility, please visit the e- Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re- directed to e-Voting service provider website for casting your vote during the remote e-Voting period. 2) If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS "Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3) Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period. 4) For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID,8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
Individual Shareholders (holding securities in demat mode)	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e- Voting period.

login through their **Depository Participants (DP)**	company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e- Voting period.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at : 022 - 4886 7000 and 022 - 2499 7000

Step 2 : Access through CDSL e-Voting system in case of shareholders holding shares in **physical mode and non-individual shareholders in demat mode.**

(v) Login method for Remote e-Voting for Physical shareholders and shareholders other than individual holding in Demat form.

1) The shareholders should log on to the e-voting website www.evotingindia.com.

2) Click on “Shareholders” module.

3) Now enter your User ID

   a. For CDSL: 16 digits beneficiary ID,

   b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,

   c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.

4) Next enter the Image Verification as displayed and Click on Login.

5) If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.

6) If you are a first-time user follow the steps given below:

	For Physical shareholders and other than individual shareholders holding shares in Demat.
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) • Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. • If both the details are not recorded with the depository or company, please enter the member id / folio number in the Dividend Bank details field.

(vi) After entering these details appropriately, click on “SUBMIT” tab.

(vii) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach ‘Password Creation’ menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.

(viii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.

(ix) Click on the EVSN for The Parish Chit Co Ltd

(x) On the voting page, you will see “RESOLUTION DESCRIPTION” and against the same the option “YES/NO” for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.

(xi) Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.

(xii) After selecting the resolution, you have decided to vote on, click on “SUBMIT”. A confirmation box will be displayed. If you wish to confirm your vote, click on “OK”, else to change your vote, click on “CANCEL” and accordingly modify your vote.

(xiii) Once you “CONFIRM” your vote on the resolution, you will not be allowed to modif your vote.

(xiv) You can also take a print of the votes cast by clicking on “Click here to print” option on the Voting page.

(xv) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.

(xvi) There is also an optional provision to upload BR/POA if any uploaded, which will be made available to scrutinizer for verification.

(xvii) Additional Facility for Non – Individual Shareholders and Custodians –For Remote Voting only.

- Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the “Corporates” module.
- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
- After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
- The list of accounts linked in the login will be mapped automatically & can be delink in case of any wrong mapping.
- It is Mandatory that, a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
- Alternatively Non Individual shareholders are required mandatory to send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address viz; parishchitchp@gmail.com, if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL/MOBILE NO. ARE NOT REGISTERED WITH THE COMPANY/DEPOSITORIES.

1. For Physical shareholders- please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to Company/RTA email id.
2. For Demat shareholders -, Please update your email id & mobile no. with your respective Depository Participant (DP)
3. For Individual Demat shareholders – Please update your email id & mobile no. with your respective Depository Participant (DP) which is mandatory while e- Voting & joining virtual meetings through Depository.

If you have any queries or issues regarding e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 21 09911

RUNNING KURI LIST

NO	KURI	STARTING DATE	END DATE	NO	DIV	SUB	AMT	SALA	FOREMAN	PRIZE AMT
1	217	03.03.2023	03.04.2027	50	3	150	2500	125000	6250	118750
2	218	05.05.23	05.06.27	50	2	100	6000	300000	15000	285000
3	219	18.09.23	18.10.27	50	3	150	4000	200000	10000	190000
4	220	10.11.23	10.12.27	50	1	50	10000	500000	25000	475000
5	221	12.05.24	12.08.2027	40	1	40	20000	800000	40000	760000
6	222	08.05.24	08.04.2029	60	3	180	1500	90000	4500	85500
7	223	19.07.2024	19.07.2026	25	4	100	4000	100000	5000	95000
8	224	27.09.2024	27.10.2028	50	1	50	10000	500000	25000	475000
9	225	21.11.2024	21.02.2028	40	3	120	2500	100000	5000	95000
10	226	04.04.2025	04.07.2028	40	4	160	5000	200000	10000	190000
11	227	06.06.2025	06.07.2029	50	3	150	3000	150000	7500	142500
12	228	28.10.2025	28.03.2028	30	3	90	10000	300000	15000	285000
13	229	17.12.2025	17.01.2030	50	3	150	4000	200000	10000	190000
14	230	25.02.2026	25.02.2028	25	4	100	6000	150000	7500	142500
15	231	13.05.2026	13.08.2029	40	2	80	25000	1000000	50000	950000
16	232	15.07.2026	15.10.2029	40	4	160	2500	100000	5000	95000
17	233	23.09.2026	23.10.2030	50	3	150	6000	300000	15000	285000

Newly Starting Kuries

NO	AMOUNT	INSTALMENT	DIVISION	PRIZED	AUCTIONED	KURI SALA	PRIZE AMOUNT
1	2500	40	3	1	2	100000	95000
2	10000	50	1		1	500000	475000
3	2000	50	3	1	2	100000	95000
4	3000	50	3	1	2	150000	142500
5	5000	40	3	1	2	200000	190000
6	1200	50	3	1	2	60000	57000
7	4000	50	3	1	2	200000	190000
8	6000	50	3	1	2	300000	285000
9	12000	50	1		1	600000	570000
10	8000	50	3	1	2	400000	380000
11	2500	50	3	1	2	125000	118750
12	20000	40	1		1	800000	760000
13	30000	40	2	1	1	1200000	1140000

THE PARISH CHIT
COMPANY LIMITED


ദി പാരിഷ് ചിറ്റ് കമ്പനി ലിമിറ്റഡ്
H.O. ചേർപ്പ്, PH : 0487 2342437, MOB : 9446344305