CHHABRA AMIT & ASSOCIATES
(Chartered Accountants)

CA SAHIL KANSAL
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Additional Auditor's Report

To the Board of Directors of
Techaviom Finance Private Limited
Report on the Financial Statements

20th July 2025

Dear Sir's/Maa'm

1. In addition to the Report made by the auditor under Section 143 of the Companies Act, 2013 on the financial statements of **Techaviom Finance Private Limited** ('the Company') examined for financial year ending on 31st March 2025 and as required by the Master Directions-Non-Banking Financial Company Auditor's Report (Reserve Bank), 2016 we make a separate report to the Board of Directors of the Company on the matters specified in paragraphs 3 and 4 of the said directions to the extent applicable.

Management's Responsibility

2. The Company's management is responsible for the matters stated in Section 134(5) of the Act with respect to the preparation of the financial statements that give true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting standards specified in section 133 of the Act read with relevant rules issued thereunder.

3. 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 judgements 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.

4. The Company's management is responsible for ensuring that the Company complies with the requirements of the Directions. This responsibility includes the design, implementation and maintenance of internal control relevant to the compliance with the Directions. This responsibility includes the design, implementation, and maintenance of internal control relevant to the compliance with the Directions.

Auditor's Responsibility

5. Pursuant to the requirements of the Directions, it is our responsibility to provide reasonable assurance on whether the Company has complied with the matters specified in the Directions to the extent applicable to the Company.

6. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India (the 'ICAI'). The Guidance Note requires that we comply with the independence and other ethical requirements of the Code of Ethics issued by the ICAI.

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7. We have complied with the relevant applicable requirements of the Standard on Quality Control ('SQC') 1, Quality Control for Firms that Perform Audits of Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

8. Based on our examination of the financial statements as at and for the year ended 31st March 2025, books of account and records of the Company as produced for our examination and according to the information and explanations given to us we report that:

   i. The company is engaged in the business of providing finance and advancing short term and long-term loans and credits to individuals, companies or association of individuals by whatever name called based either on securities or without securities and it has obtained a certificate of registration No. N-14.03544 from the Reserve Bank of India vide certificate dated 26th March 2021, under Section 45-IA of the Reserve Bank of India Act,1934; Further, the Company has also complied with the Principal Business Criteria as specified in the Directions;

   ii. In our opinion and to the best of our information and according to the explanations given to us, the Company is meeting the Net Owned Fund requirement as prescribed under section 45-IA of the RBI Act;

   iii. The Company has not accepted public deposits during the year ended 31st March 2025, hence clause (B) of paragraph 3 of the Directions is not applicable to the Company;

   iv. The Board of Directors has passed a resolution dated 10th April 2025, for non- acceptance of any public deposits;

   v. The company has not accepted any public deposits during the year ended 31st March 2025;

   vi. The company has complied with the prudential norms relating to income recognition, accounting standards, asset classification and provisioning for bad and doubtful debts as applicable to it in terms of Non-Banking Financial Company - Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 and Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016;

Restriction of use

9. This report is addressed to and provided to the Board of Directors solely in connection with the aforesaid Master Direction and for submission to Reserve Bank of India, if required and may not be suitable for any other purpose. Accordingly, our Report should not be quoted or referred to in any other document or made available to any other person or persons without our prior written consent. Also, we neither accept nor assume any duty or liability for any other purpose or to any other party to whom our Report is shown or into whose hands it may come without our prior consent in writing.

For Chhabra Amit and Associates
Chartered Accountants
(FRN-031563N)

Place: Delhi
Date: 20th July 2025

Chhabra Amit & Associates
Membership No. 550270

Sahil
Partner

Membership No.: 550270
UDIN-25550270BMIWBX6030

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INDEPENDENT AUDITOR'S REPORT

To the Members of **Techaviom Finance Private Limited**

Report on the Audit of the Financial Statements

Opinion

We have audited the Financial Statements of Techaviom Finance Private Limited ("the Company"), which comprise the Balance Sheet as at 31st March 2025, the Statement of Profit and Loss and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March, 2025 and its profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the *Code of Ethics* issued by the Institute of Chartered Accountants of India togetner with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

The Company's Board of Directors is responsible for the other information. The other information comprises the information contained in the Company's Annual Report but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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

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

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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 and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the 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 controls.

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

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

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

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 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 Requirements

1. As required by the Companies (Auditor's Report) Order, 2016 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, we give in the Annexure "A" attached herewith a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable

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

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

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

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

   d. In our opinion, the aforesaid Financial Statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014;

Chhabra Amit & Associates
Membership No. 550270

e. On the basis of the written representations received from the directors as on 31st March, 2025 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2025 from being appointed as a director in terms of Section 164 (2) of the Act;

f. With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in Annexure "B" attached herewith

g. The Company being a private limited company the provisions of Section 197 read with Schedule V to the Act are not applicable. Accordingly, reporting under Section 197(16) of the Companies Act, 2013 is not applicable to the Company;

3. 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 our opinion and to the best of our information and according to the explanations given to us:

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

   ii. The Company did not have any long-term contracts including derivative contracts for which it was required to make a provision towards material foreseeable losses under any law or accounting standards.

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

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

   (b) The management has represented, that, to the best of its knowledge and belief, no funds have been received by the Company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Funding Party or provide any guarantee, security or the like from or on behalf of the Ultimate Beneficiaries; and
   (c) Based on such audit procedures as 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 (iv) (a) and (iv) (b) contain any material mis-statement.

   v. No dividend has been declared or paid during the year by the Company.

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vi. Based on our examination which included test checks, the company has used an accounting software for maintaining its books of account for the financial period ended 31 March 2025, which has a feature of recording audit trail (edit log) facility and the same has operated throughout the period for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of audit trail feature being tampered with and the management has represented that the audit trail feature cannot be disabled. As proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 is applicable from April 1, 2023, reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014 on preservation of Audit trail as per the statutory requirements for records retention is not applicable for the Financial Period ended 31 March 2025.

For Chhabra Amit and Associates
Chartered Accountants
(FRN-031563N)

Chhabra Amit & Associates
Membership No. 550270

Place: New Delhi
Date:20th July 2025

Sahil
Partner
Membership No.: 550270

UDIN: -
25550270BMIWBX6030

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Annexure "A" to the Independent Auditors' Report on the Financial statements of Techaviom Finance Private Limited for the year ended 31st March 2025

(Referred to in paragraph 1 under "Report on Other Legal and Regulatory Requirements" Section of our Report of even date)

(i) (a) (A) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.

(B) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has maintained proper records showing full particulars of Intangible Assets.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has a regular programme of physical verification of its Property, Plant and Equipment. In accordance with this programme, all the items property, plant and equipment were verified during the year. In our opinion, this periodicity of physical verification 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) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the company does not own any immovable properties. Accordingly, provisions of clause 3(i)(c) of the order are not applicable to the Company.

(d) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not revalued its Property, Plant and Equipment or Intangible Assets during the year.

(e) According to information and explanations given to us and on the basis of our examination of the records of the Company, there are no proceedings initiated or pending against the Company for holding any benami property under the Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder. Accordingly, reporting under clause 3 (i) (e) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(ii) (a) The Company is in the business of providing loans and does hold any physical inventory. Accordingly, reporting under clause 3 (ii)(a) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not been sanctioned any working capital limits in excess of five crore rupees in aggregate from banks and financial

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institutions on the basis of security of current assets at any point of time of the year. Accordingly, clause 3(ii)(b) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(iii)

(a) The Company is a Non-Banking Finance Company and its principal business is to give loans. Accordingly, reporting under clause 3(iii)(a) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(b) According to information and explanations given to us and on the basis of our examination of the records of the Company the terms & conditions of all loans & advances provided by the company are prima facie not prejudicial to company's interest. The company has however, not made investments or provided guarantees or given any security during the year.

(c) The company is a Non-Banking Financial Company ('NBFC'), registered under the provisions of Reserve Bank of India Act, 1934 and rules made thereunder and is regulated by various regulations, circulars and norms issued by the Reserve Bank of India particularly, the Income Recognition, Asset Classification and Provisioning Norms. Further, according to the information and explanations given to us and on the basis of our examination of the records of the Company, in respect of loans and advances, the schedule of repayment of principal and payment of interest has been stipulated and the repayments or receipts are generally regular. There were no overdue principal or interest amount as on 31st March 2025.

(d) According to the information and explanations given to us and on the basis of our examination of the records of the Company, no amount is overdue for more than ninety days.

(e) The company is a Non-Banking Financial Company, and it's principal business is to give loans. Accordingly, reporting under clause 3(iii)(e) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(f) According to the information and explanations given to us and on the basis of our examination of the records, the company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment during the year. Accordingly, reporting under clause 3(iii)(f) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(iv) According to the information and explanations given to us and on the basis of our examination of the records, the company has not granted any loans, investments or given guarantees/ security under Section 185 and 186 of the Act. Accordingly, reporting under clause 3 (iv) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(v) According to the information and explanations given to us, the Company has neither accepted any deposits from the public nor any amounts which are deemed to be deposits from the public during the year in terms of directives issued by the Reserve Bank of India or the provisions of Sections 73 to 76 or any other relevant provisions of the Act and the rules framed there under. Accordingly, the provisions stated under clause 3(v) of the Order is not applicable to the Company.

(vi) According to the information and explanations given to us, the Central Government has not prescribed the maintenance of cost records under Section 148(1) of the Companies Act, 2013 for the services provided by it. Accordingly, reporting under clause 3(vi) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(vii) (a) According to the information provided and explanations given to us and based on our examination of the records of the Company, the Company is generally regular in depositing with appropriate authorities undisputed statutory dues including Goods and Services Tax, provident fund, employee's state insurance, income-tax, cess and other material statutory dues applicable to it.

(b) According to the information and explanations given to us and on the basis of the records of the company examined by us, there are no dues of Goods and Service Tax, provident fund, employees' state insurance, income-tax, Sales-Tax, duty of customs, duty of excise, Value Added Tax Cess or any other statutory dues to the appropriate authorities which have not been deposited on account of any dispute as at 31st March 2025.

(viii) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not surrendered or disclosed any transactions, previously unrecorded as income in the books of account, in the tax assessments under the Income Tax Act, 1961 as income during the year. Accordingly, reporting under clause 3(viii) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(ix) (a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not defaulted in repayment of loans and borrowings or in the payment of interest thereon to any lender during the year. Accordingly, reporting under clause 3(ix) (a) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not been declared a willful defaulter by any bank or financial institution or government or government authority or any other lender.

(c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the term loans were applied for the purpose for which the loans were obtained.

(d) According to the information and explanations given to us, and the procedures performed by us, and on an overall examination of the financial statements of the company, we report that no funds raised on short-term basis have been used for long-term purposes by the company.

(e) According to the information and explanations given to us and on an overall examination of the financial statements of the company, the company does not have any subsidiary, associates and joint ventures as defined under the Companies Act 2013, Accordingly,

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Membership No. 550270

reporting under clause 3(ix) (e) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(f) According to the information and explanations given to us and on an overall examination of the financial statements of the company, the company does not have any subsidiary, associates and joint ventures as defined under the Companies Act 2013, Accordingly reporting under clause 3 (ix)(f) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(x) (a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not raised any moneys by way of initial public offer or further public offer (including debt instruments) during the year. Accordingly, reporting under clause 3(x)(a) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year. Accordingly reporting under Clause (x)(b) of the order is not applicable to the company.

(xi) (a) Based on our examination of the books and records of the Company and according to the information and explanations given to us, considering the principles of materiality as outlined in the Standards on Auditing, we report that no fraud by the Company or on the Company has been noticed or reported during the course of the audit during the year.

(b) We have to report that, no report under sub-section (12) of Section 143 of the Act has been filed by us as auditors in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government. Further, the Company did not have any cost auditor or secretarial auditor during the year.

(c) As represented to us by the management, there were no whistleblower complaints received by the company during the year.

(xii) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company is not a Nidhi Company. Accordingly, reporting under clause 3(xii) (a), (b) and (c) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(xiii) According to the information and explanations given to us and based on our examination of the records of the Company, transactions with the related parties are in compliance with section 188 of the Act where applicable and details of related party transactions have been disclosed in the financial statements as required by the applicable accounting standards. Further, section 177 of the Act is not applicable to the company.

(xiv) (a) According to the information and explanations given to us and on the basis of our examination of the books and records, the company does not require to have an internal audit system in terms of the provisions of the Companies Act, 2013. Accordingly, reporting under clause 3(xiv)(a) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(b) The Company was not required to have an internal audit system during the year in terms of the provisions of the Companies Act, 2013. Accordingly, reporting under clause 3(xiv)(b) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(xv) Based on our examination of the books and records of the Company and according to the information and explanations given to us, in our opinion, the Company has not entered into any non-cash transactions with its directors or persons connected to its directors in terms of the provisions of Section 192 of the Companies Act, 2013. Accordingly, reporting under clause 3(xv) is not applicable to the company.

(xvi) (a) According to the information and explanations given to us and based on our examination of the records the Company is engaged in the business of providing finance and is required to be registered under section 45-IA of the Reserve Bank of India Act, 1934 and has obtained the registration on 26th March 2021.

(b) The Company has conducted the non-banking financial activities with a valid Certificate of Registration ('CoR') from the Reserve Bank of India as per the Reserve Bank of India Act, 1934. The Company has not conducted any housing finance activities and is not required to obtain CoR for such activities from the Reserve Bank of India.

(c) The Company is not a Core Investment Company as defined in the regulations made by Reserve Bank of India. Accordingly, the requirement to report on clause 3(xvi)(c)of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(d) The Group does not have any CIC as part of the Group, hence, the requirement to report on clause 3(xvi)(d)of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(xvii) The Company has not incurred any cash losses during the financial year and in the immediately preceding financial year. Accordingly, reporting under clause 3(xvii) of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(xviii) There has been no resignation of the statutory auditors during the year. Accordingly, reporting under clause 3(xviii)of the Companies (Auditor's Report) Order, 2020 ("the Order") is not applicable to the Company.

(xix) According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

(xx) Based on our examination of the books and records of the Company and according to the information and explanations given to us, in our opinion the Company is not required to spend any amount on Corporate Social Responsibility as provisions under Section 135 of the Act are not applicable to the Company. Accordingly, reporting under clause 3(xx)(a)

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and (b)of the Companies (Auditor's Report) Order, 2020 ("the Order") are not applicable to the Company.

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

For Chhabra Amit and Associates
Chartered Accountants
(FRN.: 031563N)

Chhabra Amit & Associates
Membership No. 550270

Sahil
Partner

Place: Delhi
Date: 20th July 2025

M.NO-550270

UDIN: - **25550270BMIWBX6030**

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Annexure "B" to the Independent Auditors' Report on the financial statements of Techaviom Finance Private Limited for the year ended 31st March, 2025

(Referred to in paragraph 1 under "Report on Other Legal and Regulatory Requirements" section of the Independent Auditor's Report of even date)

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

We have audited the internal financial controls over financial reporting of **Techaviom Finance Private Limited** ("the Company") as of 31st March, 2025 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 Board of Directors of the Company 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. 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 internal financial controls over financial reporting of the Company 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, 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, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting 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.

Chhabra Amit & Associates
Membership No. 550270

Address : Shop No. 70, 1st Floor, Bishnoi Mandir Market,
Near New Anaj Mandi, Tohana-125120

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 system 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 (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised 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 system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2025, 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.

Other Matter

The Company did not make available to us a written/ documented framework for internal financial control over financial reporting. However, we have relied upon testing of controls through direct inquiry combined with other procedures, such as observation of activities, inspection of less formal documentation etc. to obtain sufficient audit evidence about the internal financial controls over financial reporting operating effectively as at the year end.

Our opinion is not qualified in respect of the aforesaid matter.

For Chhabra Amit and Associates
Chartered Accountants
(FRN-031563N)

Chhabra Amit & Associates
Membership No. 550270

Place: New Delhi
Date: 20th July 2025

Sahil
Partner
Membership No.: 550270
UDIN-25550270BMIWBX6030

Techaviom Finance Private Limited
Balance Sheet as at 31st March 2025

(Amount in lacs unless otherwise stated)

	Particulars	Note No.	As at 31st March 2025	As at 31st March 2024
I.	**EQUITY AND LIABILITIES**			
(1)	**Shareholders' funds**			
	(a) Share capital	3	2,309.38	1,784.38
	(b) Reserves and surplus	4	180.23	266.94
(2)	**Non-current liabilities**			
	(a) Long Term Borrowings	5	321.00	612.44
	(b) Deferred tax liabilities(net)	6	-	8.69
	(c) Long-term provisions	7	38.50	21.66
(3)	**Current liabilities**			
	(a) Short-term Borrowings	8	2,693.79	2,727.96
	(b) Trade payables	9		
	(A)total outstanding due of micro and small enterprises; and		7.07	1.89
	(B)total outstanding due of creditors other than micro and small enterprises		15.53	4.16
	(c) Other current liabilities	10	119.06	550.21
	(d) Short-term provisions	11	0.02	0.01
	TOTAL		**5,684.58**	**5,978.36**
II.	**ASSETS**			
(1)	**Non-current assets**			
	(a) Property plant & Equipment & Intangible assets	12		
	(i) Property, plant & Equipment		129.89	83.38
	(ii) Intangible Asset		8.12	2.14
	(b) Deferred tax Assets(net)	6	21.16	-
	(c) Long-term loans and advances	13	2,453.74	3,046.67
	(d) Other non-current assets	14	188.83	188.26
(2)	**Current assets**			
	(a)Cash and bank balances	15	151.42	789.78
	(b)Short-term loans and advances	16	2,102.04	1,675.30
	(c)Other current assets	17	629.37	192.81
	TOTAL		**5,684.58**	**5,978.35**
	Significant accounting policies	1-2		
	Notes to Accounts	3-35		

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For Chhabra Amit and Associates
Chartered Accountants
(FRN- 031563N)

Chhabra Amit & Associates
Membership No. 550270

Sahil
Partner
M. No. : 550270

Place: New Delhi
Date: July 20,2025

For and on behalf of the Board of Directors of
Techaviom Finance Private Limited

Arman Aijaz Ilmi
Director & CEO
DIN : 09027364

Shivam Garg
Additional Director
DIN : 11026502

Sonal Singhal
Company Secretary
Membership no: A68817

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited
Statement of Profit & Loss for the year ended on 31st March 2025

(Amount in lacs unless otherwise stated)

	Particulars	Note No.	For the year ended 31st March 2025	For the year ended 31st March 2024
I.	Revenue from operations	18	2,057.93	1,140.92
II.	Other income	19	40.18	26.28
III.	Total income (I+II)		2,098.11	1,167.20
IV.	Expenses			
	Employee benefit expense	20	1,080.80	422.74
	Finance cost	21	711.80	394.58
	Depreciation and amortization expense	12	41.23	21.53
	Other expenses	22	380.84	170.26
	Total expenses		2,214.67	1,009.11
V.	Profit before tax		(116.56)	158.09
VI.	Tax expense			
	Current tax		-	30.84
	Tax expense pertaining to earlier years		-	0.77
	Deferred tax		(29.86)	3.36
VII.	Profit/(Loss) for the Year		(86.70)	123.13
	Earning per share (face value of Rs. 10 each)			
	Basic & Diluted	23	(0.42)	0.91
	Significant accounting policies	1-2		
	Notes to Accounts	3-35		

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For Chhabra Amit and Associates
Chartered Accountants
(FRN- 031563N)

Chhabra Amit & Associates Membership No. 550270

Sahil
Partner
M. No. : 550270

Place: New Delhi
Date: July 20,2025

For and on behalf of the Board of Directors of
Techaviom Finance Private Limited

Arman Iltmi

Arman Aijaz Ilmi
Director & CEO
DIN : 09027364

Shivam Garg

Shivam Garg
Additional Director
DIN : 11026502

Sonal

Sonal Singhal
Company Secretary
Membership no: A68817

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited

Cash Flow statement for the year ended on 31st March 2025

(Amount in lacs unless otherwise stated)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Profit before tax	(116.56)	158.09
Adjustments:		
Interest on bank deposits/FLDG	(25.21)	(24.88)
Contingent provision against standard assets	11.96	14.21
Depreciation	41.23	21.53
Operating cash flow before working capital changes	(88.58)	168.96
Increase/(Decrease) in long-term loans and advances	592.93	(1,765.47)
Increase in short-term loans and advances	(426.74)	(1,084.96)
Increase in other current and non current assets	(293.14)	(281.57)
Increase/(Decrease) in other current liabilities	(431.16)	353.52
Increase/(Decrease) in long term and short-term provisions	4.88	56.18
Increase in trade payables	16.55	0.22
Cash (used in) operating activities	(625.25)	(2,665.48)
Income tax paid		(40.00)
Net cash (used) by operating activities (A)	(625.25)	(2,705.47)
Cash flow from investing activities		
Investment in fixed deposit	(254.00)	(33.00)
Proceeds from fixed deposit	135.21	24.88
Purchase of Property, plant, & equipment	(93.70)	(91.13)
Net cash provided by investing activities (B)	(212.49)	(99.24)
Cash flows from financing activities		
Proceeds from issue of share capital	525.00	950.00
Net Proceeds from borrowings	(325.61)	2,164.65
Net cash generated by financing activities (C)	199.39	2,114.65
Net (decrease)/ increase in cash and cash equivalents (A + B +C)	(638.36)	309.93
Cash and cash equivalents at the beginning of year	789.78	434.86
Cash and cash equivalents at the end of year	151.42	744.78
Notes:		
Cash and bank balances include		
Cash on hand	58.27	44.06
Bank balances with scheduled banks		
- on current accounts	93.15	700.72
Cash and cash equivalents at the end of the year	151.42	744.78
Other bank balance		
Fixed deposits (with remaining maturity within 12 months from the reporting date)	-	45.00
Cash and bank balances at the end of the year	151.42	789.78

Notes:

a) The cash flow statement has been prepared in accordance with the 'Indirect Method' as set out in the Accounting Standard (AS)-3 on 'Cash Flow Statement', specified under

b) Negative figures have been shown in brackets.

c) Cash and cash equivalents at the end of the previous year include deposits with banks of Rs. 45 lakhs which are not freely remissible to the company because it has been lien marked with Northern Arc Capital Limited

As per our report of even date
For Chhabra Amit and Associates
Chartered Accountants
FRN- 031563N

Chhabra Amit & Associates
Membership No.
550270

Sahil
Partner
M. No. : 550270

Place: New Delhi
Date: July 20,2025

TECHAVIOM FINANCE PVT. LTD.

For and on behalf of the Board of Directors of
Techaviom Finance Private Limited

Arman Aijaz Ilmi
Director & CEO
DIN : 09027364

Shivam Garg
Additional Director
DIN : 11026502

Sonal Singhal
Company Secretary
Membership no: A68817

3 Share capital

(Amount in lacs unless otherwise stated)

Particulars	As at 31st March 2025		As at 31st March 2024	
	No. of shares	Amount	No. of shares	Amount
(a) Authorised				
Equity shares of Rs. 10 each	2,50,00,000	2,500.00	2,00,00,000	2,000.00
	2,50,00,000	2,500.00	2,00,00,000	2,000.00
(b) Issued, subscribed & fully paid up				
Equity shares of Rs. 10 each	2,30,93,800	23,09,380.00	1,78,43,800	1,784.38
	2,30,93,800	23,09,380.00	1,78,43,800	1,784.38

(i) Reconciliation of equity shares outstanding at the beginning and at the end of the reporting year

Particulars	As at 31st March 2025		As at 31st March 2024	
	No. of shares (in Lakhs)	Amount	No. of shares (in Lakhs)	Amount
Opening Balance	178.44	1,784.38	83.44	834.38
Add: Issued during the year	52.50	525.00	95.00	950.00
Less: Deductions during the year	-	-	-	-
Closing Balance	230.94	2,309.38	178.44	1,784.38

(ii) The company has only one class of equity shares having face value of Rs. 10 per share. Each equity shareholder is eligible for one vote per share held. In the event of liquidation of the company the holders of equity share will be entitled to receive the assets in proportion to the number of equity shares held by each of them.

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

Class of Shares/Name of Shareholder (^)	As at 31st March 2025		As at 31st March 2024	
	No. of shares (in Lakhs)	% holding in the class	No. of shares (in Lakhs)	% holding in the class
Kajal Aijaz Ilmi	230.94	99.999996%	178.44	99.99999%

^The above-mentioned data is as per the BENPOS as on 31st March, 2025. The Board of Directors of the Company approved transfer of 43,87,822 equity shares from Ms. Kajal Aijaz Ilmi to Ms. Anchal Saxena and Ms. Shruti Mittal in equal proportion on 29th March, 2025, however, this could not reflect in BENPOS as on 31st March 2025 since the same was in process with the Depository.

(v) Shares held by promoters at the end of the year:

Name of Promoters^	As at 31st March 2025		As at 31st March 2024	
	No. of Shares held (In Lakhs)	% Holding	No. of Shares held (In Lakhs)	% Holding
Kajal Aijaz Ilmi	230.94	99.999996%	178.44	99.99999%

Name of Promoters^	As at 31st March 2024		As at 31st March 2023	
	No. of Shares held (In Lakhs)	% Holding	No. of Shares held (In Lakhs)	% Holding
Kajal Aijaz Ilmi	178.44	99.99999%	83.44	99.98802%

^ Promoters are identified as defined in the Companies Act, 2013

4 Reserves and surplus

Particulars	As at 31st March 2025	As at 31st March 2024
(a) Reserve fund pursuant to Section 45-IC(1) of Reserve Bank of India Act, 1934		
Opening Balance	54.35	29.72
Add: Amounts transferred during the year	-	24.63
Closing Balance	54.35	54.35
(b) Surplus/(Deficit) in the Statement of Profit and Loss		
Balance as at the beginning of the year	212.58	114.09
Add: Profit during the year	(86.70)	123.13
Less: Amount transferred to reserve fund u/s 45-IC(1) of RBI Act 1934	-	(24.63)
Balance as at the end of the year	125.88	212.58
Total	180.23	266.94

(Amount in lacs unless otherwise stated)

5 Long term Borrowings

Particulars	As at 31st March 2025	As at 31st March 2024
(A) Term Loan		
From Banks		
Term loan against hypothecation of Receivables under financing activity	562.50	-
Less : Current maturities of long term borrowings	375.20	-
	187.30	-
From Others		
Secured		
Term loan against hypothecation of Receivables under financing activity	2,165.29	2,532.40
Less : Current maturities of long term borrowings	2,031.59	1,965.09
	133.70	567.31
(B) Non Convertible Debentures		
From Others		
Secured		
NCD against hypothecation of Receivables under financing activity	105.00	808.00
Less : Current maturities of long term borrowings	105.00	762.87
	-	45.13
Total	321.00	612.44

Security and repayment terms

1. Alwar general finance Co (P) limited

Repayment terms

Repayable within 24 months as 24 equal monthly installments from disbursment i.e. October 2022, November 2022,June 2023,August 2023, October 2023 & December 2023 (ROI - 15%, 15%, 16.50%, 16.50%, 16.50%, 16.50% for respective tranches) .

Security

a) Exclusive charge on receivables covering 110% of oustanding loan amount.
b) Personal guarantee of Mr. Arman Aijaz Ilmi & Mrs. Kaajal Aijaz Ilmi.

2. Grow money capital private limited

Repayment terms

-Repaybale within 12 months as 12 equal monthly installments from disbursment, i.e. December 2022 (ROI - 16%)
-Repaybale within 18 months as 18 equal monthly installments from disbursment, i.e. July 2023 & December 2023 (ROI - 16%)

Security

a) Exclusive charge on receivables covering 110% of oustanding loan amount.
b) Personal guarantee of Mr. Arman Aijaz Ilmi & Mrs. Kaajal Aijaz Ilmi

3. Northern Arc Capital Limited

Repayment terms

Repayable in 18 months as 18 equal monthly installments within disbursment, i.e. July 2024 (ROI - 15.5%)

Security

a) First and exclusive charge basis by way of hypothecation over the receivables under the loans constituting the Portfolio and any other asset, property or right that the Borrower acquires using the proceeds of the Facility
b) Guarantor - Arman Aijaz Ilmi

4. Real Touch Finance Limited

Repayment terms

- Repayable in 15 months as 15 equal monthly installments within disbursment, i.e. 20th November 2024 (ROI - 13.%)

Security

a) First and exclusive charge by way of hypothecation over identified receivables.
b) Personal guarantee from Mr. Arman Aijaz Ilmi & Mrs. Kaajal Aijaz Ilmi

5. UC Inclusive credit private limited

Repayment terms

Repayable in 24 months as 24 equal monthly installments within date of disbursement, i.e. May 2023, March 2024 & September 2024 (ROI - 16.5%)

Security

a) Hypothecation by way of First & Exclusive charge over book debts created out of proceeds of facility amount to the extent of 110% of outstanding facility amount
b) Personal guarantee from Mr. Arman Aijaz Ilmi

6. Usha Financial services limited

Repayment terms

- Repayable in 15 months as 15 equal monthly installments within date of disbursement, i.e. February 2024 (ROI - 15.50%)
- Repayable in 16 months as 16 equal monthly installments within date of disbursement, i.e. August 2024 & September 2024 (ROI - 15.50%)

Security

a) Hypothecation on Book debts to the extent of 110% of exposure created out UFSL funding
b) Personal guarantee from Mr. Arman Aijaz Ilmi.

7. Kiay Finvest Private Limited

Repayment terms

Repayable in 18 months as 18 equal monthly installments within date of disbursement, i.e.December 2023 (ROI - 16.5%)

Security

a) Hypothecation on Book debts to the extent of 110% of exposure created out KFPL funding
b) Personal guarantee from Mr. Arman Aijaz Ilmi

8. NP1 Capital Trust

Repayment terms

Repayable in 15,18 & 15 months as equal monthly installments within date of disbursement, i.e.July 2023, September 2023 & February 2024 (ROI - 15%)

Security

a) Hypothecation on Book debts to the extent of 110% of exposure created out NP1 funding
b) Personal guarantee from Mr. Arman Aijaz Ilmi

9. Vivriti Capital Private Limited

Repayment terms

Repayable in 12 & 18 months as equal monthly installments within date of disbursement, i.e. April 2023 & November 2023 (ROI -15.5%)

Security

a) Hypothecation on Book debts to the extent of 110% of exposure created out Vivriti Capital funding
b) Personal guarantee from Mr. Arman Aijaz Ilmi

Chhabra Amit & Associates Membership No.

TECHAVIOM FINANCE PVT. LTD.

(Amount in lacs unless otherwise stated)

10. Oxyzo Financial Services Private Limited
Repayment terms

Repayable in 15 months as equal monthly installments within date of disbursement, i.e. February 2024 (ROI - 15.5%)

Security
a) Hypothecation on Book debts to the extent of 115% of exposure created out OFSPL funding.
b) Personal guarantee from Mr. Arman Aijaz Ilmi.

11. Revx Capital Fund
Repayment terms

Repayable in 15& 18 months as equal monthly installments within date of disbursement, i.e. July 2023 & November 2023 (ROI 15% & 16% respectively)

Security
a) Hypothecation on Book debts to the extent of 115% of exposure outstanding.
b) Personal guarantee from Mr. Arman Aijaz Ilmi

12. IBL Finance Limited
Repayment terms

Repayable in 18 months as equal monthly installments within date of disbursement, i.e. July 2024 & October 2024 (ROI 16%)

Security
a) Hypothecation on Book debts to the extent of 110% of exposure outstanding.
b) Personal guarantee from Mr. Arman Aijaz Ilmi

13. ICICI Bank Limited
Repayment terms

Repayable in 24 months as equal monthly installments within date of disbursement, i.e. September 2024 (ROI 12%)

Security
a) Hypothecation on Book debts to the extent of 120% of exposure outstanding.
b) Personal guarantee from Mr. Arman Aijaz Ilmi

14. R&R Finance Limited
Repayment terms

Repayable in 18 months as equal monthly installments within date of disbursement, i.e. August 2024 (ROI 16.50%)

Security
a) Hypothecation on Book debts to the extent of 120% of exposure outstanding.
b) Personal guarantee from Mr. Arman Aijaz Ilmi

15. Trade cred
Repayment terms

Repayable in 12 months as equal monthly installments within date of disbursement, i.e. October 2024 (ROI 15.50%)

Security
a) Hypothecation on Book debts to the extent of 120% of exposure outstanding.
b) Personal guarantee from Mr. Arman Aijaz Ilmi

16. Western Capital Advisors Pv Ltd
Repayment terms

Repayable in 15 months as equal monthly installments within date of disbursement, i.e. July 2024 & September 2024 (ROI 15.25%)

Security
a) Hypothecation on Book debts to the extent of 110% of exposure outstanding.
b) Personal guarantee from Mr. Arman Aijaz Ilmi

6 Deferred tax liabilities/(Assets) (net)

Particulars	As at 31st Mar 2025	As at 31st Mar 2024
Liabilities		
(i) Others	29.29	12.86
Total	29.29	12.86
Assets		
(i) Property, plant and equipment	3.22	1.43
(ii) Provision for employee benefits	2.00	0.78
(iii) Carry forward loss	37.55	-
(iV) Provision on loans	7.69	1.95
Total	50.46	4.16
Deferred tax liabilities/(Assets) (Net)	(21.16)	8.69

7 Long term Provisions

Particulars	As at 31st March 2025	As at 31st March 2025
Provision for employee benefits		
(i) Provision for Gratuity	7.95	3.07
Others		
(i) Contingent provision against Loans	30.55	18.59
Total	38.50	21.66

8 Short-term Borrowings

Particulars	As at 31st March 2025	As at 31st March 2025
Unsecured		
Loans & Advances from Directors & Related Parties *	182.00	-
Secured		
Current maturities of long term borrowings(Refer Note-5)	2,511.79	2,727.96
Total	2,693.79	2,727.96

*Loans & Advances from Directors & Related Parties are interest free and repayable on demand.

9 Trade payables

Particulars	As at 31st March 2025	As at 31st March 2024
(i)total outstanding due of micro and small enterprises; and	7.07	1.89
(ii)total outstanding due of creditors other than micro and small enterprises	15.53	4.16
Total	22.60	6.05

Chhabra Amit & Associates Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

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Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

Trade payable ageing for the year ended 31st march 2025

Particulars	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) MSME	7.07	-	-	-	7.07
(ii) Others	15.53	-	-	-	15.53
(iii) Disputed dues - MSME	-	-	-	-	-
(iv) Disputed dues - Others	-	-	-	-	-
Others	-	-	-	-	-
Total	22.60	-	-	-	22.60

Trade payable ageing for the year ended 31st march 2024

Particulars	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) MSME	1.89	-	-	-	1.89
(ii) Others	4.16	-	-	-	4.16
(iii) Disputed dues - MSME	-	-	-	-	-
(iv) Disputed dues - Others	-	-	-	-	-
Others	-	-	-	-	-
Total	6.05	-	-	-	6.05

Chhabra Amit & Associates
Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

10 Other current liabilities

Particulars	As at 31st March 2025	As at 31st March 2024
Other Payables		
(i) Salary Payable	52.06	1.33
(ii) Loans pending disbursement	-	494.01
(iii) Duties & Taxes	12.36	15.53
(iv) Interest accrued but not due on borrowings	18.25	14.41
(v) Expenses Payable	6.19	24.47
(vi) Other payables	30.20	0.45
Total	119.06	550.21

11 Short term Provisions

Particulars	As at 31st March 2025	As at 31st March 2024
Provision for employee benefits		
(i) Provision for Gratuity	0.02	0.01
Other provisions		
(i) Provision for income-tax		-
Total	0.02	0.01

13 Long term Loans and advances

Particulars	As at 31st March 2025	As at 31st March 2024
(a) Other Loan & Advances		
Unsecured, considered good unless stated otherwise		
(i) Lending assets		
-Standard Assets	2,448.75	3,001.07
(ii) Un-amortized processing fees on borrowings	4.99	45.61
Total	2,453.74	3,046.67

14 Other Non Curret assets

Particulars	As at 31st March 2025	As at 31st March 2024
(a) Security Deposit		
(i) Rent Deposit	8.33	12.26
(b) Other Bank Balances		
(i) Fixed deposits with Bank with original maturity of more than 12 months*	120.50	33.00
(b) Other		
(i) Cash Collateral against borrowings**	60.00	143.00
Total	188.83	188.26

15 Cash and cash equivalents

Particulars	As at 31st March 2025	As at 31st March 2024
(a) Balances with banks		
- on current accounts	93.15	700.72
(b) Cash on hand (Including Imprest)	58.27	44.06
(c) Other bank balances		
Fixed deposits with Bank with remaining maturity more than 3 months but less than 12 months*	-	45.00
Total	151.42	789.78

*Fixed deposit marked lien with Northern Arc capital limited bearing interest rate of 6.75%

16 Short term loans & advances

Particulars	As at 31st March 2025	As at 31st March 2024
(Unsecured, considered good unless stated otherwise)		
(a) Other Loan & Advances		
(i) Lending assets		
-Standard Assets	1,862.18	1,646.02
(ii) Customer Receivable	75.66	3.61
(iii) TDS receivable	2.41	2.10
(iv) TDS recoverable	0.60	0.60
(iv) Un-amortized processing fees on borrowings	111.39	5.46
(v) Advance income tax	-	7.07
(vi) Advance to vendors	49.80	10.46
Total	2,102.04	1,675.30

17 Other current assets

Particulars	As at 31st March 2025	As at 31st March 2024
(Unsecured, considered good unless stated otherwise)		
(i) Accruals		
- Interest accrued but not due on loans & advances	115.80	71.73
- Interest accrued but not due on Cash collateral against borrowings	16.32	5.69
- Collection incentive on DA deals	14.02	-
(ii) Rent Deposit	11.86	5.41
(iii) Cash Collateral against borrowings*	265.09	80.59
(iv) Others	206.29	29.39
Total	629.37	192.81

Chhabra Amit & Associates Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited

Notes forming part of the financial statements for the year ended on 31st March 2025

(Amount in lacs unless otherwise stated)

18 Revenue from operations

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
(a) Interest income (Refer Note(i) below)	1,613.64	899.46
(b) Other Financial Services (Refer Note(ii) below)	444.29	241.46
Total	2,057.93	1,140.92

Note

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
(i) Interest income comprises:		
Interest on loan portfolio	1,588.43	874.58
Interest on bank deposits/FLDG/Staff Loans	25.21	24.88
Total	1,613.64	899.46
(ii) Other Financial Services comprises:		
Processing fees & other charges	430.27	241.46
DA Income	14.02	-
Total	444.29	241.46

19 Other income

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
(a) Other non-operating income	40.18	25.62
(b) Miscellaneous income	-	0.66
Total	40.18	26.28

20 Employee benefit expense

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
(a) Salaries, wages and bonus	1,002.89	391.61
(b) Contribution to provident and other funds	77.91	31.12
Total	1,080.80	422.74

21 Finance cost

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
(a) Interest expense	711.80	393.53
(b) Other borrowing cost	-	1.05
Total	711.80	394.58

22 Other expenses

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
(a) Contingent provision against Loans	11.96	14.21
(b) Legal and professional	70.19	34.15
(c) Rent	61.96	27.03
(d)Travelling and conveyance	51.90	9.35
(e) Telephone and Communication Expense	16.24	9.63
(f) Office expense	16.77	4.97
(g) Software expense	72.49	37.38
(h) Printing & Stationery expenses	47.22	21.70
(i) Bank charges	10.38	4.37
(j) Payment to auditors*	2.00	0.55
(k) Miscellaneous Expenses	19.73	6.91
Total	380.84	170.26

*Payment to auditors

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
As auditor	2.00	0.55
- Statutory audit		
	2.00	0.55

23 Earnings per equity share (AS 20)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Earnings per equity share		
Basic & Diluted		
Net Profit / (Loss) for the year from continuing operations attributable to the equity shareholders	(86.70)	123.13
Weighted average number of equity shares	2,06,30,101	1,35,23,855
Par value per share	Rs.10	Rs.10
Earnings per share from continuing operations - Basic	(0.42)	0.91
Earnings per share from continuing operations - Diluted	(0.42)	0.91

Chhabra Amit & Associates Membership No. 558270

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

24 Related Party Disclosure

As required by the Accounting Standard (AS)-18 "Related Party Disclosures", names of related parties, description of their relationship and disclosure of transactions with the related parties as defined in the accounting standard is given below:

(i) Name of Related Party and nature of related party relationship:

(a) Key Management Personnel

Name	Designation
Kaajal Aijaz Ilmi	Promoter & Director
Arman Aijaz Ilmi	Director & CEO
Kunal Sikka	Relative of Promoter

(b) Other Related Parties identified during the Year

Name of Related Party	Nature of Relationship
Greenaviom Private Limited	Company or Firm in Which Director is Interested

(ii) As required by Accounting Standard (AS) - 18 "Related Party Disclosures", the company has been entered into following transaction with related parties during the period:

(In 'Lakhs)

S.No.	Name of Company/ Person	Nature of Relationship	Nature of Transaction	Amount of Transaction (Dr.)	Amount of Transaction (Cr.)	Closing balance
1	Kaajal Aijaz Ilmi	Promoter & Director	Issue of equity shares	Nil	525.00	2,309.38
				Nil	(950.00)	(1,784.38)
2	Arman Aijaz Ilmi	Director & CEO	Loan from Director	-	172.00	172.00
				.52)	Nil	Nil
3	Arman Aijaz Ilmi	Director & CEO	Salary	###	30.00	Nil
				.00)	(30.00)	Nil
4	Kunal Sikka	Relative of Promoter	Loan taken	Nil	10.00	10.00
				Nil	Nil	Nil

Note- Figures in bracket related to the previous year

25 Micro, Small and Medium Enterprises

The Company has not received any memorandum (as required to be filed by the suppliers with the notified authority under the Micro, Small and Medium Enterprises Development Act, 2006) claiming their status as micro, small and medium enterprises. Consequently, the information required to be furnished in terms of para 6, after sub-para-F of Part I of Schedule III to the Companies Act, 2013 with respect to the amount unpaid as at the year-end to such enterprises together with the interest paid/ payable to such parties has not been disclosed. However, certain specific entities have been identified as MSME Enterprises and disclosure has been made accordingly in the books of accounts.

Further, in the absence of such information being available in respect of all MSME suppliers as above, the "total outstanding dues of micro-enterprises and small enterprises" as required to be disclosed vide para 4(b) of Part I of Schedule III to the Companies Act, 2013 contains only amounts with respect to specific parties which were identified as MSME as mentioned in the foregoing paragraph. As a consequence, the total amount payable to suppliers' net of balances pertaining to parties as specified above as at the year-end has been classified as "total outstanding dues of creditors other than Micro enterprises and small enterprises" under Trade Payables in the Balance Sheet.

Particulars	As at 31 March 2025	As at 31 March 2024
The principal amount remaining unpaid to any supplier as at the end of accounting year.	7.07	1.89
The interest due thereon remaining unpaid to any supplier as at the end of accounting year.	Nil	Nil
The amount of interest paid by the buyer in terms of section 16, of the Micro Small and Medium Enterprise Development Act, 2006 along with the amounts of the payment made to the supplier beyond the appointed day during each accounting year.	Nil	Nil
The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under Micro Small and Medium Enterprise Development Act, 2006.	Nil	Nil

Chhabra Amit & Associates
Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

The amount of interest accrued and remaining unpaid at the end of each accounting year; and	Nil	Nil
The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the Micro Small and Medium Enterprise Development Act, 2006	Nil	Nil

Chhabra Amit & Associates
Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

26 Contingent Liabilities & Commitments

a) Contingent Liabilities

Since the Company does not have any claims which are not acknowledged as debts as at the year-end (Previous year: Nil), there would be no probable outflow of economic resources and therefore no provision is made in respect thereof.

b) Commitments

The Company does not have any estimated number of contracts remaining to be executed on the capital account and not provided for.

27 The Company did not have any derivatives or foreign currency receivables or payables at the end of the year.

28 Provision for Gratuity

The company has adopted payments as per the Gratuity Act ie. Every employee who has completed five year or more will be eligible for gratuity on departure at 15 days' salary (last drawn salary) for each completed year of service

I. Net asset/(liability) and actuarial experience gain/(loss)

Particulars	For the year ended on 31.03.2025	For the year ended on 31.03.2024
Defined Benefit Obligation	7.97	3.07
Fair Value Of Plan Assets	-	-
Unrecognised Past Service Cost	-	-

I. Income/Expenses Recognized during the period

Particulars	For the year ended on 31.03.2025	For the year ended on 31.03.2024
Employee Benefit Expense	4.89	2.08

III. The principal assumptions used in the provisions are as under:

S.No.	Assumptions	For the year ended on 31.03.2025	For the year ended on 31.03.2024
1	Discount Rate	6.60% p.a.	7.20% p.a.
2	Salary growth rate	3.00%	3.00%
3	Withdrawl rate	Age 25 & below : 15% p.a.	Age 25 & below : 15% p.a.
		25 to 35 : 15% p.a.	25 to 35 : 15% p.a.
		35 to 45 : 15% p.a.	35 to 45 : 15% p.a.
		45 to 55 : 15% p.a.	45 to 55 : 15% p.a.
		55 & above : 15% p.a.	55 & above : 15% p.a.

29 Deferred tax

As per Accounting Standard - 22 on "Accounting for Taxes on Income" the Company has created Deferred Tax Asset of Rs 21.16 Lacs (Previous Year - Rs.8.69 Lacs Defered tax liability), arising out of the timing differences.

Chhabra Amit & Associates
Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

12 Property, Plant & Equipment & Intangible assets

Property, Plant & Equipment

Description of Assets	Gross Block				Accumulated depreciation				Net block	
	As at 01.04.2024	Additions	Deletions	As at 31.03.2025	As at 01.04.2024	Additions	Deletions	As at 31.03.2025	As at 31.03.2024	As at 31.03.2025
Furniture & Fixtures	30.52	5.68	-	36.19	3.69	6.07	-	9.76	26.83	26.44
Office Equipments	2.43	3.78	-	6.22	0.56	1.86	-	2.41	1.88	3.80
Leasehold Improvements	28.00	53.90	-	81.90	4.35	10.46	-	14.81	-	67.09
Computers	46.94	20.91	-	67.85	15.93	19.37	-	35.29	31.02	32.56
Total	**107.89**	**84.27**	-	**192.16**	**24.52**	**37.76**	-	**62.27**	**59.72**	**129.89**
Previous year	16.97	90.92	-	107.89	6.57	17.95	-	24.52	10.40	83.38

Intangible Assets

Description of Assets	Gross Block				Accumulated amortisation				Net block	
	As at 01.04.2024	Additions	Deletions	As at 31.03.2025	As at 01.04.2024	Additions	Deletions	As at 31.03.2025	As at 31.03.2024	As at 31.03.2025
Software	7.15	9.46	-	16.61	5.01	3.48	-	8.49	2.14	8.12
Total	**7.15**	**9.46**		**16.61**	**5.01**	**3.48**	-	**8.49**	**2.14**	**8.12**
Previous year	6.95	0.20	-	7.15	1.42	3.59	-	5.01		2.14

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Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

30 Schedule to the Balance sheet of a Non-Banking Financial Company - Non-Systemically Important Non-Deposit taking Company as required in Reserve Bank Master Directions, 2016

Particulars					
Liabilities side				Amount outstanding	Amount overdue
(1)	Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid :				
	(a)	Debentures : Secured		105.00	Nil
		: Unsecured		Nil	Nil
		(other than falling within the meaning of public deposits*)			
	(b)	Deferred Credits		Nil	Nil
	(c)	Term Loans		2,727.79	Nil
	(d)	Inter-corporate loans and borrowing		Nil	Nil
	(e)	Commercial Paper		Nil	Nil
	(f)	Public Deposits*		Nil	Nil
	(g)	Other Loans (Loan from related party)		182.00	Nil
	* Please see Note 1 below				
(2)	Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid) :				
	(a)	In the form of Unsecured debentures		Nil	Nil
	(b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security		Nil	Nil
	(c)	Other public deposits		Nil	Nil
	* Please see Note 1 below				
Assets side				Amount outstanding	
(3)	Break-up of Loans and Advances including bills receivables [other than those included in (4) below] :				
	(a)	Secured			Nil
	(b)	Unsecured			4,310.93
(4)	Break up of Leased Assets and stock on hire and other assets counting towards asset financing activities				
	(i)	Lease assets including lease rentals under sundry debtors :			
		(a)	Financial lease		Nil
		(b)	Operating lease		Nil
	(ii)	Stock on hire including hire charges under sundry debtors :			
		(a)	Assets on hire		Nil
		(b)	Repossessed Assets		Nil
	(iii)	Other loans counting towards asset financing activities			
		(a)	Loans where assets have been repossessed		Nil
		(b)	Loans other than (a) above		Nil
(5)	Break-up of Investments				
	Current Investments				
	1.	Quoted			
		(i)	Shares		
			(a)Equity		Nil
			(b)Preference		Nil
		(ii)	Debentures and Bonds		Nil
		(iii)	Units of mutual funds		Nil

Chhabra Amit & Associates Membership No. 558270

TECHAVIOM FINANCE PVT. LTD.

Notes forming part of the financial statements for the year ended on 31st March 2025

(Amount in lacs unless otherwise stated)

		(iv)	Government Securities	Nil
		(v)	Others (please specify)	Nil

Notes forming part of the financial statements for the year ended on 31st March 2025

(Amount in lacs unless otherwise stated)

	2.	Unquoted				
		(i)	Shares			
			(a)Equity			Nil
			(b)Preference			Nil
		(ii)	Debentures and Bonds			Nil
		(iii)	Units of mutual funds			Nil
		(iv)	Government Securities			Nil
		(v)	Others (Fixed Deposit)			Nil
	Long Term investments					
	1.	Quoted				
		(i)	Share			
			(a)Equity			Nil
			(b)Preference			Nil
		(ii)	Debentures and Bonds			Nil
		(iii)	Units of mutual funds			Nil
		(iv)	Government Securities			Nil
		(v)	Others (please specify)			Nil
	2.	Unquoted				
		(i)	Shares			
			(a)Equity			Nil
			(b)Preference			Nil
		(ii)	Debentures and Bonds			Nil
		(iii)	Units of mutual funds			Nil
		(iv)	Government Securities			Nil
		(v)	Others (please specify)			Nil
(6)	**Borrower group-wise classification of assets financed as in (3) and (4) above :**					
	Category			**Amount net of provisions**		
				Secured	**Unsecured**	**Total**
	1.	**Related Parties ****				
		(a)	Subsidiaries	Nil	Nil	Nil
		(b)	Companies in the same group	Nil	Nil	Nil
		(c)	Other related parties	Nil	Nil	Nil
	2.	Other than related parties		Nil	4,280.38	4,280.38
	Total			Nil	4,280.38	4,280.38
(7)	**Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted) :** **Please see note 3 below**					
	Category				**Market Value / Break up or fair value or NAV**	**Book Value (Net of Provisions)**
	1.	Related Parties **				
		(a)	Subsidiaries		Nil	Nil
		(b)	Companies in the same group		Nil	Nil
		(c)	Other related parties		Nil	Nil
	2.	Other than related parties			Nil	Nil
	Total					
	** As per Accounting Standard of ICAI (Please see Note 3)					
(8)	**Other information**					
	Particulars				**Amount**	**Amount**
	(i)	Gross Non-Performing Assets				
		(a)	Related parties		Nil	Nil
		(b)	Other than related parties		Nil	Nil
	(ii)	Net Non-Performing Assets				
		(a)	Related parties		Nil	Nil
		(b)	Other than related parties		Nil	Nil
	(iii)	Assets acquired in satisfaction of debt			Nil	Nil

Notes:

1. As defined in point xxv of paragraph 3 of Chapter -II of these Directions.

Chhabra Amit & Associates Membership No. 558270

TECHAVIOM FINANCE PVT. LTD.

Notes forming part of the financial statements for the year ended on 31st March 2025

(Amount in lacs unless otherwise stated)

2. Provisioning norms shall be applicable as prescribed in these Directions.

3.All notified Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break up/ fair value/ NAV in respect of unquoted investments shall be disclosed irrespective of whether they are classified as long term or current in (5) above.

Chhabra Amit & Associates
Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

31 Disclosure requirements under Scale Based Regulation for NBFCs - Middle Layer

A) Exposure

1) Exposure to real estate sector

Nil

2) Exposure to capital market

Nil

3) Sectoral Exposure

Sectors	Current year			Previous year		
	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector
Agriculture and Allied Activities						
Total	Nil	Nil	Nil	Nil	Nil	Nil
Industry						
Total	Nil	Nil	Nil	Nil	Nil	Nil
Services						
Total	Nil	Nil	Nil	Nil	Nil	Nil
Personal Loans						
i) Individuals	4,310.93	96.64	2.24%	4,647.08	Nil	Nil
Total	4,310.93	96.64	2.24%	4,647.08	Nil	Nil

4) Intra group exposures

Nil

5) Unhedged foreign currency exposure

Nil

TECHAVIOM FINANCE PVT. LTD.

Chhabra Amit & Associates
Membership No. 550270

Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended on 31st March 2025
(Amount in lacs unless otherwise stated)

B) Related party disclosure

Items/Party	Related Party					
	Key Management Personnel		Relatives of Key Management Personnel		TOTAL	
	Current year	Previous year	Current year	Previous year	Current year	Previous year
a) Borrowings						
Arman Aijaz Ilmi	172.00	Nil	Nil	Nil	172.00	Nil
Kunal Sikka	Nil	Nil	10.00	Nil	10.00	Nil
b) Salary						
Arman Aijaz Ilmi	30.00	30.00	Nil	Nil	30.00	30.00
c) Equity shares issued						
Kajal Aijaz Ilmi	525.00	950.00	Nil	Nil	525.00	950.00
d)Outstanding balance						
Arman Aijaz Ilmi-Borrowings	172.00	Nil	Nil	Nil	172.00	Nil
Kunal Sikka	10.00	Nil	Nil	Nil	10.00	Nil
Kajal Aijaz Ilmi-Issue of equity shares	2,309.38	1,784.38	Nil	Nil	2,309.38	1,784.38

C) Disclosure of complaints

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

(a) No. of complaints pending at the beginning of the year	Nil
(b) No. of complaints received during the year	Nil
(c) No. of complaints redressed during the year	Nil
(d) No. of complaints pending at the end of the year	Nil

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

NA

D) Capital

Particulars	As at 31st March 2025	As at 31st March 2024
Tier I Capital	2,489.61	2,051.32
Tier II Capital	30.55	18.59
Total Capital	**2,520.16**	**2,069.91**
AUM	4,310.93	4,647.08
Risk Weightage	125%	125%
RWA	5,388.67	5,808.86
CAR	**46.77%**	**35.63%**
Tier I Capital	46.20%	35.31%
Tier II Capital	0.57%	0.32%

Chhabra Amit & Associates Membership No. 550270

TECHAVIOM FINANCE PVT. LTD.

Techaviom Finance Private Limited
Notes forming part of the financial statements for the year ended 31st March 2025
(Amount in lacs unless otherwise stated)

32

Ratio		Numerator	Denominator	Current Year	Previous Year	% Variance	Reason for Variance
a.	Current Ratio (in times)	Total Current Assets	Total Current Liabilities	1.02	0.81	25.63%	Current ratio has improved in current year
b.	Debt-Equity Ratio (in times)	Total Debt (Borrowings)	Total Equity (i.e. Shareholders Fund)	1.211	1.628	25.64%	Debt equity ratio has improved on account of low debt in CY
c	Debt service coverage ratio (in times)	Earnings available for debt service (Profit/(loss) before tax + Finance cost + Depreciation)	Finance Cost + Principal Payment due to Non-Current Borrowing repayable within one year	0.894	1.456	-38.60%	Ratio has decreased on account of reduced profit in CY
d.	Return On Equity Ratio (in %)	Profit for the Year (after Tax) - Pref. Dividend	Average Shareholders Equity	-3.82%	8.13%	-146.98%	Ratio has decreased on account of reduced profit in CY
e.	Inventory turnover ratio (in times)	Revenue from Sale of Product	Average inventory	NA	NA	NA	
f.	Trade receivables turnover ratio (in times)	Revenue from Sale of Product	Average trade receivables	NA	NA	NA	
g.	Trade payables turnover ratio (in times)	Purchases	Average trade payables	NA	NA	NA	
h.	Net capital turnover ratio (in times)	Revenue from operations	Average working capital (i.e. Total current assets less Total current liabilities)	-7.11	-3.56	99.60%	
i.	Net profit ratio (in %)	Profit for the Year (after Tax)	Revenue from operations (Net Sales)	-4.21%	10.79%	-139.04%	Ratio has decreased on account of reduced profit in CY
j.	Return on Capital employed (in %)	Profit before tax and finance costs (EBIT)	Capital Employed (Tangible Net Worth + Total Debt + DTL)	10.81%	10.23%	5.67%	
k.	Return on investment (in %)	Net Profit after Tax	Total Assets	-1.53%	2.06%	-174.06%	Ratio has decreased on account of reduced profit in CY

TECHAVIOM FINANCE PVT. LTD.

Chhabra Amit & Associates Membership No. 550270

(Amount in lacs unless otherwise stated)

33 Other Statutory Information

a. The company doesn't hold any immovable property during the year whose title deeds are not held in the name of the company.
b. No loans or advances in the nature of loans are granted to promoters, directors, KMPs and the related parties either severally or jointly with other person.
c. The Company has not traded or invested in Crypto currency or Virtual Currency during the financial year.
d. The company has not declared wilful defaulter by any bank or financial institution or other lender.
e. The company has not entered into any transactions with companies struck off under section 248 of the Companies Act, 2013.
f. The Company do not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory period.
g. No Scheme of Arrangements has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013.

h. No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the intermediary shall lend or invest in party identified by or on behalf of the Company (Ultimate Beneficiaries).
i. The Company has not received any fund from any person(s) or entity(ies), including foreign entities(Funding Party) with the understanding that the Company shall whether, directly or indirectly lend or invest in other persons or entities identified by or on behalf of Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

j. The Company has not declared or paid any dividend during the year.

34 Additional disclosures

A. Registration obtained from other financial sector regulators
There are no registrations obtained from other financial sector regulators.

B. Disclosure of Penalties imposed by RBI and other regulators
During the years ended 31 March 2025 and 31 March 2024, there has been no penalty imposed by RBIwhich require a specific communication by the Company to the public.

C. Related Party Transactions
Refer Note no. 24 for all material transactions with related parties.

D. Group Structure
The Company does not have any parent company or any subsidiary, so group structure is not applicable.

E. Rating assigned by Credit Rating Agencies and Migration of rating during the year
The company does not have any rating during the current year and previous year

F. Remuneration of directors
Remuneration paid to directors is reflected in Note-24 "Related party disclosure".

G. Assets Liability Management (Maturity pattern of certain items of Assets and Liabilities)

As at March 2025

Particulars	1-7 Days	8-15 Days	16-30 Days	1-2 Month	2-3 Month	3-6 Month	6-12 Month	1-3 Years	3-5 Years	Over 5 years	Total
Deposits	0.81	Nil	Nil	0.20	0.73	0.20	2.10	0.41	Nil	Nil	4.45
Advances	Nil	151.95	Nil	154.56	156.80	482.32	1904.83	1460.46	Nil	Nil	4310.92
Investments	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Borrowings	121.36	16.47	133.64	258.03	235.24	718.32	1244.90	612.44	Nil	Nil	3340.40
Foreign Currency Assets	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Currency Liabilities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

As at March 2024

Particulars	1-7 Days	8-15 Days	16-30 Days	1-2 Month	2-3 Month	3-6 Month	6-12 Month	1-3 Years	3-5 Years	Over 5 years	Total
Deposits	Nil	Nil	Nil	Nil	Nil	Nil	5.41	Nil	12.26	Nil	17.67
Advances	Nil	116.00	Nil	122.89	126.90	399.73	884.10	2997.57	Nil	Nil	4647.19
Investments	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Borrowings	121.36	16.47	133.64	258.03	235.24	718.32	1244.90	612.44	Nil	Nil	3340.40
Foreign Currency Assets	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Currency Liabilities	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

H. Movement of NPA

Particulars	Current Year	Previous Year
Net NPAs to Net Advances (%)		
Movement of NPAs (Gross)		
(a) Opening Balance	-	Nil
(b) Additions during the year	0.97	Nil
(c) Reductions during the year	-	Nil
(d) Closing Balance	0.97	Nil
Movement of Net NPAs		
(a) Opening Balance	-	Nil
(b) Additions during the year	0.87	Nil
(c) Reductions during the year	-	Nil
(d) Closing Balance	0.87	Nil
Movement of provisions for NPAs (excluding provisions on standard assets)		
(a) Opening Balance	-	Nil
(b) Provisions made during the year	0.10	Nil
(c) Write off/ Write-back	-	Nil
(d) Closing Balance	0.10	Nil

I. Provisions and Contingencies

Particulars	Current Year	Previous Year
Break up of 'Provisions and Contingencies' shown under the head Expenditure in Profit and Loss Account		
Provision towards NPA	0.10	-

TECHAVIOM FINANCE PVT. LTD.

Chhabra Amit & Associates

Particulars	Current Year	Previous Year
Directors and their relatives		
Entities associated with directors and their relatives		
Senior Officers and their relatives		

M. Capital

Particulars	Current Year	Previous Year
(i) CRAR (%)	46.77%	15.63%
(ii) CRAR - Tier 1 capital (%)	46.20%	15.31%
(iii) CRAR - Tier 2 capital (%)	0.57%	0.32%
(iv) Amount of subordinated debt raised as Tier- 2 capital		
(v) Amount raised by issue of Perpetual Debt Instruments		

N. Investments

NA

O. Derivatives

- Forward Rate Agreement/Interest Rate Swap - NA
- Exchange Traded Interest Rate (IR) Derivative - NA
- Disclosures on Risk Exposure in Derivatives - NA

P. Revenue Recognition

There has been no instances where revenue recognition has been postponed pending the resolution of significant uncertainities during th year ended 31 March 2025 and 31 March 2024.

35 Previous Years Figures

Figure of the previous year have been regrouped, reclassified wherever required.

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For Chhabra Amit and Associates
Chartered Accountants
(FRN- 031563N)

Chhabra Amit & Associates
Membership No. 550270

Sahil
Partner
M. No. : 550270

Place: New Delhi
Date: July 28, 2025

For and on behalf of the Board of Directors of
Techaviom Finance Private Limited

Arman Dhoni

Arman Aijaz Sori
Director & CEO
DIN : 09027364

Shivam Garg

Shivam Garg
Additional Director
DIN : 11026582

Sonal

Sonal Singhal
Company Secretary
Membership no: A68817

TECHAVIOM FINANCE PVT. LTD.