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റി പാരിഷ് ചിറ്റ് കമ്പനി ലിമിറ്റഡ്

Head Office : Cherpu - 680 561

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

Balance Sheet, Statement of Profit & Loss and Kuri Statement

For the year ended 31st march 2025

THE PARISH CHIT COMPANY LIMITED

H.O. CHERPU

BOARD OF DIRECTORS



Rev. Fr. SEBASTIAN VETTATH



Mr. LIMSON JOSE



Mr. ANTONY T.R.



Mr. ANTO C.V.



Mr. JOSE E.A.



Mr. PAUL K.A.



Mr. VINCENT C.V.



Mr. JOHNSON I.V.



Mr. JAMES T. A.



Mr. JOY P. J.

സ്ഥാപിതം : 1926

ഫോൺ : 0487 2342437
മൊബൈൽ : 9446344305

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ഹെഡ് ഓഫീസ് : ചേർപ്പ് - 680 561



The Parish Chit Company Limited
Cherpu

Balance Sheet, Profit & Loss and Kuri Statement

For the year ended 31st march 2025

THE PARISH CHIT COMPANY LIMITED

CIN: U65992KL1926PLC000848

Reg. Office: Parish Building, Main Road, Cherpu, Thrissur – 680 561

E mail: parishchitchp@gmail.com | Website: www.parishchitcompany.com | Phone: 0487-2342437

NOTICE

NOTICE is hereby given that the 98th Annual General Meeting of THE PARISH CHIT COMPANY LIMITED will be held at the Registered Office of the company at 10.30 A.M. on **Wednesday, 24th September 2025** to transact the following businesses:

Ordinary Business:-

1. To receive, consider and adopt the Audited Financial Statements of the company for the financial year ended on 31st March 2025, together with the Directors and Auditors Reports thereon.
2. To declare dividend.
3. To appoint Director in the place of Sri. Anto Cheenapilly Varghese (DIN: 07645303), who retires by rotation and being eligible, offers himself for re-appointment.
4. To appoint Director in the place of Sri. Inchody Varghese Johnson (DIN: 09536477), who retires by rotation and being eligible, offers himself for re-appointment.
5. Sri. Jose Edathuruthikaran Augusty (DIN:07645305), Director liable to retire by rotation, who does not seek re-election.

To consider and if thought fit, to pass the following resolution as an Ordinary Resolution:

“RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013, the vacancy caused on the Board of Directors of the Company due to the retirement of Sri. Jose Edathuruthikaran Augusty (DIN: 07645305), a Director liable to retire by rotation and not offering himself for re-appointment, be not filled up.”

Special Business: -

6. To consider and if thought fit, to pass with or without modification, the following resolution, as an Ordinary Resolution:

RESOLVED THAT subject to the provisions of Sections 196, 197 and other applicable provisions, if any, of the Companies Act, 2013 ('the Act'), and the Rules made there under (including any statutory modifications or re-enactment(s) thereof for the time being in force), read with schedule V to the Companies Act, 2013, consent be and is hereby accorded for the appointment of Sri. Anto Cheenapilly Varghese (DIN: 07645303) as Managing Director of the company for a period of one year with effect from 05.07.2025 without any remuneration. For and on behalf of the Board of Directors

Place: Cherpu
Date: 06.08.2025

Sd/-
Rev. Fr. Sebastian Vettath (DIN: 09537067)
(Chairman)

Notes:

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

THE PARISH CHIT COMPANY LIMITED

CIN: U65992KL1926PLC000848

Reg. Office: Parish Building, Main Road, Cherpu, Thrissur – 680 561

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DIRECTORS' REPORT FOR THE FINANCIAL YEAR 2024-25

To,
The Members,

Your directors have pleasure in presenting their 98th Annual Report on the business and operations of the company together with the Audited Statement of Accounts for the year ended 31st March, 2025.

Financial Highlights:

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

Particulars	Year ended 31st March 2025	Year ended 31st March 2024
Revenue	1,15,679	1,09,341
Expense	90,711	86,529
Profit before exceptional items	24,969	22,812
Add Exceptional Items	-	-
Profit/(Loss) before taxation	24,969	22,812
Less : Tax Expense	5,944	5,571
Profit/(Loss) after tax	19,024	17,241

The revenue from operations of the company during the FY 2024-25 is ₹1,02,476 hundreds compared to ₹ 96,076 hundreds during the FY 2023-24 registering a growth of around 7%. The total expenditure of the company during the FY 2024-25 is ₹ 90,711 hundreds compared to ₹ 86,529 hundreds during the FY 2023-24. The company has earned profit after taxation amounting to ₹ 19,024 hundreds during the current FY compared to 17,241 hundreds during the previous FY registering a growth of around 10%.

State of the Company's Affairs and Future Outlook:

Despite operating in a highly competitive and stringent regulatory environment, your Company has achieved an excellent and consistent level of profitability. The Board of Directors has undertaken earnest measures to control expenditure and improve the overall performance of the Company. The Directors are confident that the Company will deliver improved results in the coming year.

Change in nature of business:

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

Dividend:

Your Directors are pleased to recommend a dividend of ₹ 0.50/- per equity share of face value ₹ 10/- which is provided for in the accounts absorbing a sum of ₹ 8,00,000/- if approved by the members in the ensuing Annual General Meeting.

Amounts Transferred to Reserves:

The Board has transferred ₹ 2,49,350/- to the statutory reserve during the year.

Changes in Share Capital:

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

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

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

Composition of the Board:

The Board of directors of the company comprises of eleven directors as on 31.03.2025. Their name, designation, date of appointment and the number of Board meetings attended by each of them are given below:

Sl. No.	Name of Director	DIN	Designation	Date of Appointment	No. of Board meetings attended
1	Rev.Fr Sebastian vettath	09537067	Chairman	21.03.2022	40
2	Jijo George	03473903	Managing Director	25.04.2011	38
3	Antony Kunjamara Rappai	00499007	Director	07.10.2015	30
4	Limson Jose	06825376	Director	26.02.2014	40
5	Anto Cheenapilly Varghese	07645303	Director	26.10.2016	38
6	Jose EdathiruthikaranAugusty	07645305	Director	26.10.2016	34
7	Paul kunduparambanAntony	07989995	Director	15.11.2017	35
8	Inchody Varghese Johnson	09536477	Director	21.03.2022	39
9	Vincent Chemban Vareed	08306896	Director	19.12.2018	33
10	James ThalikulamAnthappan	10384702	Director	17.11.2023	34
11	Pudukkattukaran John Joy	10384811	Director	17.11.2023	34

Note : Sri Jijo George (DIN: 03473903) resigned from the position of Managing Director and Director of the Company with effect from 04 July 2025. Subsequently, Sri Anto Cheenapilly Varghese (DIN: 07645303) was appointed as Managing Director with effect from 05 July 2025.

Board Meetings:

During the Financial Year 2024-25, forty (40) meetings of the Board of Directors of the company were held. Board meeting dates and the attendance of directors are given below:]

Sl. No.	Date of Meeting	Board Strength	No. of Directors Present
1	03.04.2024	13	10
2	12.04.2024	13	7
3	22.04.2024	13	10
4	03.05.2024	13	11
5	10.05.2024	13	9
6	17.05.2024	13	10
7	24.05.2024	13	10
8	03.06.2024	11	9
9	14.06.2024	11	11
10	25.06.2024	11	11
11	05.07.2024	11	11
12	12.07.2024	11	9
13	24.07.2024	11	10
14	05.08.2024	11	11
15	16.08.2024	11	10
16	23.08.2024	11	11
17	29.08.2024	11	11
18	06.09.2024	11	9
19	11.09.2024	11	11
20	23.09.2024	11	11

Sl. No.	Date of Meeting	Board Strength	No. of Directors Present
21	04.10.2024	11	10
22	18.10.2024	11	10
23	29.10.2024	11	10
24	12.11.2024	11	11
25	22.11.2024	11	10
26	02.12.2024	11	9
27	13.12.2024	11	10
28	20.12.2024	11	9
29	03.01.2025	11	9
30	10.01.2025	11	7
31	24.01.2025	11	10
32	31.01.2025	11	9
33	07.02.2025	11	10
34	14.02.2025	11	10
35	21.02.2025	11	8
36	28.02.2025	11	8
37	07.03.2025	11	11
38	14.03.2025	11	11
39	21.03.2025	11	11
40	28.03.2025	11	10

Particulars of Loan, Guarantees and Investments under Section 186:

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

Particulars of Contract or Arrangements with Related Parties:

The company has not entered into any contract or arrangement with related parties during the financial year 2024-25.

Material Changes Affecting the Financial Position of the Company:

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

Explanation to Auditor's qualification:

In respect of the comments mentioned under the head 'Basis for Qualified Opinion' of the independent auditors' report we state that the opinions (i), (ii) and (iv) are of disclosure nature. In respect of opinion disclosed under item no. (iii) regarding schedules of daily collection account not being tallied with respective ledgers, the company is currently in the process of identifying the variations observed and all efforts have been initiated to tally daily collection with the ledgers. With respect to the remark in 2(i)(vi) of the 'Report on other legal and regulatory requirement', the company is in the process of identification and implementation of efficient software having the feature of recording and preserving audit trail facility (Edit log). The Board of Directors is committed to ensuring the software is implemented as soon as possible.

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

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

Details of Subsidiary, Joint Venture or Associates:

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

Details of Directors and Key Managerial Personnel:

During the year under review, Shri Thomas Thattilkada Vareeth (DIN: 03255928) and Shri George Kuttikadan Joseph (DIN: 07990013) resigned from the office of Director of the Company with effect from 24.05.2024. No other changes have occurred in the Board of directors of the company during the year:

Sri. Anto Cheenapilly Varghese (DIN: 07645303), Sri. Inchody Varghese Johnson (DIN: 09536477), and Sri. Jose Edathuruthikaran Augusty (DIN:07645305) Directors of the company, are retiring by rotation in the ensuing annual general meeting. The retiring directors are eligible and willing for re-appointment except Sri. Jose Edathuruthikaran Augusty (DIN:07645305) who does not offer himself for re-appointment.

Risk Management Policy:

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

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

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

Deposits:

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

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

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

Audit Committee:

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

Nomination & Remuneration Committee:

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

Annual Evaluation:

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

Independent Director:

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

Disclosure u/s 197(14):

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

Secretarial Audit Report:

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

Compliance with the secretarial standards:

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

Corporate Social Responsibility (CSR) Policy:

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

Vigil Mechanism:

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

Internal Complaints Committee:

The company has complied with provisions relating to the constitution of Internal Complaints Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 [14 of 2013]. Disclosure as required under companies (Appointment and remuneration of managerial personnel) Rule, 2014 As required under the provisions of Companies Act, 2013 and Rule 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, there are no employee falling under the above category, thus no information is required to be given in the report.

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

The company has not received any complaints during the financial year.

Disclosure u/s 143(12):

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

Directors Responsibility Statement:

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

- a. in the preparation of the annual accounts for the financial year ended 31st March, 2025, the applicable accounting standards had been followed along with proper explanation relating to material departures;
- b. the directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company as at 31st March, 2025 and of the profit of the company for that period;
- c. the directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act 2013 for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;
- d. the directors had prepared the annual accounts on a going concern basis;
- e. the directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

Statutory Auditors:

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

Cost Auditors:

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

Cost Records:

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

Annual Return:

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

Acknowledgment:

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

For and on behalf of the Board of Directors

Place : Cherpu
Date : 06.08.2025

Sd/-
Rev. Fr. Sebastian Vettath (DIN: 09537067)
(Chairman)



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

INDEPENDENT AUDITORS' REPORT

To the Members

M/s THE PARISH CHIT CO LTD

Parish Building, Main Road,

Cherpu P O

Thrissur, Pin:680561

Report on the Financial Statements

We have audited the financial statements of **THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848 ("the Company")** Parish Building, Main Road, Cherpu P O, Thrissur, Pin:680561, which comprise the Balance Sheet as at March 31, 2025, the Statement of Profit and Loss and Cash flow statement for the year then ended and notes to financial statements including a summary of significant accounting policies and other explanatory information.

Qualified Opinion

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Company as at March 31, 2025, and its **profit** for the year ended on that date.

Basis for Qualified Opinion

- i. The Company is following the accounting policy that the penal interest for defaulting kuri instalments accrues only when the kuri instalments are received, for which there are different opinions. As the point is not settled, we are not in a position to express our opinion. Since the penal interest receivable is uncertain because of the peculiar scheme of kuri, the amount is not quantifiable.
- ii. In case of suit filed accounts the interest receivable after filing the suit is not taken into account because of the uncertainty of the interest on suit filed account. Hence the amount is not quantifiable
- iii. Schedules of Daily Collection account not tallied with respective ledger.
- iv. The impact of above clauses on the Profit for the year, Reserves, Assets and Liabilities as at 31st March 2025 could not be ascertained.

We have conducted our audit in accordance with Standards on Auditing specified under section 143(10) of the Companies Act 2013. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India with the ethical requirements that are relevant to our audit of the Financial Statements under the provisions of the Companies Act 2013 and we have fulfilled our ethical responsibilities in accordance with these requirements and ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis of our Qualified Opinion.

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

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing for the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so. The Board of Director's are also responsible for overseeing the company's financial reporting process.

Emphasis of Matter

1. We draw attention to the of the Financial Statements which describe the applicability of the provisions of the Chit Fund Act 1982 on the affairs of the company and its impact on accounts our opinion is not modified in the respect of this matter.
2. We draw Attention regarding suit filed mortgage loan accounts as presented by the management the mortgage loan accounts are secured by tangible assets and are recoverable. The balance outstanding as on 31.03.2025 is Rs. 2,38,67,384.00/- The company has deposited with Urban Co-operative Bank Chalakudy Rs.31,00,000/- The deposit has been matured during the year 2015-16 and not repaid by the bank. The company has taken legal proceedings against the bank to recover the deposit amount with interest. No provision has been made in the accounts. No interest has been provided since the deposit is matured. However an amount of Rs.31,00,000 /- has been kept as bad debts reserve to meet any contingencies in future.
3. Kuri amount paid to winners and bidders including debit balances in kuri suspense A/C less prized collection include amount paid to subscribers on personal securities. Management represents that these amounts are fully recoverable. In cases where amounts are doubtful, such amounts are written off as bad debts. Our opinion is not modified on above mentioned matters. Auditors' Responsibilities for the Audit of the Financial Statements Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement ' when it exists. Misstatement can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risk of material misstatement of the financial statements, whether due to error or fraud, design and perform audit procedures responsive to those 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 omission, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosure made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report related to the related disclosure in the financial statements or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable related safeguards.

Report on Other Legal and Regulatory Requirement

1. As required by the Companies (Auditor's Report) Order, 2020 issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we give in the Annexure I, a statement on the matters specified in paragraph 3 and 4 of the order.

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

- a) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph above, we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
- b) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph above and para (i)(vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules 2014, in our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
- c) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph above, The Balance Sheet and the Statement of Profit and Loss, dealt with by this Report are in agreement with the books of account.
- d) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, in our opinion, the Balance Sheet and Statement of Profit and Loss comply with the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014;
- e) The matters described in the Basis for Qualified Opinion Paragraph above, in our opinion, may have an adverse effect on the functioning of the company.
- f) On the basis of written representations received from the directors as on March 31, 2025, and taken on record by the Board of Directors, none of the directors is disqualified as March 31, 2025, from being appointed as a director in terms of Section 164 (2) of the Act.
- g) With respect to the adequacy of the internal financial controls over the financial reporting, the company and the operating effectiveness of such controls, refer to our separate report in Annexure II.
- h) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197 (16) of the Act, as amended, in our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act; and
- i) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in my opinion and to the best of our information and according to the explanations given to us:
 - i) The company has disclosed the impact of pending litigations on its financial position in its financial statements as referred to in Notes to the financial statements.
 - ii) The company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - iii) There has been delay in amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
 - iv. a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person or entity, including foreign entity ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
 - b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in

aggregate) have been received by the company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

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

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

vi) Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended March 31 2025. However, the software used did not have a feature of recording and preserving audit trail (edit log) facility and hence, we are unable to comment on the audit trail feature of the said software. Also for the previous year, the accounting software used by the Company did not have the feature of audit trail and as a result the company has not complied with the statutory requirement for preservation of records for the financial year 2023-24

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

Sd/-

CA S SIVARAMAKRISHNAN FCA

PLACE : THRISSUR,
DATE : 06-08-2025

Partner
M. No: 020127

UDIN: 25020127BMNQQT1141

Annexure I to the Auditors Report

Report as required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 (Refer to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date) With reference to the Annexure I referred to in the Independent Auditors' Report to the members of the Company on the financial statements for the year ended March 31, 2025, we report the following:

- (i) a) The company is maintaining proper records showing full particulars, including quantitative details and situation of fixed assets.
b) All the assets have not been physically verified by the management during the period but there is a regular program of verification which, in our opinion, is reasonable having regard to the size of the company and the nature of its assets. No material discrepancies were noticed on such verification.
c) In our opinion and according to the information and explanations given to us, the title deeds of immovable properties are held in the name of the company.
d) The company has not revalued its Property, Plant and Equipment during the year. Therefore, the provisions of Clause (i)(d) of paragraph 3 of the order are not applicable to the company.
e) No proceedings have been initiated or are pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder. Therefore, the provisions of Clause (i)(e) of paragraph 3 of the order are not applicable to the company.
- (ii) The company is a chit company, primarily rendering chit services. Accordingly, it does not hold any physical inventories. Thus paragraph 3 (ii) of the Order is not applicable.
- (iii) During the year, the company has not made any investments in, provided any guarantee or security or granted any loans or advances in the nature of loans, secured or unsecured, to companies, firms, Limited Liability Partnerships or any other parties covered in the register maintained under section 189 of the Act. Mortgage loan and Pass book loan given in earlier years are irregular in its repayment and company has taken appropriate legal actions against defaulters for recovery of Principal and Interest.
- (iv) In our opinion and according to information and explanation given to us, the company has not granted any loans or provided any guarantees or given any security or made any investments to which the provision of section 185 and 186 of the Companies Act, 2013. Accordingly, provisions of clause 3(iv) of the order is not applicable.
- (v) In our opinion and according to the information and explanations given to us, the Company has not accepted any deposits from public. Therefore, the provisions of Clause (vi) of paragraph 3 of the order are not applicable to the Company.
- (vi) Being a financial company, maintenance of cost records has not been specified by the Central Government under sub-section (1) of section 148 of the Companies Act.
- (vii) (a) The Company is generally regular in depositing undisputed statutory dues including Provident Fund, Employees State Insurance, Income tax, Sales Tax, Wealth tax, Service tax, Duty of Customs, duty of Excise, Value Added Tax, GST, Cess and other statutory dues with the appropriate authorities to the extent applicable to it. There are no undisputed amounts payable in respect of income tax, wealth tax, service tax, sales tax, value added tax, duty of customs, duty of excise or cess which have remained outstanding as at March 31, 2025 for a period of more than 6 months from the date they became payable.
(b) According to the information and explanations given to us and the records of the company examined by us, there are no dues of income Tax, Sales tax, duty of customs, duty of excise and value added tax except service Tax amounting Rs 37,99,145.00 which have not been deposited on account of any dispute.

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

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

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

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

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

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

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

f) In our opinion and according to the information and explanations given to us, the company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies. (x) a) The Company has not raised money by way of initial public offer or further public offer (including debt instruments). Therefore, the provisions of Clause

(x) a) of paragraph 3 of the order are not applicable to the Company.

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

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

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

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

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

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

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

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

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

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

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

(xix) On the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, the auditor's knowledge of the Board of Directors and management plans, we are of the opinion that no material uncertainty exists as on the date of the audit report that company is capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date.

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

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

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

Sd/-

CA S SIVARAMAKRISHNAN FCA

Partner
M. No: 020127

UDIN: 25020127BMNQQT1141

PLACE : THRISSUR,
DATE : 06-08-2025

Annexure II to the Independent Auditors' Report

The Annexure II referred to in our report to the members of **THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848** ("the Company") Parish Building, Main Road, Cherpu P O, Thrissur, Pin: 680561 for the year ended on March 31, 2025.

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

We have audited the internal financial controls over financial reporting of **THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848** ("the Company") Parish Building, Main Road, Cherpu P O, Thrissur, Pin: 680561 as of March 31, 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 Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the guidance note on audit of internal financial controls over financial reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the guidance note on audit of internal financial controls over financial reporting (the 'Guidance Note') and the standards on auditing (the 'Standards') issued by ICAI and deemed to be prescribed under section 143 (10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects. Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (ii) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 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 issued by the ICAI.

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

Sd/-

CA S SIVARAMAKRISHNAN FCA

Partner
M. No: 020127

UDIN: 25020127BMNQQT1141

PLACE : THRISSUR,
DATE : 06-08-2025

THE PARISH CHIT COMPANY LIMITED
(CIN: U65992KL1926PLC000848)
(Address: PARISH BUILDING MAIN ROAD, CHERPU THRISSUR KL 680561 IN)
Balance Sheet as at 31 March 2025

(Rs in '00)

Particulars	Note	31-Mar-25	31-Mar-24
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	3	1,60,000	1,60,000
(b) Reserves and Surplus	4	1,86,929	1,75,905
(c) Money Received against Share Warrants			-
Total		3,46,929	3,35,905
(2) Share application money pending allotment			-
(3) Non-current liabilities			
(a) Long-term Borrowings	5	1,13,690	2,93,678
(b) Deferred Tax Liabilities (Net)	6	186	155
(c) Other Long term Liabilities			-
(d) Long-term Provisions	7	4,867	5,122
Total		1,18,743	2,98,955
(4) Current liabilities			
(a) Short-term Borrowings	8	45,000	10,800
(b) Trade Payables			-
- Due to Micro and Small Enterprises			-
- Due to Others			-
(c) Other Current Liabilities	9	2,24,393	2,68,328
(d) Short-term Provisions	10	3,000	852
Total		2,72,393	2,79,979
Total Equity and Liabilities		7,38,065	9,14,839
II. ASSETS			
(1) Non-current assets			
(a) Property, Plant and Equipment and Intangible Assets			
(i) Property, Plant and Equipment	11	50,002	51,192
(ii) Intangible Assets	11	88	88
(iii) Capital Work-in-progress			-
(iv) Intangible Assets under Development			-
(b) Non-current Investments			-
(c) Deferred Tax Assets (net)			-
(d) Long-term Loans and Advances	12	2,38,789	2,62,488
(e) Other Non-current Assets	13	98,240	1,48,040
Total		3,87,119	4,61,809
(2) Current assets			
(a) Current investments			-
(b) Inventories			-
(c) Trade Receivables			-
(d) Cash and Cash Equivalents	14	1,51,125	2,41,068
(e) Short-term Loans and Advances			-
(f) Other Current Assets	15	1,99,822	2,11,962
Total		3,50,946	4,53,030
Total Assets		7,38,065	9,14,839

See accompanying notes to the financial statements

For and on behalf of the Board

As per our report of even date
For R RAJAN ASSOCIATES
Chartered Accountants
Firm's Registration No. 0034225

SD/-

CA.S SIVARAMAKRISHNAN FCA
Partner
Membership No. 020127
UDIN: 25020127BMNQQT1141

SD/-
REV Fr. SEBASTIAN VETTATH
(DIN: 09537067)

SD/-
ANTO CHEENAPILLY VARGHESE
(DIN: 07645303)

SD/-
Mr PAUL KUNDUPARAMBAN ANTONY.
(DIN:07989995)

Place: Thrissur
Date: 06-08-2025

THE PARISH CHIT COMPANY LIMITED
(CIN: U65992KL1926PLC000848)
(Address: PARISH BUILDING MAIN ROAD, CHERPU THRISSUR KL 680561 IN)
Statement of Profit and loss for the year ended 31 March 2025

(Rs in '00)

Particulars	Note	31 March 2025	31 March 2024
Revenue from Operations	16	1,02,476	96,076
Other Income	17	13,204	13,265
Total Income		1,15,679	1,09,341
Expenses			
Cost of Material Consumed			-
Purchases of Stock in Trade			-
Change in Inventories of work in progress and finished goods			-
Employee Benefit Expenses	18	12,353	13,058
Finance Costs	19	15,709	27,151
Depreciation and Amortization Expenses	20	1,532	1,626
Other Expenses	21	61,116	44,695
Total expenses		90,711	86,529
Profit/(Loss) before Exceptional and Extraordinary Item and Tax		24,969	22,812
Exceptional Item	22		-
Profit/(Loss) before Extraordinary Item and Tax		24,969	22,812
Prior Period Item			-
Extraordinary Item			-
Profit/(Loss) before Tax		24,969	22,812
Tax Expenses	23		
- Current Tax		5,913	5,455
- Deferred Tax		31	(214)
- MAT Credit Entitlement			-
- Prior Period Taxes			330
- Excess/Short Provision Written back/off			-
Profit/(Loss) for the Period from Continuing Operations		19,024	17,241
Profit/(loss) from Discontinuing Operation (before tax)			-
Tax Expenses of Discontinuing Operation			-
Profit/(loss) from Discontinuing Operation (after tax)			-
Profit/(Loss) for the period		19,024	17,241
Earnings Per Share (Face Value per Share Rs.10 each)			
-Basic	24	1.19	1.08
-Diluted	24	1.19	1.08

See accompanying notes to the financial statements

As per our report of even date

For R RAJAN ASSOCIATES

Chartered Accountants

Firm's Registration No. 0034225

SD/-

CA.S SIVARAMAKRISHNAN FCA

Partner

Membership No. 020127

UDIN: 25020127BMNQQT1141

For and on behalf of the Board

SD/-

REV Fr. SEBASTIAN VETTATH

(DIN: 09537067)

SD/-

ANTO CHEENAPILLY VARGHESE

(DIN: 07645303)

SD/-

Mr PAUL KUNDUPARAMBAN ANTONY.

(DIN:07989995)

Place: Thrissur

Date: 06-08-2025

NOTES TO THE FINANCIAL STATEMENTS

1. Corporate Information

THE PARISH CHIT COMPANY LIMITED, CIN: U65992KL1926PLC000848 ("the Company") Parish Building, Main Road, Cherpu P.O. Thrissur, Pin:680561 is a Public Company which is engaged primarily in chitty business. The Chitty business is coming under the concept of Rotating Savings and Credit Association (ROSCA). This activity is a part of financial inclusion and coming under Section 45-I(c)(v) of Reserve Bank of India Act, 1934. This activity is governed by Miscellaneous Non-Banking Companies (Reserve bank) Directions, 1977. In most of the states of India, it is regulated by The Chit Fund Act, 1982.

Chitty means a transaction, whether called Chitty or Kuri, by which one or more persons, hereinafter called the "foreman" or "foremen" enter into an agreement with a number of persons that every one of the contracting parties shall subscribe a certain amount of money or quantity of grain or other commodity by periodical installments for a certain definite period and that each in his term as determined by lot or by auction or by both, shall be entitled to the prize amount, whether payable in cash, kind or any other article of value or in such other manner as may be provided for in the agreement.

2. Summary of Significant accounting policies

2.1 Basis of Preparation and presentation of financial statement

The Financial Statements of the Company have been prepared in accordance with Generally Accepted Accounting Principles in India (Indian GAAP). The Company has prepared these Financial Statements to comply in all material respects with Accounting Standards notified under The Companies (Accounts) Rules, 2021 (as amended) and the relevant provisions of the Companies Act, 2013. The Financial Statements have been prepared on an accrual basis and under the historical cost convention. The Accounting Policies adopted in the preparation of Financial Statements are consistent with those of previous year, except for the change in Accounting Policy mentioned below.

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

During the year ended 31st March 2025, The Company has complied with Schedule III notified under the Companies Act 2013, for the preparation and presentation of its financial statements. The Company has also reclassified the previous year figures in accordance with the requirements applicable in the current year. The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. The estimates and assumptions used in the financial statements are based upon the Management's evaluation of the relevant facts and circumstances as on the date of financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.

2.2 Property, Plant and Equipment

Property, Plant and Equipment are stated at cost less accumulated depreciation. The cost includes purchase consideration, financing costs till commencement of commercial production and other directly attributable costs incurred to bring an Asset to its working condition for its intended use. Subsidy received towards specific assets is reduced from the cost of fixed assets. Fixed assets taken on Finance Lease are capitalized. The costs of Assets not ready for use as at the Balance Sheet date are disclosed under Capital Work-In-Progress.

2.3 Depreciation on Property, Plant and Equipment

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

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

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

2.4 Intangible Assets

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

2.5 Borrowing Costs

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

2.6 Impairment

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

2.7 Investments

Investments that are readily realizable and are intended to be held for not more than one year from the date, on which such investments are

made, are classified as current investments. All other investments are classified as long-term investments. Current investments are carried at cost or fair value, whichever is lower. Long-term investments are carried at cost.

2.8 Foreign currency transaction

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

2.9 Revenue Recognition

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

2.10 Employee Benefits

Short term Employee Benefits

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

Long term Employee Benefits

Defined benefit plans:

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

2.11 Taxes on Income

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

Deferred tax charge or credit reflects the tax effects of timing difference between accounting income and taxable income for the period. The deferred tax charge of credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantively enacted by the Balance Sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future; however, where there is unabsorbed depreciation or carry forward losses, deferred tax assets are recognized, only if there is virtual certainty of realization of such assets. Deferred tax assets are reviewed at each Balance Sheet date and are written-down or written-up to reflect the amount that is reasonably/ virtually certain (as the case may be) to be realized. Deferred Tax Assets and deferred tax liabilities are offset when there is a legally enforceable right to set off assets against liabilities representing current tax and where the deferred tax assets and the deferred tax liabilities relate to taxes on income levied by the same governing taxation laws.

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

2.12 Provisions and Contingent Liabilities

Provisions: Provisions are recognized when there is a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and there is a reliable estimate of the amount of the obligation. Provisions are measured at the best estimate of the expenditure required to settle the present obligation at the Balance sheet date and are not discounted to its present value.

Contingent Liabilities: Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made, is termed as a contingent liability.

Contingent Liabilities are not recognized but are disclosed in the Notes. Contingent Assets are neither recognized nor disclosed in the financial statements.

2.13 Earnings per Share

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

average number of shares outstanding during the period is adjusted for the effects of all dilutive potential equity shares.

3 Share Capital

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Authorised Share Capital		
Equity Shares, Rs. 10 par value, 2000000 (Previous Year -2000000) Equity Shares	2,00,000	2,00,000
Issued, Subscribed and Fully Paid up Share Capital		
Equity Shares, Rs. 10 par value 1600000 (Previous Year -1600000) Equity Shares paid up	1,60,000	1,60,000
Total	1,60,000	1,60,000

(i) Reconciliation of number of shares

Particulars	31 March 2025		31 March 2024	
	No. of shares	(Rs in '00)	No. of shares	(Rs in '00)
Opening Balance	16,00,000	1,60,000	16,00,000	1,60,000
Issued during the year	-	-	-	-
Deletion during the year	-	-	-	-
Closing balance	16,00,000	1,60,000	16,00,000	1,60,000

(ii) Rights, preferences and restrictions attached to shares

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

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

Equity Shares	31 March 2025		31 March 2024	
	No. of shares	In %	No. of shares	In %
Trustee Cherpu Parish Charitable Trust	689227	43.08%	689227	43.08%
Anto Cheenapilly Varghese	83885	5.24%	83885	5.24%

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

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

Shares held by Promoters at the end of the year 31 March 2024

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

4 Reserves and Surplus

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Capital Reserves		
Opening Balance	39	39
Closing Balance	39	39
Bad Debts Reserve		
Opening Balance	51,000	51,000
Closing Balance	51,000	51,000
Statutory Reserve as required as per Chit Funds Act,1982		
Opening Balance	29,274	26,993
Add: Transfer from P&L	2,494	2,281
Closing Balance	31,768	29,274
Gratuity Reserve		
Opening Balance	64	64
Closing Balance	64	64
Dividend equilisation reserve		
Opening Balance	50	50
Closing Balance	50	50
General Reserve		
Opening Balance	44,610	44,610
Closing Balance	44,610	44,610
Statement of Profit and loss		
Balance at the beginning of the year	50,867	43,908
Add: Profit during the year	19,024	17,241
Less: Appropriation		
Dividend on Equity Shares (Incl. DDT)	8,000	8,000
Transfer to Statutory Reserve	2,494	2,281
Balance at the end of the year	59,398	50,867
Total	1,86,929	1,75,905

5 Long term borrowings

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Secured Deposits		
-Deposit from kuri subscribers as security for prized amount	1,13,690	2,93,678
Total	1,13,690	2,93,678

Particulars of Borrowings

Name of Lender/Type of Loan	Nature of Security	Rate of Interest	Monthly Installments	No of Installment
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6 Deferred tax liabilities Net

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Deferred tax liabilities Net	186	155
Total	186	155

Significant components of Deferred Tax

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Deferred Tax Liability		
Difference between book depreciation and tax depreciation	1,452	1,487
Gross Deferred Tax Liability (A)	1,452	1,487
Deferred Tax Asset		
Provision for Gratuity	1,265	1,332
Gross Deferred Tax Asset (B)	1,265	1,332
Net Deferred Tax Liability (A)-(B)	186	155

7 Long term provisions

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Provision for employee benefits	4,867	5,122
Total	4,867	5,122

8 Short term borrowings

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Secured Other loans and advances		
-Cherpu Service Co-Operative Bank FD Loan	-	10,800
-Kerala Bank FD Loan	45,000	-
Total	45,000	10,800

9 Other current liabilities

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Chit Liabilities	1,74,627	2,05,567
Unclaimed dividend	2,212	1,994
Rent advance	5,887	5,887
Audit fee payable	702	702
Daily collection	2,362	2,311
Electricity charges Payable	55	70
Telephone Charges Payable	5	5
Filing Fee Payable	300	225
Interest on FD Loan Payable	407	30
Decree Debts	33,197	44,461
ESI payable	24	25
KSD interest payable	2,323	4,645
GST Payable	2,065	1,913
TDS Payable	207	190
News paper payable	3	-
Other Payable	18	303
Total	2,24,393	2,68,328

10 Short term provisions

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Others		
-Provision for Tax	3,000	852
Total	3,000	852

Property, Plant and Equipment

(Rs in '00)

Name of Assets	Gross Block			Depreciation and Amortization				Net Block		Net Block
	As on 01-Apr-24	Addition	Deduction	As on 31-Mar-25	As on 01-Apr-24	for the year	Deduction	As on 31-Mar-25	As on 31-Mar-25	As on 31-Mar-24
(i) Property, Plant and Equipment										
Air conditioner	2,236	-	-	2,236	1,628	77	-	1,705	531	607
Building	31,223	-	-	31,223	20,381	533	-	20,914	10,309	10,842
Building SBI ATM	3,653	-	-	3,653	2,157	67	-	2,224	1,429	1,496
CCTV Camera	1,524	-	-	1,524	1,272	51	-	1,323	201	252
Compound Wall	190	-	-	190	146	2	-	148	42	45
Computer	11,333	152	-	11,485	10,406	299	-	10,706	780	927
Counting Machine	405	-	-	405	385	-	-	385	20	20
Electrical Fittings	2,015	-	-	2,015	1,767	40	-	1,807	207	248
EPABX	762	-	-	762	724	-	-	724	38	38
Furniture and Fixtures	13,301	-	-	13,301	12,627	15	-	12,642	659	674
Generator	3,308	-	-	3,308	3,162	7	-	3,169	139	145
Inverter	220	-	-	220	209	-	-	209	11	11
Land	1,128	-	-	1,128	-	-	-	-	1,128	1,128
Land and Property	13,736	-	-	13,736	-	-	-	-	13,736	13,736
Land Property Cherpu	19,759	-	-	19,759	-	-	-	-	19,759	19,759
Office Building	219	-	-	219	177	2	-	179	40	42
Daily Collection machine	566	-	-	566	537	-	-	537	28	28
Safe	1,645	-	-	1,645	1,188	110	-	1,299	346	457
UPS Hykon	2,568	-	-	2,568	2,089	114	-	2,203	365	479
Fax Machine	148	-	-	148	141	-	-	141	7	7
Weighing Balance	534	-	-	534	399	59	-	458	75	134
Fingerprint System	154	-	-	154	146	-	-	146	8	8
Lotto Machine	70	-	-	70	67	-	-	67	3	3
Security System	393	-	-	393	338	21	-	359	34	56
Printer	389	120	-	509	373	105	-	478	32	16
Photocopy & Scanner	165	-	-	165	-	-	-	157	8	-
Television	-	69	-	69	157	20	-	20	50	8
Mobile Phone	67	-	-	67	42	11	-	53	14	25
Total	1,11,712	342	-	1,12,053	60,519	1,532	-	62,051	50,002	51,192
(ii) Intangible Assets										
Computer software	2,280	-	-	2,280	2,192	-	-	2,192	88	88
Total	2,280	-	-	2,280	2,192	-	-	2,192	88	88
Previous Year	2,280	-	-	2,280	2,192	-	-	2,192	88	88

12 Long term loans and advances

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Other loans and advances (Secured, considered good)		
-Mortgage loan	2,38,674	2,59,473
-Passbook loan	115	3,015
Total	2,38,789	2,62,488

13 Other non current assets

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Security Deposits		
-Rent advance	50	50
Bank Deposit having maturity of greater than 12 months		
-Chit Security Deposit	43,950	91,250
-Other Fixed Deposit	54,240	56,740
Total	98,240	1,48,040

14 Cash and cash equivalents

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Cash on hand	853	692
Balances with banks in current accounts	11,681	25,614
Bank Deposit having maturity of less than 3 months		
-Chit Security Deposit	-	2,700
-Other Fixed Deposit	96,000	91,000
Others		
-Chit Security Deposits with original maturity for more than 3 months but less than 12 months	-	28,600
-Other Fixed Deposits with original maturity for more than 3 months but less than 12 months	42,591	92,463
Total	1,51,125	2,41,068

15 Other current assets

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Interest accrued	63,297	59,201
TDS on share dividend	16	-
Income tax Refund receivable	565	565
Chit Assets	1,20,212	1,37,278
Stamp	15	41
Electricity Security Deposit	135	135
Demat Security Deposit	-	200
Rent receivable	2,318	1,194
Service Tax Deposit	2,872	2,872
Suit Advance	10,332	10,332
Prepaid Insurance	61	145
Total	1,99,822	2,11,962

16 Revenue from operations

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Sale of services		
-Foremans Commission	62,302	58,260
Other operating revenues	-	-
-AD, FD and Bonus from terminated kuries	1,949	64
Others	-	-
-Interest Received	38,224	37,751
Total	1,02,476	96,076

17 Other Income

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Others		
-Miscellaneous income	8	6
-Rent received	13,196	11,358
-Suit and Litigation Reimbursement	-	1,902
Total	13,204	13,265

18 Employee benefit expenses

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Salaries and wages		
-Allowances	1,329	1,448
-Bonus	1,094	984
-Gratuity	480	821
-Salary	8,313	8,525
Contribution to provident and other funds		
-ESI	217	226
-Providend fund	920	953
Staff welfare expenses	-	100
Total	12,353	13,058

19 Finance costs

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Interest expense		
-Interest Paid on FD Loan	1,928	647
-Interest paid on kuri security deposit	13,678	26,504
-Other charges	103	-
Total	15,709	27,151

20 Depreciation and amortization expenses

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Depreciation	1,532	1,626
Total	1,532	1,626

21 Other expenses

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Kuri working commission & Bonus Prize	10,467	14,144
Travelling expenses	1,734	965
Advertising and publicity	665	146
Sitting fees	1,775	1,725
Printing and stationary	1,679	1,789
Suit and litigation expenses	5,253	-
Demat Share Expenses	300	390
Audit fee	767	767
GST Expenses	243	311
Postage and telephone	492	170
Electricity charges	715	877
Filing fees	1,171	1,146
Repairs and maintenance	399	593
Bad Debts	26,008	14,491
Rates and taxes	2,088	1,317
Miscellaneous expenses	301	157
Bank commission	59	74
Office expenses	5,149	4,327
INCOME TAX A/C 375	-	-
Insurance	333	43
Donation	1,088	640
Computer expenses	181	218
E Votting Charges	250	405
Total	61,116	44,695

22 Exceptional item

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Profit on sale of Agricultural land	-	-
Profit on sale of land	-	-
Total	-	-

23 Tax Expenses

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Current Tax	5,913	5,455
Deferred Tax	31	(214)
MAT Credit Entitlement	-	-
Prior Period Taxes	-	330
Total	5,944	5,571

24 Earning per share

Particulars	31-Mar-25	31-Mar-24
Profit attributable to equity shareholders (RS IN 00)	19,024	17,241
Weighted average number of equity shares	16,00,000	16,00,000
Earnings per share basic (Rs)	1.19	1.08
Earnings per share diluted (Rs)	1.19	1.08
Face value per equity share (Rs)	10	10

25 Auditors' Remuneration

(Rs in '00)

Particulars	31-Mar-25	31-Mar-24
Payments to auditor as		
- Auditor	413	413
- for taxation matters	354	354
- for company law matters	-	-
- for management services	-	-
- for other services	-	-
- for reimbursement of expenses	-	-
- Others 1	-	-
- Others 2	-	-
Total	767	767

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

27. Notes to Statutory Reserve

a) As per Section 8 (3) of The Chit Funds Act, 1982 Every Company carrying on chit business shall create and maintain a reserve fund and shall, out of the balance of profit of each year as disclosed in its profit and loss account and before any dividend on its shares is declared, transfer to such reserve fund, a sum equal to not less than ten per cent, of such profit. Accordingly, ₹ 2,49,350.00 have been transferred to statutory reserve during this year.

28. Notes on Dues

Particulars	No. of Suit Filed	Amount of Dues
Defaulted Kuri Subscribers	191	1,00,67,892.80
Mortgage Loan	25	Principal -2,38,67,384.00 plus Interest
Urban co-op Bank Chalakudy	3	Principal-31,00,000 plus Interest

Defaulted Kuri Subscribers:- The Company has filed suit for the recovery of subscription from defaulted subscribers including terminated Kuries.

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

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

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

31. Related Party Disclosures

As per Sec.2 of The Chit Fund Act, 1982, "chit" means a transaction whether called chit, chit fund, chitty, kuri or by any other name by or under which a person enters into an agreement with a specified number of persons that every one of them shall subscribe a certain sum of money (or a certain quantity of grain instead) by way of periodical installments over a definite period and that each such subscriber shall, in his turn, as determined by lot or by auction or by tender or in such other manner as may be specified in the chit agreement, be entitled to the prize amount. As per said definition each scheme (Chit/Kuri) is a related party for the Company (Foreman). 1. The following parties come under the purview of Related Parties, to comply with the disclosure requirement of Companies (Accounting Standards) Rules, 2021.

(a) Entities having control

SL No	2024-25	2023-24	SL No	2024-25	2023-24
1	112-29TH POOVAL KURI	112-29TH POOVAL KURI	43	164-10TH DAY MONTHLY KURI	164-10TH DAY MONTHLY KURI
2	114-29TH POOVAL KURI	114-29TH POOVAL KURI	44	165-4TH DAY MONTHLY	165-4TH DAY MONTHLY
3	116-5TH POOVAL KURI	116-5TH POOVAL KURI	45	166-7TH DAY POOVAL KURI	166-7TH DAY POOVAL KURI
4	117-24TH POOVAL KURI	117-24TH POOVAL KURI	46	167-12TH DAY MONTHLY KURI	167-12TH DAY MONTHLY KURI
5	119-5TH POOVAL KURI	119-5TH POOVAL KURI	47	168-28TH DAY POOVAL	168-28TH DAY POOVAL
6	120-24TH BI MONTH KURI	120-24TH BI MONTH KURI	48	169-23RD DAY MONTHLY	169-23RD DAY MONTHLY
7	121-24TH POOVAL KURI	121-24TH POOVAL KURI	49	170-15TH DAY MONTHLY KURI	170-15TH DAY MONTHLY KURI
8	123-5TH POOVAL KURI	123-5TH POOVAL KURI	50	171-5TH DAY MONTHLY	171-5TH DAY MONTHLY
9	124-24TH POOVAL KURI	124-24TH POOVAL KURI	51	172-28TH DAY MONTHLY KURI	172-28TH DAY MONTHLY KURI
10	125-10TH HALFYEAR KURI	125-10TH HALFYEAR KURI	52	173-5TH DAY POOVAL KURI	173-5TH DAY POOVAL KURI
11	126-10TH MONTHLY KURI	126-10TH MONTHLY KURI	53	174-ANANDHANIDHI	174-ANANDHANIDHI
12	127-10TH POOVAL KURI	127-10TH POOVAL KURI	54	175-20TH DAY MONTHLY	175-20TH DAY MONTHLY
13	128-15TH POOVAL KURI	128-15TH POOVAL KURI	55	176-10TH DAY MONTHLY KURI	176-10TH DAY MONTHLY KURI
14	131-5TH HALFYEAR KURI	131-5TH HALFYEAR KURI	56	177-2ND DAY MONTHLY KURI	177-2ND DAY MONTHLY KURI
15	132-15TH MONTHLY KURI	132-15TH MONTHLY KURI	57	178-1 ST DAY MONTHLY KURI	178-1 ST DAY MONTHLY KURI
16	134-15TH POOVAL KURI	134-15TH POOVAL KURI	58	179-24 TH DAY MONTHLY KURI	179-24 TH DAY MONTHLY KURI
17	135-24TH MONTHLY KURI	135-24TH MONTHLY KURI	59	181-24TH DAY MONTHLY KURI	181-24TH DAY MONTHLY KURI
18	136-29TH MONTHLY KURI	136-29TH MONTHLY KURI	60	182-5TH DAY MONTHLY KURI	182-5TH DAY MONTHLY KURI
19	138-24TH POOVAL KURI	138-24TH POOVAL KURI	61	183-24 TH DAY MONTHLY KURI	183-24 TH DAY MONTHLY KURI
20	139-15TH MONTHLY KURI	139-15TH MONTHLY KURI	62	184-15 TH DAY MONTHLY KURI	184-15 TH DAY MONTHLY KURI
21	140-10TH MONTHLY KURI	140-10TH MONTHLY KURI	63	185-15TH DAYMONTHLY KURI	185-15TH DAYMONTHLY KURI
22	141-29TH MONTHLY KURI	141-29TH MONTHLY KURI	64	186-20TH DAY MONTHLY KURI	186-20TH DAY MONTHLY KURI
23	142-5TH POOVAL KURI	142-5TH POOVAL KURI	65	187-20TH DAY MONTHLY KURI	187-20TH DAY MONTHLY KURI
24	143-5TH MONTHLY KURI	143-5TH MONTHLY KURI	66	188-23 RDDAYMONTHLY KURI	188-23 RDDAYMONTHLY KURI
25	144-5 TH POOVAL KURI	144-5 TH POOVAL KURI	67	189-23RDDAYMONTHLY KURI	189-23RDDAYMONTHLY KURI
26	145-29TH MONTHLY KURI	145-29TH MONTHLY KURI	68	190-22NDDAYMONTHLY KURI	190-22NDDAYMONTHLY KURI
27	146-29TH MONTHLY KURI	146-29TH MONTHLY KURI	69	191-14THDAYMONTHLY KURI	191-14THDAYMONTHLY KURI
28	147-10TH DAY MONTHLY KURI	147-10TH DAY MONTHLY KURI	70	192-27THDAYMONTHLY KURI	192-27THDAYMONTHLY KURI
29	149-15TH DAY MONTHLY KURI	149-15TH DAY MONTHLY KURI	71	193-12THDAYMONTHLY KURI	193-12THDAYMONTHLY KURI
30	150-10TH DAY MONTHLY KURI	150-10TH DAY MONTHLY KURI	72	194-10THDAYMONTHLY KURI	194-10THDAYMONTHLY KURI
31	152-29TH DAY POOVAL KURI	152-29TH DAY POOVAL KURI	73	195-10TH DAY MONTHLY KURI	195-10TH DAY MONTHLY KURI
32	153-29TH DAY MONTHLY KURI	153-29TH DAY MONTHLY KURI	74	196-11THDAYMONTHLY KURI	196-11THDAYMONTHLY KURI
33	154-10TH DAY MONTHLY KURI	154-10TH DAY MONTHLY KURI	75	197-5THDAY MONTHLY KURI	197-5THDAY MONTHLY KURI
34	155-24TH DAY MONTHLY KURI	155-24TH DAY MONTHLY KURI	76	198-7THDAY MONTHLY KURI	198-7THDAY MONTHLY KURI
35	156-29TH DAY POOVAL KURI	156-29TH DAY POOVAL KURI	77	199-7TH DAY MONTHLY KURI	199-7TH DAY MONTHLY KURI
36	157-29TH MONTHLY KURI	157-29TH MONTHLY KURI	78	200-22NDDAYMONTHLY KURI	200-22NDDAYMONTHLY KURI
37	158-24TH DAY MONTHLY	158-24TH DAY MONTHLY	79	201-24THDAYMONTHLY KURI	201-24THDAYMONTHLY KURI
38	159-1ST DAY MONTHLY KURI	159-1ST DAY MONTHLY KURI	80	202-12TH DAYMONTHLY KURI	202-12TH DAYMONTHLY KURI
39	160-27TH DAY MONTHLY KURI	160-27TH DAY MONTHLY KURI	81	203-20TH DAY MONTHLY KURI	203-20TH DAY MONTHLY KURI
40	161-15TH DAY MONTHLY KURI	161-15TH DAY MONTHLY KURI	82	204-27THDAYMONTHLY KURI	204-27THDAYMONTHLY KURI
41	162-20TH DAY MONTHLY	162-20TH DAY MONTHLY	83	205-4THDAYMONTHLY KURI	205-4THDAYMONTHLY KURI
42	163-20TH DAY MONTHLY	163-20TH DAY MONTHLY	84	206-6THDAYMONTHLY KURI	206-6THDAYMONTHLY KURI

SL No	2024-25	2023-24	SL No	2024-25	2023-24
85	207-6THDAYMONTHLY KURI	207-6THDAYMONTHLY KURI	95	217-3RD DAY MONTHLY KURI	217-3RD DAY MONTHLY KURI
86	208-17THDAYMONTHLY KURI	208-17THDAYMONTHLY KURI	96	218-5THDAY MONTHLY KURI	218-5THDAY MONTHLY KURI
87	209-14THDAYMONTHLY	209-14THDAYMONTHLY	97	219-18THDAY MONTHLY KURI	219-18THDAY MONTHLY KURI
88	210-15TH DAY MONTHLY	210-15TH DAY MONTHLY	98	220-10THDAY MONTHLY KURI	220-10THDAY MONTHLY KURI
89	211-25THDAYMONTHLY	211-25THDAYMONTHLY	99	221-12THDAY MONTHLY KURI	221-12THDAY MONTHLY KURI
90	212-23RDDAYMONTHLY	212-23RDDAYMONTHLY	100	222-8THDAY MONTHLY KURI	
91	213-26TH DAYMONTHLY KURI	213-26TH DAYMONTHLY KURI	101	223-19THDAY MONTHLY KURI	
92	214-7TH DAY MONTHLY KURI	214-7TH DAY MONTHLY KURI	102	224-27THDAY MONTHLY KURI	
93	215-1ST DAYMONTHLY KURI	215-1ST DAYMONTHLY KURI	103	225-21ST DAY MONTHLY KURI	
94	216-24TH DAY MONTHLY KURI	216-24TH DAY MONTHLY KURI	104	226-4THDAY MONTHLY KURI	

Key Managerial Personnel

March 31, 2025		March 31, 2024	
Name	Relation	Name	Relation
REV. Fr.Sebastian Vettath	Chairman	REV. Fr.Sebastian Vettath	Chairman
Mr. Jijo George	Managing Director	Mr. Jijo George	Managing Director

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

(b) Related Party Transactions

Rs in '00

Name	Relation	Nature of Payment	2024-25
Jijo George	Managing Director	Sitting Fee	190
Antony Kunjamara Rappai	Director	Sitting Fee	150
Limson Jose	Director	Sitting Fee	200
Anto Cheenapilly Varghese	Director	Sitting Fee	190
Jose Edathuruthikaran Augusty	Director	Sitting Fee	170
Paul Kunduparamban Antony	Director	Sitting Fee	175
Vincent Chemban Vareed	Director	Sitting Fee	165
Inchody Varghese Johnson	Director	Sitting Fee	195
James Thalikulam Anthappan	Director	Sitting Fee	170
Pudukkattukaran John Joy	Director	Sitting Fee	170
REV. Fr.Sebastian Vettath	Chairman	Travelling Allowance	200

(c) Entity Having Control with amount

ENTITY HAVING CONTROL					
SI No	Chit Schemes	31-Mar-25		31-Mar-24	
		Nature of Transactions(Net)	Amount	Nature of Transactions(Net)	Amount
1	112-29TH POOVAL	Amount Paid	80	Amount Paid	80
2	114-29TH POOVAL	Amount Received	11	Amount Received	11
3	116-5TH POOVAL	Amount Received	15	Amount Received	15
4	117-24TH POOVAL	Amount Paid	119	Amount Paid	119
5	119-5TH POOVAL	Amount Received	198	Amount Received	198
6	120-24TH BI MONTH	Amount Received	11	Amount Received	11
7	121-24TH POOVAL	Amount Paid	2193	Amount Paid	2,193
8	123-5TH POOVAL	Amount Paid	780	Amount Paid	780
9	124-24TH POOVAL	Amount Paid	1442	Amount Paid	1,442
10	125-10THHALFYEAR	Amount Paid	551	Amount Paid	536
11	126-10TH MONTHLY	Amount Paid	31	Amount Paid	31
12	127-10TH POOVAL	Amount Received	9554	Amount Received	9,554
13	128-15TH POOVAL	Amount Received	289	Amount Received	289
14	131-5TH HALFYEAR	Amount Received	599	Amount Received	599
15	132-15TH MONTHLY	Amount Paid	70	Amount Paid	70
16	134-15TH POOVAL	Amount Received	1363	Amount Received	1,363
17	135-24TH MONTHLY	Amount Received	98	Amount Received	98
18	136-29TH MONTHLY	Amount Received	96	Amount Received	96
19	138-24TH POOVAL	Amount Received	3047	Amount Received	3,047
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 DAYMONTHLY	Amount Received	833	Amount Received	833
30	150-10TH DAYMONTHLY	Amount Paid	467	Amount Paid	467
31	152-29TH DAYPOOVAL	Amount Received	137	Amount Received	137
32	153-29TH DAYMONTHLY	Amount Received	267	Amount Received	267
33	154-10TH DAYMONTHLY	Amount Paid	2,916	Amount Paid	2,916
34	155-24TH DAYMONTHLY	Amount Paid	1,275	Amount Paid	1,275
35	156-29TH DAYPOOVAL	Amount Received	70	Amount Received	70
36	157-29TH MONTHLY	Amount Paid	169	Amount Paid	169
37	158-24TH DAYMONTHLY	Amount Paid	554	Amount Paid	554
38	159-1ST DAYMONTHLY	Amount Received	184	Amount Received	184
39	160-27TH DAYMONTHLY	Amount Paid	13,757	Amount Paid	13,599
40	161-15TH DAYMONTHLY	Amount Paid	212	Amount Paid	212
41	162-20TH DAYMONTHLY	Amount Paid	1	Amount Paid	1
42	163-20TH DAYMONTHLY	Amount Received	1,437	Amount Paid	891
43	164-10TH DAYMONTHLY	Amount Paid	1,751	Amount Paid	2,522
44	165-4TH DAYMONTHLY	Amount Paid	648	Amount Paid	648
45	166-7TH DAYPOOVAL	Amount Received	5,450	Amount Received	37,376
46	167-12TH DAYMONTHLY	Amount Received	597	Amount Received	518
47	168-28TH DAYPOOVAL	Amount Paid	5,131	Amount Received	85,441
48	169-23RD DAYMONTHLY	Amount Received	6813	Amount Received	403
49	170-15TH DAYMONTHLY	Amount Paid	36,368	Amount Paid	44,408
50	171-5TH DAYMONTHLY	Amount Paid	5,331	Amount Paid	7,730
51	172-28TH DAYMONTHLY	Amount Paid	1,777	Amount Paid	1,777
52	173-5TH DAYPOOVAL	Amount Received	89,401	Amount Received	8,084
53	174-ANANDHANIDHI	Amount Received	125	Amount Received	125
54	175-20TH DAYMONTHLY	Amount Paid	417	Amount Paid	2,883
55	176-10TH DAYMONTHLY	Amount Received	432	Amount Received	432
56	177-2ND DAYMONTHLY	Amount Received	2,395	Amount Paid	2,587
57	178-1 ST DAYMONTHLY	Amount Paid	22,638	Amount Paid 2	3,767
58	179-24 TH DAYMONTHLY	Amount Received	1	Amount Received	1
59	181-24TH DAYMONTHLY	Amount Paid	1,326	Amount Paid	1,326
60	182-5TH DAYMONTHLY	Amount Paid	-	Amount Paid	-
61	183-24 TH DAYMONTHLY	Amount Paid	301	Amount Paid	301
62	184-15 TH DAYMONTHLY	Amount Paid	816	Amount Paid	816
63	185-15THDAYMONTHLY	Amount Received	229	Amount Received	229
64	186-20TH DAYMONTHLY	Amount Received	51	Amount Received	51
65	187-20TH DAYMONTHLY	Amount Received	75	Amount Received	75
66	188-23RDDAYMONTHLY	Amount Received	-	Amount Received	-
67	189-23RDDAYMONTHLY	Amount Received	484	Amount Received	84
68	190-22NDDAYMONTHLY	Amount Received	28	Amount Paid	996
69	191-14THDAYMONTHLY	Amount Received	2	Amount Received	2
70	192-27THDAYMONTHLY	Amount Received	82	Amount Paid	837
71	193-12THDAYMONTHLY	Amount Received	21	Amount Received	21
72	194-10THDAYMONTHLY	Amount Received	173	Amount Paid	37
73	195-10TH DAYMONTHLY	Amount Received	68	Amount Paid	2,966
74	196-11THDAYMONTHLY	Amount Received	1	Amount Received	1
75	197-5THDAYMONTHLY	Amount Received	177	Amount Paid	348
76	198-7THDAYMONTHLY	Amount Received	20	Amount Received	22
77	199-7TH DAYMONTHLY	Amount Received	28	Amount Received	28
78	200-22NDDAYMONTHLY	Amount Received	68	Amount Received	1,920
79	201-24THDAYMONTHLY	Amount Paid	274	Amount Paid	274
80	202-12THDAYMONTHLY	Amount Received	34	Amount Received	34
81	203-20TH DAYMONTHLY	Amount Received	129	Amount Received	5,229
82	204-27THDAYMONTHLY	Amount Paid	5,300	Amount Paid	9,517
83	205-4THDAYMONTHLY	Amount Received	239	Amount Received	4,923
84	206-6THDAYMONTHLY	Amount Received	23	Amount Received	104
85	207-6THDAYMONTHLY	Amount Received	15	Amount Received	3,353
86	208-17THDAYMONTHLY	Amount Received	1,162	Amount Paid	986
87	209-14THDAYMONTHLY	Amount Received	588	Amount Paid	106
88	210-15TH DAYMONTHLY	Amount Received	55	Amount Paid	2,748
89	211-25THDAYMONTHLY	Amount Paid	2,248	Amount Received	2,056
90	212-23RDDAYMONTHLY	Amount Received	279	Amount Received	2,911
91	213-26THDAYMONTHLY	Amount Paid	2,787	Amount Paid	1,748
92	214-7TH DAYMONTHLY	Amount Received	1,714	Amount Paid	1,570
93	215-1STDAYMONTHLY	Amount Received	3,872	Amount Received	818
94	216-24TH DAYMONTHLY	Amount Paid	6,053	Amount Received	3,940

95	217-3RD DAYMONTHLY	Amount Paid	1023	Amount Received	2,621
96	218-5THDAYMONTHLY	Amount Received	7806	Amount Received	9,562
97	219-18THDAYMONTHLY	Amount Received	13350	Amount Received	11,358
98	220-10THDAYMONTHLY	Amount Received	2945	Amount Received	3,745
99	221-12THDAYMONTHLY	Amount Paid	362	Amount Received	400
100	222-8THDAYMONTHLY	Amount Received	1993		
101	223-19THDAYMONTHLY	Amount Received	3450		
102	224-27THDAYMONTHLY	Amount Received	3850		
103	225-21ST DAYMONTHLY	Amount Received	2606		
104	226-4THDAYMONTHLY	Amount Received	2664		

(d) Details of Forman Commission Received

Rs in '00

DETAILS OF FORMAN COMMISSION RECEIVED			DETAILS OF FORMAN COMMISSION RECEIVED		
Chit Schemes	2024-25	2023-24	Chit Schemes	2024-25	2023-24
156-29TH DAY POOVAL			213-26TH DAYMONTHLY	2400	2,400
166-7TH DAY POOVAL	1750	2,625	1214-7TH DAY MONTHLY	3000	3,000
168-28TH DAY POOVAL	4320	4,320	215-1ST DAYMONTHLY	3600	3,600
173-5TH DAY POOVAL	6275	5,923	216-24TH DAY MONTHLY	4800	4800
200-22NDDAYMONTHLY	180	1,080	217-3RD DAY MONTHLY	2250	2250
203-20TH DAY MONTHLY	810	1,080	218-5THDAY MONTHLY	3600	3300
204-27THDAYMONTHLY	500	3,000	219-18THDAY MONTHLY	3600	2100
205-4THDAYMONTHLY	750	1,800	220-10THDAY MONTHLY	3000	1250
206-6THDAYMONTHLY	1,500		221-12THDAY MONTHLY	4400	
207-6THDAYMONTHLY	200	2,400	222-8THDAY MONTHLY	1485	
208-17THDAYMONTHLY	2520	2,520	223-19THDAY MONTHLY	1800	
209-14THDAYMONTHLY	1512	1,512	224-27THDAY MONTHLY	1750	
210-15TH DAY MONTHLY	1800	2,400	225-21ST DAY MONTHLY	750	
211-25THDAYMONTHLY	1650	1,800	226-4THDAY MONTHLY		
212-23RDDAYMONTHLY	3600	3,600	TOTAL	62,302	58,260

e) Loans given and repayment there of –NIL

f) Loans taken and repayment there of –NIL

32. CHIT LIABILITIES AND CHIT ASSETS

Rs in '00

SI No	Chit Schemes	2025		2024	
		Chit Assets	Chit Liabilities	Chit Assets	Chit Liabilities
1	112-29TH POOVAL	80	-	80	-
2	114-29TH POOVAL	-	11	-	11
3	116-5TH POOVAL	-	15	-	15
4	117-24TH POOVAL	119	-	119	-
5	119-5TH POOVAL	-	198	-	198
6	120-24TH BI MONTH	-	11	-	11
7	121-24TH POOVAL	2,193	-	2,193	-
8	123-5TH POOVAL	780	-	780	-
9	124-24TH POOVAL	1,442	-	1,442	-
10	125-10TH HALFYEAR	551	-	536	-
11	126-10TH MONTHLY	31	-	31	-
12	127-10TH POOVAL	-	9,554	-	9,554
13	128-15TH POOVAL	-	289	-	289
14	131-5TH HALFYEAR	-	599	-	599
15	132-15TH MONTHLY	70	-	70	-
16	134-15TH POOVAL	-	1,363	-	1,363
17	135-24TH MONTHLY	-	98	-	98
18	136-29TH MONTHLY	-	96	-	96
19	138-24TH POOVAL-	3,047	-	3,047	-
20	139-15TH MONTHLY	-	826	-	826
21	140-10TH MONTHLY	-	768	-	768
22	141-29TH MONTHLY	-	4	-	4
23	142-5TH POOVAL	140	-	140	-
24	143-5TH MONTHLY	-	1,295	-	1,295
25	144-5 TH POOVAL	408	-	40	8-
26	145-29TH MONTHLY	-	33	-	33

27	146-29TH MONTHLY	440	-	440	-
28	147-10TH DAY MONTHLY	58	-	58	-
29	149-15TH DAY MONTHLY	-	833	-	833
30	150-10TH DAY MONTHLY	467	-	467	-
31	152-29TH DAY POOVAL	-	137	-	137
32	153-29TH DAY MONTHLY	-	267	-	267
33	154-10TH DAY MONTHLY	2,916	-	2,916	-
34	155-24TH DAY MONTHLY	1,275	-	1,275	-
35	156-29TH DAY POOVAL	-	70	-	70
36	157-29TH MONTHLY	169	-	169	-
37	158-24TH DAY MONTHLY	554	-	554	-
38	159-1ST DAY MONTHLY	-	184	-	184
39	160-27TH DAY MONTHLY	13757	-	13,599-	-
40	161-15TH DAY MONTHLY	212	-	212	-
41	162-20TH DAY MONTHLY	1	-	1	-
42	163-20TH DAY MONTHLY	1437	-	891	-
43	164-10TH DAY MONTHLY	1751	-	2,522-	-
44	165-4TH DAY MONTHLY	648	-	648	-
45	166-7TH DAY POOVAL	5450	-	37,376	-
46	167-12TH DAY MONTHLY	597	-	518	-
47	168-28TH DAY POOVAL	5131	-	85,441	-
48	169-23RD DAY MONTHLY	6813	-	403	-
49	170-15TH DAY MONTHLY	36368	-	44,408-	-
50	171-5TH DAY MONTHLY	5331	-	7,730	-
51	172-28TH DAY MONTHLY	1,777	-	1,777	-
52	173-5TH DAY POOVAL	89401	-	8,084	-
53	174-ANANDHANIDHI	125	-	125	-
54	175-20TH DAY MONTHLY	417	-	2,883	-
55	176-10TH DAY MONTHLY	432	-	432	-
56	177-2ND DAY MONTHLY	2395	-	2,587-	-
57	178-1 ST DAY MONTHLY	22638	-	23,767-	-
58	179-24 TH DAY MONTHLY	1	-	1	-
59	181-24TH DAY MONTHLY	1326	-	1,326	-
60	182-5TH DAY MONTHLY	-	-	-	-
61	183-24 TH DAY MONTHLY	301	-	301	-
62	184-15 TH DAY MONTHLY	816	-	816	-
63	185-15TH DAYMONTHLY	229	-	229	-
64	186-20TH DAY MONTHLY	51	-	51	-
65	187-20TH DAY MONTHLY	75	-	75	-
66	188-23 RDDAYMONTHLY	-	-	-	-
67	189-23RDDAYMONTHLY	484	-	84	-
68	190-22NDDAYMONTHLY	25	-	996	-
69	191-14THDAYMONTHLY	2	-	2	-
70	192-27THDAYMONTHLY	82	-	837	-
71	193-12THDAYMONTHLY	21	-	21	-
72	194-10THDAYMONTHLY	173	-	37	-
73	195-10TH DAY MONTHLY	68	-	2,966	-
74	196-11THDAYMONTHLY	1	-	1	-
75	197-5THDAY MONTHLY	177	-	348	-
76	198-7THDAY MONTHLY	20	-	22	-
77	199-7TH DAY MONTHLY	28	-	28	-
78	200-22NDDAYMONTHLY	68	-	1,920	-
79	201-24THDAYMONTHLY	274	-	274	-
80	202-12TH DAYMONTHLY	34	-	34	-
81	203-20TH DAY MONTHLY	129	-	5,229	-
82	204-27THDAYMONTHLY	5300	-	9,517	-
83	205-4THDAYMONTHLY	239	-	4,923	-
84	206-6THDAYMONTHLY	23	-	104	-
85	207-6THDAYMONTHLY	15	-	3,353	-
86	208-17THDAYMONTHLY	1162	-	986	-
87	209-14THDAYMONTHLY	588	-	106	-
88	210-15TH DAY MONTHLY	55	-	2,748	-
89	211-25THDAYMONTHLY	2247	-	2,056	-
90	212-23RDDAYMONTHLY	279	-	2,911	-
91	213-26TH DAYMONTHLY	2787	-	1,748	-
92	214-7TH DAY MONTHLY	1714	-	1,570	-
93	215-1ST DAYMONTHLY	3872	-	818	-
94	216-24TH DAY MONTHLY	6052	-	3,940	-

95	217-3RD DAY MONTHLY	1023	-	2,621	
96	218-5THDAY MONTHLY	7806	-	9,562	
97	219-18THDAY MONTHLY	13350	-	11,358	
98	220-10THDAY MONTHLY	2945	-	3,745	
99	221-12THDAY MONTHLY	362	-	400	
100	222-8THDAY MONTHLY	1993			
101	223-19THDAY MONTHLY	3450			
102	224-27THDAY MONTHLY	3850			
103	225-21ST DAY MONTHLY	2606			
104	226-4THDAY MONTHLY	2664			
	TOTAL	120212	174627	1,37,278	2,05,567

33. Notes to Fixed Deposits

Rs in '00

(i)

Sl No	Bank	Account No	Current				Non-Current	
			Upto 3 months		More than 3 months but less than 12 months		More than 12 Months	
			2025	2024	2025	2024	2025	2024
1	Cherpu Service Co-Op(Main Branch)	85050					5000	
2	Cherpu Service Co-Op(Main Branch)	1/1735				4000		
3	Cherpu Service Co-Op(Main Branch)	1/1736				4000		
4	Cherpu Service Co-Op(Main Branch)	1/1737				4000		
5	Cherpu Service Co-Op(Main Branch)	1/1738				4000		
6	Cherpu Service Co-Op(Main Branch)	1/1739				4000		
7	Cherpu Service Co-Op. Evening Br	11526				5000		
9	Federal BankLimited	26769		15500				
10	Federal BankLimited	26751		15500				
11	Federal BankLimited	37999			4000			
12	Federal BankLimited	37981			3000			
13	Federal BankLimited	37965			1800			
14	Federal BankLimited	37973			1800			
15	Federal BankLimited	43534					1800	
16	Federal BankLimited	43542			4000			
17	Federal BankLimited	43567			3000			
18	Federal BankLimited	43559			3000			
19	Federal BankLimited	44953					5000	
20	Federal BankLimited	44938					6000	
21	Federal BankLimited	44920					6000	
22	Federal BankLimited	44946					4000	
23	Federal BankLimited	26918				15010		
24	UBI Cherpu	279078				4797		
25	UBI Cherpu	279995				4000		
26	UBI Cherpu	279996				4000		
27	UBI Cherpu	279997				4000		
28	UBI Cherpu	227484					5193	5193
29	UBI Cherpu	279021					5000	
30	UBI Cherpu	279022					3000	
31	UBI Cherpu	279020					4000	
32	UBI Cherpu	279019					2700	
33	UBI Cherpu	279023					8000	
34	Kerala State Co-OpBank Limited	200145	10000					
35	Kerala State Co-OpBank Limited	200154	10000					
36	Kerala State Co-OpBank Limited	200181	10000					
37	Kerala State Co-OpBank Limited	200172	10000					
38	Kerala State Co-OpBank Limited	200163	10000					
39	Kerala State Co-OpBank Limited	200215	15000					
40	Treasury SavingsBank	892698					2000	2000
41	Esaf Small FinanceBank	503643				10,000		
42	Esaf Small FinanceBank	503263				10,000		
43	State Bank Of India	418-274049		10000				
44	State Bank OfIndia	43283748453			4991			
45	State Bank OfIndia	418-274323		10000				
46	State Bank OfIndia 4	18-274221		10000				
47	State Bank Of India	418-634366		15000				
48	State Bank Of India	418-634694		15000				
49	State Bank Of India	344-799447				6,934		
50	State Bank OfIndia	388-206807				3722		
51	Urban Co-Operative Bank	2706929					31000	31000
52	CSB (Kurumpilavu)	2022041					3547	3547
53	CSB(Poochunnipadam)	1894885					15000	15,000

(ii) FD Charged with Chit Security

Rs in '00

SI No	Bank	Account No	Current				Non-Current	
			Upto 3 months		More than 3 months but less than 12 months		More than 12 Months	
			2025	2024	2025	2024	2025	2024
1	Federal BankLimited	157-3-37999						4000
2	Federal BankLimited	157-3-37981						3000
3	Federal BankLimited	157-3-37965				1800		
4	Federal BankLimited	157-3-37973				1800		
5	Federal BankLimited	157-3-40464				5000		
6	Federal BankLimited	157-3-40696				4000		
7	Federal BankLimited	157-3-40712				3000		
8	Federal BankLimited	157-3-40704				3000		
9	Federal BankLimited	157-3-43534						1800
10	Federal BankLimited	157-3-43542						4000
11	Federal BankLimited	157-3-43567						3000
12	Federal BankLimited	157-3-43559						3000
13	Federal BankLimited	157-3-44953						5000
14	Federal BankLimited	157-3-44938						6000
15	Federal BankLimited	157-3-44920						6000
16	Federal BankLimited	157-3-44946						4000
17	S I B LtdThrissur	756352		2700			2700	
18	UBI Cherpu	229021						5000
19	UBI Cherpu	279022						3000
20	UBI Cherpu	279020						4000
21	UBI Cherpu	279019						2700
22	UBI Cherpu	279023						8000
23	Kerala GraminBank	1557126				10000		
24	Kerala GraminBank	1276429					8000	8000
25	Kerala GraminBank	1276435					6000	6000
26	Kerala GraminBank	1276437					5000	5000
27	Kerala GraminBank	1276434					6000	6000
28	Kerala GraminBank	1276436					3750	3750
29	Kerala Gramin Bank	1651991					8000	
30	Kerala Gramin Bank	1651992					4500	

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

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

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

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

38. The Company has not traded or invested in Crypto currency or Virtual currency during the financial years ended March 31, 2025 and March 31, 2024.

39. There are no transactions not recorded in the books of accounts, which are disclosed during the Income tax assessment/search/survey for the financial years ended March 31, 2025 and March 31, 2024.

40. The Company has not revalued its Property, Plant and Equipment and Intangible Assets for the financial years ended March 31, 2025 and March 31, 2024.

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

42. The company has not entered in scheme of arrangement under section 230 to 237 of Companies Act 2013 during the period for the financial years ended March 31, 2025 and March 31, 2024.

43. Financial Ratios

SI No	Ratio	Numerator	Denominator	Current Period	Previous Period	% Variance	Reason for Variance
1	Current Ratio	Current Asset	Current Liability	1.29	1.62	0.20	
2	Debt- Equity Ratio	Total Debts	Equity	0.33	0.91	0.64	Repayment of KSD
3	Net Capital Turnover Ratio	Net Sales	Average Working Capital	0.81	0.56	0.45	Higher revenue during CY
4	Net Profit Ratio	Net Profit	Net Sales	18.56%	17.94%	0.03	

Sl No	Ratio	Numerator	Denominator	Current Period	Previous Period	% Variance	Reason for Variance
1	Current Ratio	Current Asset	Current Liability	1.29	1.62	0.20	
2	Debt- Equity Ratio	Total Debts	Equity	0.33	0.91	0.64	Repayment of KSD
3	Net Capital Turnover Ratio	Net Sales	Average Working Capital	0.81	0.56	0.45	Higher revenue during CY
4	Net Profit Ratio	Net Profit	Net Sales	18.56%	17.94%	0.03	

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

Particulars	Amounts in ₹	
	As at March 31, 2025	March 31, 2024
(a)Value of Imports calculated on C.I.F basis by the Company during the Financial Year in respect of -		
I. Raw Materials	0.00	0.00
II. Components and Spare Parts;	0.00	0.00
III. Capital Good		
(b)Expenditure in Foreign currency during the financial year on account of Royalty, Know how, professional and consultation fees, interest and other matters	0.00	0.00
(c) Total value if all imported raw materials, spare parts and components consumed during the financial year and the total value of all indigenous raw materials, spare parts and components similarly consumed and the percentage of each to the total components	0.00	0.00
(d) The amount remitted during the year in foreign currencies on account of dividends with a specific mention of the total number of non-resident shareholders, the total number of shares held by them on which the dividends were due and the year to which the dividends related	0.00	0.00
(e) Earnings in foreign exchange classified under the following heads namely :-		
I. Export of goods calculated on F.O.B basis	0.00	0.00
II. Know-how ,professional and consultation fees;	0.00	0.00
III. Interest and Dividend ;	0.00	0.00
IV. Other Income, indicating the nature thereof	0.00	0.00
TOTAL	0.00	0.00

As per our report of even date attached

For and on behalf of the Board

REV. FR.SEBASTIAN VETTATH

Chairman (DIN: 09537067)

ANTO CHEENAPILLY VARGHESE

Managing Director (DIN: 07645303)

PAUL KUNDUPARAMBAN ANTONY

Director (DIN:07989995)

For R. Rajan Associates

Chartered Accountant

Firm Registration No : 003422S

Sd/-

CA. S SIVARAMAKRISHNAN FCA

Partner

M. No : 020127

Place : Cherpu

Date : 06-08-2025

UDIN: 25020127BMNQQT1141

Form No. MGT-11

Proxy form

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

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

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

I/We, being the member (s) of shares of the above named company, hereby appoint

1. Name:
Address:
E-mail Id:
Signature:....., or failing him

2. Name:
Address:
E-mail Id:
Signature:....., or failing him

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 98th Annual general meeting of the company, to be held on Wednesday, 24th September 2025 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:

Sl.No.	Resolution
Ordinary Business	
1	Adoption of audited financial statements for the financial year ended 31.03.2025 and reports of the Board of Directors and Auditors thereon.
2	Declaration of dividend.
3	Re-appointment of Sri. Anto Cheenapilly Varghese (DIN: 07645303), Director retiring by rotation.
4	Re-appointment of Sri. Inchody Varghese Johnson (DIN: 09536477), Director retiring by rotation.
5	Retirement of Sri. Jose Edathuruthikaran Augusty (DIN:07645305), Director liable to retire by rotation, who does not seek re-election
Special Business	
6	Appointment of Sri. Anto Cheenapilly Varghese (DIN: 07645303) as Managing Director of the company for a period of one year with effect from 05.07.2025

Signed this day of September, 2025.

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.

Form No. MGT-12**Polling Paper**

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

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

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

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

Item No.	Resolution	Vote by marking (✓) in the appropriate column	
		I assent to the resolution	I dissent from the resolution
1	Adoption of audited financial statements for the financial year ended 31.03.2025 and reports of the Board of Directors and Auditors thereon.		
2	Declaration of dividend.		
3	Re-appointment of Sri. Anto Cheenapilly Varghese (DIN:07645303), Director retiring by rotation.		
4	Re-appointment of Sri. Inchody Varghese Johnson (DIN:09536477), Director retiring by rotation.		
5	Retirement of Sri. Jose Edathuruthikaran Augusty (DIN:07645305), Director liable to retire by rotation, who does not seek re-election		
6	Appointment of Sri. Anto Cheenapilly Varghese (DIN:07645303) as Managing Director of the company for a period of one year with effect from 05.07.2025		

Place: Cherpu

Date: 24.09.2025

(Signature of the shareholder)

SHARE HOLDER INSTRUCTIONS FOR E-VOTING

CDSL e-Voting System – For Remote e-voting

THE INTRUCTIONS OF SHAREHOLDERS FOR REMOTE E-VOTING:

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

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

(i) The voting period begins on 21st September, 2025 at 09.00 a.m and ends on 23rd September, 2025 at 05.00 p.m.. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date (record date) of 17th September, 2025 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

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

(iii) Pursuant to SEBI Circular No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

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

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

Pursuant to above said SEBI Circular, Login method for e-Voting for Individual shareholders holding securities in Demat mode CDSL/NSDL is given below:

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

SHARE HOLDER INSTRUCTIONS FOR E-VOTING

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

SHARE HOLDER INSTRUCTIONS FOR E-VOTING

Individual Shareholders (holding securities in demat mode) login through their Depository Participants (DP)	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period.
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Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

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

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 2109911
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at : 022- 4886 7000 and 022 - 2499 7000

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

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

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

2) Click on "Shareholders" module.

3) Now enter your User ID

a. For CDSL: 16 digits beneficiary ID,

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

• Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and

register themselves in the “Corporates” module.

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

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

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

If you have any queries or issues regarding e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact toll free no. 1800 2109911

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, MarathonFuturex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 2109911

A POOVAL KURI										
NO	KURI	STARTING DATE	END DATE	NO	DIV	SUB	AMT	SALA	FOREMAN	PRIZE AMT
1	173	05/05/2010	05/07/2026	50	11	550	12000	600000	40000	560000
B KERALA CHIT										
1	209	14.07.2021	14.06.2026	60	2	120	1500	180000	6300	83700
2	212	23.02.2022	23.03.2026	50	2	100	6000	600000	15000	285000
3	213	26.04.2022	26.05.2026	50	2	100	4000	200000	10000	190000
4	214	07.06.2022	07.07.2026	50	1	50	10000	500000	25000	475000
5	215	01.08.2022	01.11.2025	40	3	120	5000	200000	10000	190000
6	216	24.02.2023	24.05.2026	40	1	40	20000	800000	40000	760000
7	217	03.03.2023	03.04.2027	50	3	150	2500	125000	6250	118750
8	218	05.05.23	05.06.2027	50	2	100	6000	300000	15000	285000
9	219	18.09.23	18.10.2027	50	3	150	4000	200000	10000	190000
10	220	10.11.23	10.12.2027	50	1	50	10000	500000	25000	475000
11	221	12.05.24	12.08.2027	40	1	40	20000	800000	40000	760000
12	222	08.05.24	08.04.2029	60	3	180	1500	90000	4500	85500
13	223	19.07.2024	19.07.2026	25	4	100	4000	100000	5000	95000
14	224	27.09.2024	27.10.2028	50	1	50	10000	500000	25000	475000
15	225	21.11.2024	21.02.2028	40	3	120	2500	100000	5000	95000
16	226	04.04.2025	04.07.2028	40	4	160	5000	200000	10000	190000
17	227	06.08.2025	06.07.2029	50	3	150	3000	150000	7500	142500

NEWLY STARTING KURIES

NO	AMOUNT	INSTALMENT	DIVISION	PRIZED	AUCTIONED	KURI SALA	PRIZE AMOUNT
1	2500	40	3	1	2	100000	95000
2	10000	50	1		1	500000	475000
3	2000	50	3	1	2	100000	95000
4	3000	50	3	1	2	150000	142500
5	5000	40	3	1	2	200000	190000
6	1200	50	3	1	2	60000	57000
7	4000	50	3	1	2	200000	190000
8	6000	50	3	1	2	300000	285000
9	12000	50	1		1	600000	570000
10	8000	50	3	1	2	400000	380000
11	2500	50	3	1	2	125000	118750
12	20000	40	1		1	800000	760000
						3535000	3358250



**THE PARISH CHIT
COMPANY LIMITED**





ദി പാരിഷ് ചിറ്റ് കമ്പനി ലിമിറ്റഡ്

H.O. ചേർപ്പ്, PH : 0487 2342437, MOB : 9446344305

