

12 Non current investments			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Other non-current investments				
-Investment in Mutual Fund	-	500		
Total	-	500		
13 Long term loans and advances			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Other loans and advances (Secured, considered good)				
-Mortgage loan	2,90,953	3,04,389		
-Passbook loan	14,625	19,709		
Total	3,05,578	3,24,098		
Loans & advances due by directors or other officers of the company or any of them either severally or jointly with any other persons or private companies respectively in which any director is a partner or a director or a member	Nil	Nil		
14 Other non current assets			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Security Deposits				
-Rent advance	50	50		
Bank Deposit having maturity of greater than 12 months				
-Chit Security Deposit	1,16,220	72,333		
-Other Fixed Deposit	1,17,973	83,022		
Total	2,34,243	1,55,405		
15 Cash and cash equivalents			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Cash on hand	884	1,684		
Balances with banks in current accounts	33,210	24,901		
Bank Deposit having maturity of less than 3 months				
-Chit Security Deposit	-	4,800		
-Other Fixed Deposit	2,800	92,716		
Others				
-Chit Security Deposits with original maturity for more than 3 months but less than 12 months	8,700	39,714		
-Other Fixed Deposits with original maturity for more than 3 months but less than 12 months	1,77,500	2,53,325		
Total	2,23,094	4,17,140		
16 Other current assets			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Chit Assets	3,00,527	3,35,518		
Electricity Security	135	135		
Income tax Refund receivable	696	733		
Total continued	3,01,358	3,36,386		
Other current assets			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Total continued from previous page	3,01,358	3,36,386		
Interest accrued	61,957	73,942		
Rent receivable	730	364		
Stamp	17	3		
Total	3,64,062	4,10,695		
17 Revenue from operations			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Sale of services				
-Foremans Commission	55,623	63,745		
Other operating revenues				
-AD, FD and Bonus from terminated kuries	1,298	2,199		
-Kuri transfer fee	2	1		
Others				
-Advance Interest	1,155	817		
-Interest Received on Bank Deposit	31,480	39,786		
-Interest Received on Passbook Loan	2,281	3,089		
-Late fee collection from kuri subscribers	7,626	13,563		
Total	99,465	1,23,200		
18 Other Income			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Others				
-Profit on redemption of Mutual Fund	938	-		
-Rent received	11,396	11,095		
-Suit and Litigation Reimbursement	534	-		
Total	12,868	11,095		
19 Employee benefit expenses			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Salaries and wages				
-Allowances	1,300	1,382		
-Bonus	1,140	1,047		
-Gratuity	439	731		
-Salary	6,906	8,873		
Contribution to provident and other funds				
-ESI	181	288		
-Providend fund	779	837		
Total	10,745	13,158		
20 Finance costs			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Interest expense				
-Interest Paid on FD Loan	997	1,271		
-Interest paid on kuri security deposit	52,374	73,868		
Total	53,371	75,139		
21 Depreciation and amortization expenses			(` in '00)	
Particulars	31 March 2022	31 March 2021		
Depreciation	1,344	912		
Total	1,344	912		

22 Other expenses

(' in '00)

Particulars	31 March 2022	31 March 2021
Auditors' Remuneration	640	640
Advertisement	634	68
Bad debts	4,478	-
Travelling Expenses	844	360
Annual Maintenance Charges	232	230
Bank commission	56	63
Computer expenses	282	323
Demat Share Expenses	100	738
Donation	389	10
E Votting Charges	337	306
Electricity charges	818	731
Filing fees and other legal charges	835	1,400
GST	935	1,031
Insurance	149	149
Interest waived on mortgage loan	-	3
Kerala Flood Cess	2	25
Kuri collection expenses	2,240	2,087
Kuri working commission & Bonus Prize	6,265	6,046
Miscellaneous expenses	480	489
Office expenses	1,916	1,566
Postage and telephone	445	579
Printing and stationary	1,097	1,136
Rates and taxes	1,175	929
Repairs and maintenance	400	2,371
Sitting fees	1,695	1,790
Suit Expenses	-	104
Total	26,444	23,174

23 Tax Expenses

(' in '00)

Particulars	31 March 2022	31 March 2021
Current Tax	3,889	4,297
Deferred Tax	463	555
Prior Period Taxes	125	(199)
Total	4,477	4,653

24 Earning per share

Particulars	31 March 2022	31 March 2021
Profit attributable to equity shareholders (' in '00)	15,952	17,259
Weighted average number of equity shares	16,00,000	16,00,000
Earnings per share basic (Rs)	1.00	1.08
Earnings per share diluted (Rs)	1.00	1.08
Face value per equity share (Rs)	10	10

25 Auditors' Remuneration

(' in '00)

Particulars	31 March 2022	31 March 2021
Payments to auditor as		
- Auditor	350	350
- for taxation matters	290	290
Total	640	640

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 during the year for chits started after 30/04/2012.

27. Notes to Statutory Reserve

- 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 ₹ 2,50,000.00 have been transferred to statutory reserve during this year.
- ₹ 5,00,000.00 have been transferred to General Reserve during this year.

28. Following the global outbreak of Corona virus (COVID-19) pandemic, lock-down restrictions were imposed by the Government during the financial year ending March 31, 2022. However, as per the assessment of the management, there has been no significant impact on the operations and financial position of the Company for the period.

29. The Company has filed suit for the recovery of subscription from deleting subscribers as per chit agreement and dues from mortgage loan accounts.

Particulars	No. of Suit Filed	Amount of Dues
Defaulted Kuri Subscribers	215	12,516,344.50
Mortgage Loan	32	Principal –29,095,330.00 plus Interest
Urban co-op Bank Chalakudy	3	Principal–31,00,000 plus Interest

Chitty amounts due from defaulted subscribers including terminated Kuries are fully recoverable.

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.

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.

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

31. 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.

32. 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, 2006.

SL No	2021 -22	2020 -21
1	112-29TH POOVAL KURI	112-29TH POOVAL KURI
2	114-29TH POOVAL KURI	114-29TH POOVAL KURI
3	116-5TH POOVAL KURI	116-5TH POOVAL KURI
4	117-24TH POOVAL KURI	117-24TH POOVAL KURI
5	119-5TH POOVAL KURI	119-5TH POOVAL KURI
6	120-24TH BI MONTH KURI	120-24TH BI MONTH KURI
7	121-24TH POOVAL KURI	121-24TH POOVAL KURI
8	123-5TH POOVAL KURI	123-5TH POOVAL KURI
9	124-24TH POOVAL KURI	124-24TH POOVAL KURI
10	125-10TH HALFYEAR KURI	125-10TH HALFYEAR KURI
11	126-10TH MONTHLY KURI	126-10TH MONTHLY KURI
12	127-10TH POOVAL KURI	127-10TH POOVAL KURI
13	128-15TH POOVAL KURI	128-15TH POOVAL KURI
14	131-5TH HALFYEAR KURI	131-5TH HALFYEAR KURI
15	132-15TH MONTHLY KURI	132-15TH MONTHLY KURI
16	134-15TH POOVAL KURI	134-15TH POOVAL KURI
17	135-24TH MONTHLY KURI	135-24TH MONTHLY KURI
18	136-29TH MONTHLY KURI	136-29TH MONTHLY KURI
19	138-24TH POOVAL KURI	138-24TH POOVAL KURI
20	139-15TH MONTHLY KURI	139-15TH MONTHLY KURI
21	140-10TH MONTHLY KURI	140-10TH MONTHLY KURI
22	141-29TH MONTHLY KURI	141-29TH MONTHLY KURI
23	142-5TH POOVAL KURI	142-5TH POOVAL KURI
24	143-5TH MONTHLY KURI	143-5TH MONTHLY KURI
25	144-5 TH POOVAL KURI	144-5 TH POOVAL KURI
26	145-29TH MONTHLY KURI	145-29TH MONTHLY KURI
27	146-29TH MONTHLY KURI	146-29TH MONTHLY KURI
28	147-10TH DAY MONTHLY KURI	147-10TH DAY MONTHLY KURI
29	149-15TH DAY MONTHLY KURI	149-15TH DAY MONTHLY KURI
30	150-10TH DAY MONTHLY KURI	150-10TH DAY MONTHLY KURI

31	152-29TH DAY POOVAL KURI	152-29TH DAY POOVAL KURI
32	153-29TH DAY MONTHLY KURI	153-29TH DAY MONTHLY KURI
33	154-10TH DAY MONTHLY KURI	154-10TH DAY MONTHLY KURI
34	155-24TH DAY MONTHLY KURI	155-24TH DAY MONTHLY KURI
35	156-29TH DAY POOVAL KURI	156-29TH DAY POOVAL KURI
36	157-29TH MONTHLY KURI	157-29TH MONTHLY KURI
37	158-24TH DAY MONTHLY	158-24TH DAY MONTHLY
38	159-1ST DAY MONTHLY KURI	159-1ST DAY MONTHLY KURI
39	160-27TH DAY MONTHLY KURI	160-27TH DAY MONTHLY KURI
40	161-15TH DAY MONTHLY KURI	161-15TH DAY MONTHLY KURI
41	162-20TH DAY MONTHLY	162-20TH DAY MONTHLY
42	163-20TH DAY MONTHLY	163-20TH DAY MONTHLY
43	164-10TH DAY MONTHLY KURI	164-10TH DAY MONTHLY KURI
44	165-4TH DAY MONTHLY	165-4TH DAY MONTHLY
45	166-7TH DAY POOVAL KURI	166-7TH DAY POOVAL KURI
46	167-12TH DAY MONTHLY KURI	167-12TH DAY MONTHLY KURI
47	168-28TH DAY POOVAL	168-28TH DAY POOVAL
48	169-23RD DAY MONTHLY	169-23RD DAY MONTHLY
49	170-15TH DAY MONTHLY KURI	170-15TH DAY MONTHLY KURI
50	171-5TH DAY MONTHLY	171-5TH DAY MONTHLY
51	172-28TH DAY MONTHLY KURI	172-28TH DAY MONTHLY KURI
52	173-5TH DAY POOVAL KURI	173-5TH DAY POOVAL KURI
53	174-ANANDHANIDHI	174-ANANDHANIDHI
54	175-20TH DAY MONTHLY	175-20TH DAY MONTHLY
55	176-10TH DAY MONTHLY KURI	176-10TH DAY MONTHLY KURI
56	177-2ND DAY MONTHLY KURI	177-2ND DAY MONTHLY KURI
57	178-1 ST DAY MONTHLY KURI	178-1 ST DAY MONTHLY KURI
58	179-24 TH DAY MONTHLY KURI	179-24 TH DAY MONTHLY KURI
59	181-24TH DAY MONTHLY KURI	181-24TH DAY MONTHLY KURI
60	182-5TH DAY MONTHLY KURI	182-5TH DAY MONTHLY KURI
61	183-24 TH DAY MONTHLY KURI	183-24 TH DAY MONTHLY KURI
62	184-15 TH DAY MONTHLY KURI	184-15 TH DAY MONTHLY KURI
63	185-15TH DAYMONTHLY KURI	185-15TH DAYMONTHLY KURI
64	186-20TH DAY MONTHLY KURI	186-20TH DAY MONTHLY KURI
65	187-20TH DAY MONTHLY KURI	187-20TH DAY MONTHLY KURI
66	188-23 RDDAYMONTHLY KURI	188-23 RDDAYMONTHLY KURI
67	189-23RDDAYMONTHLY KURI	189-23RDDAYMONTHLY KURI
68	190-22NDDAYMONTHLY KURI	190-22NDDAYMONTHLY KURI
69	191-14THDAYMONTHLY KURI	191-14THDAYMONTHLY KURI
70	192-27THDAYMONTHLY KURI	192-27THDAYMONTHLY KURI
71	193-12THDAYMONTHLY KURI	193-12THDAYMONTHLY KURI
72	194-10THDAYMONTHLY KURI	194-10THDAYMONTHLY KURI
73	195-10TH DAY MONTHLY KURI	195-10TH DAY MONTHLY KURI
74	196-11THDAYMONTHLY KURI	196-11THDAYMONTHLY KURI
75	197-5THDAY MONTHLY KURI	197-5THDAY MONTHLY KURI
76	198-7THDAY MONTHLY KURI	198-7THDAY MONTHLY KURI
77	199-7TH DAY MONTHLY KURI	199-7TH DAY MONTHLY KURI
78	200-22NDDAYMONTHLY KURI	200-22NDDAYMONTHLY KURI
79	201-24THDAYMONTHLY KURI	201-24THDAYMONTHLY KURI
80	202-12TH DAYMONTHLY KURI	202-12TH DAYMONTHLY KURI
81	203-20TH DAY MONTHLY KURI	203-20TH DAY MONTHLY KURI
82	204-27THDAYMONTHLY KURI	204-27THDAYMONTHLY KURI
83	205-4THDAYMONTHLY KURI	205-4THDAYMONTHLY KURI
84	206-6THDAYMONTHLY KURI	206-6THDAYMONTHLY KURI
85	207-6THDAYMONTHLY KURI	207-6THDAYMONTHLY KURI
86	208-17THDAYMONTHLY KURI	208-17THDAYMONTHLY KURI
87	209-14THDAYMONTHLY	
88	210-15TH DAY MONTHLY	
89	211-25THDAYMONTHLY	
90	212-23RDDAYMONTHLY	
91	213-26TH DAYMONTHLY KURI	

Key Managerial Personnel

March 31, 2022		March 31, 2021	
Name	Relation	Name	Relation
REV. Fr.Sebastian vettath	Chairman	REV. Fr.Poovathingal Kuriappan Prince	Managing Director
Mr. Jijo George	Managing Director	Mr.Jijo George	Executive Director

To comply with the disclosure requirement of Companies (Accounting Standards) Rules, 2006 the following transactions with the related parties are shown as per the AS 18 Related Party Disclosure.

(A) Related Party Transactions

Rs in '00

Name	Relation	Nature of Payment	2021-2022
REV. Fr.Poovathingal Kuriappan Prince	Managing Director	Travelling Allowance	170
Jijo George	Managing Director	Sitting Fee	190
Thomas Thattil Kada Vareeth	Director	Sitting Fee	155
Antony Kunjamara Rappai	Director	Sitting Fee	165
Limson Jose	Director	Sitting Fee	185
Anto Cheenapilly Varghese	Director	Sitting Fee	200
Jose Edathuruthikaran Augusty	Director	Sitting Fee	180
Baby Edathuruthikaran	Director	Sitting Fee	40
Paul Kunduparamban Antony	Director	Sitting Fee	200
George Kuttikadan Joseph	Director	Sitting Fee	155
Vincent Chemban Vareed	Director	Sitting Fee	195
Inchody Varghese Johnson	Director	Sitting Fee	30
REV. Fr.Sebastian Vettath	Chairman	Travelling Allowance	20

(B) Entity Having Control

Rs in '00

Sl No	Chit Schemes	Entity having control			
		31 Mar 2022		31 Mar 2021	
		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 Paid	636	Amount Paid	636
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	2,193	Amount Paid	2,193
8	123-5TH POOVAL	Amount Paid	780	Amount Paid	780
9	124-24TH POOVAL	Amount Paid	1,442	Amount Paid	1,442
10	125-10TH HALFYEAR	Amount Paid	536	Amount Paid	536
11	126-10TH MONTHLY	Amount Paid	31	Amount Paid	31
12	127-10TH POOVAL	Amount Received	7,064	Amount Received	7,064
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	611	Amount Received	611
17	135-24TH MONTHLY	Amount Received	98	Amount Paid	108
18	136-29TH MONTHLY	Amount Paid	17	Amount Paid	110
19	138-24TH POOVAL	Amount Received	1,824	Amount Received	1,824
20	139-15TH MONTHLY	Amount Received	826	Amount Received	826
21	140-10TH MONTHLY	Amount Received	768	Amount Received	768
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 DAY MONTHLY	Amount Paid	58	Amount Paid	58
29	149-15TH DAY MONTHLY	Amount Received	833	Amount Received	833
30	150-10TH DAY MONTHLY	Amount Paid	467	Amount Paid	467
31	152-29TH DAY POOVAL	Amount Received	137	Amount Received	154
32	153-29TH DAY MONTHLY	Amount Received	267	Amount Received	207
33	154-10TH DAY MONTHLY	Amount Paid	2,916	Amount Paid	2,916
34	155-24TH DAY MONTHLY	Amount Paid	1,275	Amount Paid	1,275
35	156-29TH DAY POOVAL	Amount Received	7,849	Amount Received	12,008
36	157-29TH MONTHLY	Amount Paid	169	Amount Paid	169
37	158-24TH DAY MONTHLY	Amount Paid	554	Amount Paid	554
38	159-1ST DAY MONTHLY	Amount Received	184	Amount Received	184
39	160-27TH DAY MONTHLY	Amount Paid	16,599	Amount Paid	16,599
40	161-15TH DAY MONTHLY	Amount Paid	212	Amount Paid	212
41	162-20TH DAY MONTHLY	Amount Paid	1	Amount Paid	1

42	163-20TH DAY MONTHLY	Amount Paid	1,893	Amount Paid	2,083
43	164-10TH DAY MONTHLY	Amount Paid	2,522	Amount Paid	2,522
44	165-4TH DAY MONTHLY	Amount Paid	648	Amount Paid	1,213
45	166-7TH DAY POOVAL	Amount Received	46,043	Amount Received	15,416
46	167-12TH DAY MONTHLY	Amount Received	803	Amount Paid	2,224
47	168-28TH DAY POOVAL	Amount Received	95,583	Amount Received	47,249
48	169-23RD DAY MONTHLY	Amount Paid	8,927	Amount Paid	11,954
49	170-15TH DAY MONTHLY	Amount Paid	55,800	Amount Paid	55,764
50	171-5TH DAY MONTHLY	Amount Paid	8,045	Amount Paid	8,927
51	172-28TH DAY MONTHLY	Amount Paid	3,526	Amount Paid	3,526
52	173-5TH DAY POOVAL	Amount Paid	1,52,503	Amount Paid	1,91,540
53	174-ANANDHANIDHI	Amount Received	125	Amount Received	125
54	175-20TH DAY MONTHLY	Amount Paid	6,145	Amount Received	1,158
55	176-10TH DAY MONTHLY	Amount Received	432	Amount Received	432
56	177-2ND DAY MONTHLY	Amount Paid	6,432	Amount Paid	6,432
57	178-1 ST DAY MONTHLY	Amount Received	39,973	Amount Received	42,429
58	179-24 TH DAY MONTHLY	Amount Received	1	Amount Recieved	1
59	181-24TH DAY MONTHLY	Amount Paid	1,326	Amount Paid	1,326
60	182-5TH DAY MONTHLY	Amount Paid	0	Amount Paid	0
61	183-24 TH DAY MONTHLY	Amount Paid	301	Amount Paid	299
62	184-15 TH DAY MONTHLY	Amount Paid	816	Amount Paid	816
63	185-15TH DAYMONTHLY	Amount Paid	507	Amount Paid	755
64	186-20TH DAY MONTHLY	Amount Paid	342	Amount Received	189
65	187-20TH DAY MONTHLY	Amount Received	56	Amount Paid	24
66	188-23 RDDAYMONTHLY	Amount Received	0	Amount Received	0
67	189-23RDDAYMONTHLY	Amount Paid	1,164	Amount Paid	836
68	190-22NDDAYMONTHLY	Amount Paid	2,813	Amount Paid	68
69	191-14THDAYMONTHLY	Amount Paid	1	Amount Paid	97
70	192-27THDAYMONTHLY	Amount Received	1,900	Amount Paid	3,518
71	193-12THDAYMONTHLY	Amount Paid	1,065	Amount Paid	1,315
72	194-10THDAYMONTHLY	Amount Paid	67	Amount Paid	542
73	195-10TH DAY MONTHLY	Amount Paid	3,641	Amount Paid	5,927
74	196-11THDAYMONTHLY	Amount Paid	1,963	Amount Received	1,042
75	197-5THDAY MONTHLY	Amount Paid	631	Amount Received	1,450
76	198-7THDAY MONTHLY	Amount Received	3,197	Amount Received	1,230
77	199-7TH DAY MONTHLY	Amount Paid	1,278	Amount Received	3,438
78	200-22NDDAYMONTHLY	Amount Paid	40	Amount Paid	753
79	201-24THDAYMONTHLY	Amount Received	2,991	Amount Paid	2,074
80	202-12TH DAYMONTHLY	Amount Received	1,931	Amount Received	723
81	203-20TH DAY MONTHLY	Amount Paid	648	Amount Received	244
82	204-27THDAYMONTHLY	Amount Paid	5,787	Amount Paid	1,638
83	205-4THDAYMONTHLY	Amount Paid	1,458	Amount Received	2,058
84	206-6THDAYMONTHLY	Amount Paid	913	Amount Received	717
85	207-6THDAYMONTHLY	Amount Paid	184	Amount Received	3,992
86	208-17THDAYMONTHLY	Amount Received	1,132	Amount Received	2,932
87	209-14THDAYMONTHLY	Amount Received	1,016	-	-
88	210-15TH DAY MONTHLY	Amount Received	2,536	-	-
89	211-25THDAYMONTHLY	Amount Received	3,277	-	-
90	212-23RDDAYMONTHLY	Amount Received	5,663	-	-
91	213-26TH DAYMONTHLY	Amount Received	320	-	-

(c) Details of Forman Commission Received

Rs in '00

DETAILS OF FORMAN COMMISSION RECEIVED		
Chit Schemes	2021-22	2020-21
152-29TH DAY POOVAL	-	600
156-29TH DAY POOVAL	675	675
166-7TH DAY POOVAL	2,578	2,625
168-28TH DAY POOVAL	4,320	4,320
173-5TH DAY POOVAL	11,613	11,747
175-20TH DAY MONTHLY	-	2,072
178-1 ST DAY MONTHLY	9,000	9,000
185-15TH DAYMONTHLY	-	540
186-20TH DAY MONTHLY	-	960
187-20TH DAY MONTHLY	-	480
189-23RDDAYMONTHLY	-	4,050
190-22NDDAYMONTHLY	450	2,250
191-14THDAYMONTHLY	-	600
192-27THDAYMONTHLY	1,320	1,320
193-12THDAYMONTHLY	1,800	1,800
194-10THDAYMONTHLY	-	972
195-10TH DAY MONTHLY	1,350	1,350
196-11THDAYMONTHLY	210	2,100

197-5THDAY MONTHLY	655	1,350
198-7THDAY MONTHLY	1,200	1,200
199-7TH DAY MONTHLY	1,418	1,575
200-22NDDAYMONTHLY	900	900
201-24THDAYMONTHLY	2,000	2,200
202-12TH DAYMONTHLY	1,500	1,500
203-20TH DAY MONTHLY	900	900
204-27THDAYMONTHLY	2,750	2,750
205-4THDAYMONTHLY	1,500	1,500
206-6THDAYMONTHLY	1,500	1,200
207-6THDAYMONTHLY	2,000	1,000
208-17THDAYMONTHLY	2,100	210
209-14THDAYMONTHLY	1,134	-
210-15TH DAY MONTHLY	1,400	-
211-25THDAYMONTHLY	750	-
212-23RDDAYMONTHLY	600	-
TOTAL	55,623	63,745

d) Loans given and repayment there of –NIL

e) Loans taken and repayment there of –NIL

33. CHIT LIABILITIES AND CHIT ASSETS

Rs in '00

SL N O	Chit Schemes	2022		2021	
		Chit Assets	Chit Liabilities	Chit Assets	Chit Liabilities
1	112-29TH POOVAL	80	-	80	-
2	114-29TH POOVAL	-	11	-	11
3	116-5TH POOVAL	636	-	636	-
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	536	-	536	-
11	126-10TH MONTHLY	31	-	31	-
12	127-10TH POOVAL	-	7,064	-	7,064
13	128-15TH POOVAL	-	289	-	289
14	131-5TH HALFYEAR	-	599	-	599
15	132-15TH MONTHLY	70	-	70	-
16	134-15TH POOVAL	-	611	-	611
17	135-24TH MONTHLY	-	98	108	-
18	136-29TH MONTHLY	17	-	110	-
19	138-24TH POOVAL	-	1,824	-	1,824
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	-	154
32	153-29TH DAY MONTHLY	-	267	-	207
33	154-10TH DAY MONTHLY	2,916	-	2,916	-
34	155-24TH DAY MONTHLY	1,275	-	1,275	-
35	156-29TH DAY POOVAL	-	7,849	-	12,008
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	16,599	-	16,599	-
40	161-15TH DAY MONTHLY	212	-	212	-

41	162-20TH DAY MONTHLY	1	-	1	-
42	163-20TH DAY MONTHLY	1,893	-	2,083	-
43	164-10TH DAY MONTHLY	2,522	-	2,522	-
44	165-4TH DAY MONTHLY	648	-	1,213	-
45	166-7TH DAY POOVAL	-	46,043	-	15,416
46	167-12TH DAY MONTHLY	-	803	2,224	-
47	168-28TH DAY POOVAL	-	95,583	-	47,249
48	169-23RD DAY MONTHLY	8,927	-	11,954	-
49	170-15TH DAY MONTHLY	55,800	-	55,764	-
50	171-5TH DAY MONTHLY	8,045	-	8,927	-
51	172-28TH DAY MONTHLY	3,526	-	3,526	-
52	173-5TH DAY POOVAL	1,52,503	-	1,91,540	-
53	174-ANANDHANIDHI	-	125	-	125
54	175-20TH DAY MONTHLY	6,145	-	-	1,158
55	176-10TH DAY MONTHLY	-	432	-	432
56	177-2ND DAY MONTHLY	6,432	-	6,432	-
57	178-1 ST DAY MONTHLY	-	39,973	-	42,429
58	179-24 TH DAY MONTHLY	-	1	-	1
59	181-24TH DAY MONTHLY	1,326	-	1,326	-
60	182-5TH DAY MONTHLY	0	-	0	-
61	183-24 TH DAY MONTHLY	301	-	299	-
62	184-15 TH DAY MONTHLY	816	-	816	-
63	185-15TH DAYMONTHLY	507	-	755	-
64	186-20TH DAY MONTHLY	342	-	-	189
65	187-20TH DAY MONTHLY	-	56	24	-
66	188-23 RDDAYMONTHLY	-	0	-	0
67	189-23RDDAYMONTHLY	1,164	-	836	-
68	190-22NDDAYMONTHLY	2,813	-	68	-
69	191-14THDAYMONTHLY	1	-	97	-
70	192-27THDAYMONTHLY	-	1,900	3,518	-
71	193-12THDAYMONTHLY	1,065	-	1,315	-
72	194-10THDAYMONTHLY	67	-	542	-
73	195-10TH DAY MONTHLY	3,641	-	5,927	-
74	196-11THDAYMONTHLY	1,963	-	-	1,042
75	197-5THDAY MONTHLY	631	-	-	1,450
76	198-7THDAY MONTHLY	-	3,197	-	1,230
77	199-7TH DAY MONTHLY	1,278	-	-	3,438
78	200-22NDDAYMONTHLY	40	-	753	-
79	201-24THDAYMONTHLY	-	2,991	2,074	-
80	202-12TH DAYMONTHLY	-	1,931	-	723
81	203-20TH DAY MONTHLY	648	-	-	244
82	204-27THDAYMONTHLY	5,787	-	1,638	-
83	205-4THDAYMONTHLY	1,458	-	-	2,058
84	206-6THDAYMONTHLY	913	-	-	717
85	207-6THDAYMONTHLY	184	-	-	3,992
86	208-17THDAYMONTHLY	-	1,132	-	2,932
87	209-14THDAYMONTHLY	-	1,016	-	-
88	210-15TH DAY MONTHLY	-	2,536	-	-
89	211-25THDAYMONTHLY	-	3,277	-	-
90	212-23RDDAYMONTHLY	-	5,663	-	-
91	213-26TH DAYMONTHLY	-	320	-	-
	TOTAL	3,00,527	2,29,881	3,35,518	1,51,746

34 .Notes to Fixed Deposits

(i)

Rs in ' 00

Sl No	Bank	Account No	Amount	Current				Non Current	
				Upto 3 months		More than 3 months but less than 12 months		More than 12 Months	
				2022	2021	2022	2021	2022	2021
1	Cherpu Service Co-Op(Main Branch)	85048	-	-	-	-	10,000	-	-
2	Cherpu Service Co-Op(Main Branch)	85049	-	-	-	-	10,000	-	-
3	Cherpu Service Co-Op(Main Branch)	85050	5,000	-	-	5,000	5,000	-	-
4	Cherpu Service Co-Op(Main Branch)	1/1735	4,000	-	-	4,000	-	-	-
5	Cherpu Service Co-Op(Main Branch)	1/1736	4,000	-	-	4,000	-	-	-
6	Cherpu Service Co-Op(Main Branch)	1/1737	4,000	-	-	4,000	-	-	-
7	Cherpu Service Co-Op(Main Branch)	1/1738	4,000	-	-	4,000	-	-	-
8	Cherpu Service Co-Op(Main Branch)	1/1739	4,000	-	-	4,000	-	-	-
9	Cherpu Service Co-Op.Evening br	11526	5,000	-	-	5,000	5,000	-	-
10	Cherpu Service Co-Op.Evening br	12350	-	-	5,000	-	-	-	-
11	Cherpu Service Co-Op.Evening br	119213	-	-	-	-	8,000	-	-
12	ESAF Bank (Cherpu Branch)	102-378209	-	-	-	-	10,000	-	-
13	ESAF Bank (Irinjalakuda br)	1017-232535	-	-	-	-	12,606	-	-

14	ESAF Bank (Irinjalakuda br)	1021-63642	-	-	-	-	3,000	-	-
15	ESAF Bank (Inchamudi br)		-	-	-	-	11,719	-	-
16	ESAF Bank (Inchamudi br)		-	-	-	-	5,000	-	-
17	ESAF Bank (Inchamudi br)		-	-	-	-	5,000	-	-
18	ESAF Bank (Inchamudi br)		-	-	-	-	10,000	-	-
19	ESAF Bank (Inchamudi br)		-	-	-	-	4,000	-	-
20	ESAF Bank (Inchamudi br)		-	-	-	-	11,000	-	-
21	ESAF Bank (Inchamudi br)		-	-	-	-	11,000	-	-
22	Federal Bank Limited	157-3-39284	-	-	1,069	-	-	-	-
23	Federal Bank Limited	157-4-18675	800	800	-	-	-	-	800
24	S I B Peringottukara br	681-5124	-	-	-	-	7,000	-	-
25	S I B Peringottukara br	681-5149	-	-	-	-	10,000	-	-
26	S I B Peringottukara br	681-16468	-	-	-	-	7,000	-	-
27	TCR.DT.CO-OP	340019	25,000	-	-	25,000	-	-	-
28	TCR.DT.CO-OP	360493	10,000	-	-	10,000	-	-	-
29	TCR.DT.CO-OP	8-11037512	-	-	-	-	15,000	-	-
30	TCR.DT.CO-OP	8-12331579	-	-	-	-	2,000	-	-
31	TCR.DT.CO-OP	8-14441897	-	-	-	-	15,000	-	-
32	TCR.DT.CO-OP	8-14629006	-	-	-	-	25,000	-	-
33	TCR.DT.CO-OP	8-14629017	-	-	-	-	25,000	-	-
34	TCR.DT.CO-OP	8888	4,400	-	-	4,400	-	-	-
35	TCR.DT.CO-OP	8889	4,400	-	-	4,400	-	-	-
36	TCR.DT.CO-OP	8890	4,400	-	-	4,400	-	-	-
37	TCR.DT.CO-OP	8891	4,400	-	-	4,400	-	-	-
38	TCR.DT.CO-OP	8892	4,400	-	-	4,400	-	-	-
39	TCR.DT.CO-OP	8894	3,000	-	-	3,000	-	-	-
40	TCR.DT.CO-OP	8897	3,000	-	-	3,000	-	-	-
41	TCR.DT.CO-OP	8898	3,000	-	-	3,000	-	-	-
42	TCR.DT.CO-OP	8899	3,000	-	-	3,000	-	-	-
43	TCR.DT.CO-OP	8900	3,000	-	-	3,000	-	-	-
44	Treasury Savings Bank	892667	15,000	-	15,000	-	-	15,000	-
45	Treasury Savings Bank	587346	5,000	-	-	5,000	5,000	-	-
46	Treasury Savings Bank	892876	10,000	-	10,000	-	-	10,000	-
47	Treasury Savings Bank	892880	10,000	-	10,000	-	-	10,000	-
48	Treasury Savings Bank	892881	10,000	-	10,000	-	-	10,000	-
49	Treasury Savings Bank	892879	11,000	-	11,000	-	-	11,000	-
50	Treasury Savings Bank	892877	11,000	-	11,000	-	-	11,000	-
51	Treasury Savings Bank	892878	11,000	-	11,000	-	-	11,000	-
52	Treasury Savings Bank	892698	2,000	2,000	2,000	-	-	-	-
53	Treasury Savings Bank	366194	500	-	-	500	500	-	-
54	Treasury Savings Bank	587352	10,000	-	-	10,000	-	-	10,000
55	Treasury Savings Bank	587364	10,000	-	-	10,000	-	-	10,000
56	Treasury Savings Bank	587378	10,000	-	-	10,000	-	-	10,000
57	Treasury Savings Bank	586711	15,000	-	-	15,000	-	-	15,000
58	Treasury Savings Bank	586748	2,500	-	-	2,500	-	-	2,500
59	Treasury Savings Bank	1516827	4,500	-	-	4,500	-	-	-
60	Treasury Savings Bank	1516828	6,000	-	-	6,000	-	-	-
61	Treasury Savings Bank	1516829	6,000	-	-	6,000	-	-	-
62	Treasury Savings Bank	1516830	6,000	-	-	6,000	-	-	-
63	Treasury Savings Bank	112371	-	-	-	-	2,500	-	-
64	Treasury Savings Bank	112374	-	-	-	-	3,000	-	-
65	Treasury Savings Bank	112373	-	-	-	-	5,000	-	-
66	Treasury Savings Bank	112375	-	-	-	-	5,000	-	-
67	Treasury Savings Bank	112372	-	-	-	-	5,000	-	-
68	S I B Ltd Thrissur	469803	-	-	6,647	-	-	-	-
69	State Bank Of India	388-206807	3,722	-	-	-	-	3,722	3,722
70	Urban Co-Operative Bank		31,000	-	-	-	-	31,000	31,000
71	CSB (Kurumpilavu)	2022040	5,251	-	-	-	-	5,251	-

(ii) FD Charged with Chit Security

Rs in '00

Sl No	Bank	Account No	Amount	Current				Non Current	
				Upto 3 months		More than 3 months but less than 12 months		More than 12 Months	
				2022	2021	2022	2021	2022	2021
1	Federal Bank Limited	157-3-36462	-	-	-	-	10,000	-	-
2	Federal Bank Limited	157-3-36470	-	-	-	-	10,000	-	-

3	Federal Bank Limited	157-3-36488	5,000	-	-	5,000	5,000	-	-
4	Federal Bank Limited	157-3-36496	4,000	-	-	4,000	-	-	-
5	Federal Bank Limited	157-3-37999	4,000	-	-	4,000	-	-	-
6	Federal Bank Limited	157-3-37981	4,000	-	-	4,000	-	-	-
7	Federal Bank Limited	157-3-37965	4,000	-	-	4,000	-	-	-
8	Federal Bank Limited	157-3-37973	4,000	-	-	4,000	-	-	-
9	Federal Bank Limited	157-3-40464	5,000	-	-	5,000	5,000	-	-
10	Federal Bank Limited	157-3-40696	-	-	5,000	-	-	-	-
11	Federal Bank Limited	157-3-40712	-	-	-	-	8,000	-	-
12	Federal Bank Limited	157-3-40704	-	-	-	-	10,000	-	-
13	Federal Bank Limited	157-3-43534	-	-	-	-	12,606	-	-
14	Federal Bank Limited	157-3-43542	-	-	-	-	3,000	-	-
15	Federal Bank Limited	157-3-43567	-	-	-	-	11,719	-	-
16	Federal Bank Limited	157-3-43559	-	-	-	-	5,000	-	-
17	Federal Bank Limited	157-3-44953	-	-	-	-	5,000	-	-
18	Federal Bank Limited	157-3-44938	-	-	-	-	10,000	-	-
19	Federal Bank Limited	157-3-44920	-	-	-	-	4,000	-	-
20	Federal Bank Limited	157-3-44946	-	-	-	-	11,000	-	-
21	S I B Ltd Thrissur	756352	-	-	-	-	11,000	-	-
22	State Bank Of India	34487799447	4,200	-	-	-	4,200	4,200	-
23	State Bank Of India	33547629169	2,700	-	-	-	2,700	2,700	-
24	State Bank Of India	34487799027	2,400	-	-	-	2,400	2,400	-
25	State Bank Of India	34487798727	3,150	-	-	-	3,150	3,150	-
26	State Bank Of India	34487763078	4,000	-	-	-	-	4,000	4,000
27	CSB (Kurumpilavu)	2022040	3,000	-	-	-	-	3,000	3,000
28	CSB (Kurumpilavu)	2022041	1,800	-	-	-	-	1,800	1,800
29	CSB (Kurumpilavu)	2022046	1,800	-	-	-	-	1,800	1,800
30	CSB (Poochunnipadam)	1894323	5,000	-	-	-	-	5,000	5,000
31	CSB (Poochunnipadam)	1894885	4,000	-	-	-	-	4,000	4,000
32	CSB (Poochunnipadam)	1894324	3,000	-	-	-	-	3,000	3,000
33	UBI Cherpu	227484	3,000	-	-	-	-	3,000	3,000
34	UBI Cherpu	278450	1,800	-	-	-	-	1,800	1,800
35	UBI Cherpu	813	4,000	-	-	-	-	4,000	4,000

35. The figures for the corresponding previous year have been regrouped / reclassified wherever necessary, to make them comparable.

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

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

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

39. Financial Ratios

Sl No	Ratio	Numerator	Denominator	Current Period	Previous Period	% Variance	Reason for Variance
1	Current Ratio	Current Asset	Current Liability	1.75	2.88	-39.09%	Decrease in Deposits
2	Debt-Equity Ratio	Total Debts	Equity	1.92	2.83	-32.37%	Repayment of KSD
3	Net Capital Turnover Ratio	Net Sales	Average Working Capital	0.39	0.23	72.77%	Decrease in deposits with less than 12 months maturity
4	Net Profit Ratio	Net Profit	Net Sales	16.04%	14.01%	14.48%	
5	Return on Capital Employed	EBIT	Capital Employed	8.45%	8.68%	-2.70%	
6	Return on Equity	(PAT-Pref. Dividend)	Average Shareholders' Equity	5.40%	6.01%	-10.26%	

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

Particulars	Amounts in ₹	
	As at March 31, 2022	March 31, 2021
(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 :-		0.00
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

For and on behalf of the Board of Directors

REV. FR. SEBASTIAN VETTATH

(DIN: 09537067)

Sd/-

For R. Rajan Associates

Chartered Accountant

Firm Registration No : 003422S

JIJO GEORGE (DIN:03473903)

Sd/-

Sd/ -

PAUL KUNDUPARAMBAN ANTONY

(DIN:07989995)

Sd/-

CA . C K VASUDEVAN FCA

Partner

M. No : 018979

UDIN: 22018979ANKUGO2064

Place : Cherpu

Date : 17 -06 -2022

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 -680561

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

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

3. 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 96th Annual general meeting of the company, to be held on 14th September, 2022 Wednesday at 10:30 A.M at the registered office of the company and at any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No.

1.....

2.....

3.....

Signed this..... day of..... 20....

Signature of shareholder

Signature of Proxy holder(s)

Affix
Revenue Stamp

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.