Tattva
Fincorp Limited

Annual Report
2025 - 26

Tattva
Fincorp Limited

TATTVA

'Tattva' in Sanskrit means principles, reality or truth.
As per various Indian schools of philosophical thoughts 'Tattva' denotes an element or aspect of reality. It conveys a message of goodness and ultimate positive result.

Tattva stands for business principles rooted in law, ethics, transparency, and accountability, with a focus on stakeholder well-being and responsible growth.

In just eight years, the company has earned recognition for resilience and innovation, navigating challenges like the global pandemic and natural calamities while charting its own path distinct from conventional market players. Strong leadership, adaptability, and sharp market insight have driven its standout performance in the NBFC sector.

For any long-term business, resources and technology are vital. While Tattva's practices match industry standards, it is flawless execution that sets it apart and keeps it in the spotlight.

True leadership comes from creating positive disruptions that uplift both the market and society. Tattva embraces this challenge with grit, aiming to stay a long-term market leader.

With strategic diversification and a commitment to sustainable growth, Tattva is well-positioned for the future—continuing to serve customers while standing as a symbol of trust and innovation.

Vision

To be a preferred brand in non-banking financial services and being an ideal destination for customer delight, quick processing, transparent dealings and value for money.

Mission

To establish a robust professional entity built upon a strong foundation, characterized by exceptional work ethics and a customer-centric focus, equipped to address the ever-evolving needs of our clients.

Tattva
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CORPORATE INFORMATION

Board of Directors	
Mr. C. Vijayakumaran Nair	Managing Director
Mr. P. R. Sathyanarayanan	Director
Mr. N. Muthuraman	Independent Director
Mr. Raju Kapparath	Independent Director

Key Managerial Personnel	
Mr. Benny K. D.	Chief Financial Officer
CS Nayana Gopal	Company Secretary

Senior Management	
Mr. Dinesh K Menon	Associate Director (Business Operations)
Mr. Rama Varma Raja K.C.	Associate Director (Credit)
Mr. Rajendrakumar P.	Associate Director (Resource Mobilization - Retail)
Mr. Gopinath Vellalath	Associate Director (Process Audit)
Mr. Sabu Joseph	Associate Director (Resource Mobilization – Corporate)
Mr. Sudheesh E. S.	Sales & Marketing Head
Mr. Prajeesh T. V.	Collections & Recovery Head

Our Bankers								
IDFC First Bank	South Indian Bank	Federal Bank	IDBI Bank	CSB Bank	ICICI Bank	State Bank of India	AU Bank	City Union Bank

Our Regulatory Intermediaries	
Registrar & Share Transfer Agent (RTA)	MUFG Intime India Private Limited (Formerly Link Intime India Private Limited) C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai- 400083
Statutory Auditors	M/s J A A S & Co., Chartered Accountants, N2, Bogan Villa Apartments, K-109, 16th Street, Anna Nagar East, Chennai – 600 102
Practicing Company Secretary	CS Prasanth K.N., Practicing Company Secretary, 1st Floor, Pallithodi Arcade, West Fort, ChungamKanjani Road, Thrissur, Kerala- 680 004
Debenture Trustees	Adv. M V Gopalakrishnan, Madimugar House, Ayyanthole, Thrissur, Kerala- 680003

Our Branch Locations	
Name of the Branch	**Address**
Thrissur	Second Floor, Prasad Arcade, Patturaikkal, Thrissur, Kerala - 680 022
Pattambi	First Floor, Vee Yes En Arcade, Perinthalmanna Road, Melepattambi, Palakkad, Kerala - 679306
Palakkad	First Floor, Ghanis, Fort Maidan, Palakkad, Kerala – 678013
Ernakulam	Second Floor, Veluthamana Arcade, Civil Lane Road, Chembumukk, Kochi - 682030
Chalakudy	First Floor, V & V Arcade, National Highway, Chalakudy, Kerala – 680307
Coimbatore	First Floor, Balaji Castle No. 11, Father Randy Street, RS Puram, Coimbatore, Tamil Nadu - 641002
Madurai	Second Floor, Rakesh Tower, Subramanya Pillai Street, SS Colony, Bypass road, Madurai – 625016
Perinthalmanna	First Floor, City Centre, Near Supplyco Outlet, Pattambi Road, Perinthalmanna, Malappuram – 679322
Thodupuzha	First Floor, George Town, Vengalloor PO, Thodupuzha, Kerala – 685608
Kozhikode	First Floor, Usha Kishan Arcade, West Hill, Kannur Road, Kozhikode, Kerala - 676005
Thiruvananthapuram	Second Floor, Devi Tower, M.G. Road, Pulimood, Thiruvananthapuram, Kerala - 695001

MESSAGE FROM MANAGING DIRECTOR

Dear Shareholders,

It gives me great pleasure to present my thoughts and reflections on the Company's performance and the evolving business environment.

The global economy continues to navigate a period of uncertainty. While the world has largely emerged from the disruptions caused by the COVID-19 pandemic, a series of geopolitical developments—including the Russia–Ukraine conflict, trade and tariff disputes, and ongoing tensions in West Asia—have continued to impact global markets. Consequently, businesses across sectors have operated in an environment characterized by volatility and uncertainty over the past several years.

Against this backdrop, the Indian economy has demonstrated exceptional resilience and remains one of the fastest-growing major economies in the world. While global challenges have inevitably influenced growth prospects, India's strong economic fundamentals, policy initiatives, and expanding infrastructure have enabled the country to sustain its growth trajectory. In many ways, these challenges have accelerated structural reforms and encouraged businesses to become more agile, efficient, and self-reliant.

Government initiatives such as Make in India, coupled with significant investments in infrastructure development, have strengthened the nation's economic foundation and created new opportunities across industries. These developments are expected to serve as key drivers of India's next phase of economic growth.

In this encouraging environment, I am pleased to report that Tattva has delivered an excellent performance during FY 2025–26. Our balance sheet size has expanded to ₹150 crore, reflecting the strength of our business model and growth strategy. The Company recorded a 24% increase in revenue over the previous year, while net profit grew by 104%, reflecting more than a twofold increase. We successfully achieved almost all our key business objectives, positioning the Company for the next phase of accelerated and sustainable growth.

During the year, we also undertook a strategic realignment of our portfolio. The Company's total portfolio grew from ₹95.20 crore to ₹128.06 crore, reflecting a robust growth of 35% over the previous year. Gold loans now account for more than 60% of our live portfolio, while the relative share of certain other products has moderated. This transition was a conscious and well-planned initiative aimed at enhancing portfolio quality, strengthening asset performance, and reducing delinquency levels in line with industry standards. I am pleased to note that we have made significant progress in achieving these objectives.

The lending industry continues to evolve rapidly, creating both opportunities and challenges. The financial services sector is increasingly becoming a critical enabler of India's growth story. Recognizing this, the Government of India and the Reserve Bank of India continue to introduce regulatory and developmental measures aimed at strengthening the financial ecosystem. Greater collaboration between banks and NBFCs is opening new avenues for growth, innovation, and financial inclusion.

As a professionally managed organization, Tattva remains committed to adapting proactively to changing market dynamics. Our strategic focus will continue to be on business expansion, operational excellence, risk management, and customer-centric growth. While branch expansion will remain selective and need-based, we will continue to leverage technology, process efficiency, and strategic partnerships to scale our business effectively.

Looking ahead, I remain highly optimistic about the future. The opportunities before us are substantial, and we are well positioned to capitalize on them. Our objective is not merely to participate in market growth but to emerge as a benchmark institution within our segment. We will continue to pursue growth with discipline, integrity, and a long-term perspective, creating sustainable value for all stakeholders.

On behalf of the Board and management team, I extend my heartfelt gratitude to our shareholders, Board of Directors, banking partners, channel partners, auditors, employees, customers, and well-wishers for their continued trust and support. Your confidence in Tattva has been instrumental in our achievements, and we look forward to your continued partnership as we embark on the next chapter of our growth journey.

Together, we shall continue to build a stronger and more successful future.

Warm regards,

Thanks & regards,

C. Vijayakumaran Nair

Managing Director

NOTICE

Notice is hereby given that the 29th Annual General Meeting of the members of Tattva Fincorp Limited will be held on Friday, the 21st day of August, 2026 at 04.00 PM (IST) through video conferencing or Other Audio-Visual Means (OAVM)., to transact the following business:

Ordinary Business

1. **Adoption of Financial Statements and the reports of the Directors and Auditors thereon**

   To receive, consider and adopt the Audited Balance Sheet of the Company as on 31st March, 2026, Statement of Profit and Loss Account as on 31st March, 2026 and Cash Flow Statement as on that date together with notes forming part of accounts as audited and reported by the Statutory Auditors of the Company and the Directors' Report to the Shareholders thereon.

   "RESOLVED THAT, the Audited Standalone as well as Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2026 together with the reports of Board and Auditors thereon be and hereby considered and adopted.

2. **To appoint Statutory Auditors and to fix their remuneration**

   To Consider and if thought fit, to pass with or without modification(s) the following resolution as Ordinary Resolution;

   RESOLVED THAT pursuant to Sections 139, 142 of the Companies Act, 2013 ("Act") and other applicable provisions, if any, of the said Act and Companies (Audit and Auditors) Rules, 2014 made thereunder and other applicable rules, if any, under the said Act (including any statutory modification(s) or re-enactment thereof for the time being in force) M/s. J A A S & Co. Chartered Accountants, Chennai, (Registration No. 026009S), be and is hereby appointed as the Statutory Auditors of the Company commencing from the conclusion of this Annual General Meeting till the conclusion of Thirty Two consecutive Annual General Meeting to be held in the year 2029 at a remuneration to be fixed by the Audit Committee and /or Board of Directors of the Company.

3. **Declaration of Dividend on Ordinary (Equity) Shares**

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

   "RESOLVED that a Dividend of Rs. 1 (10%) per Equity Share of the face value of Rs. 10 each for the year ended 31st March, 2026 on 1,65,03,190 Ordinary (Equity) Shares of the Company aggregating Rs. 1,65,03,190/- as recommended by the Board of Directors be declared and that the said Dividend be distributed out of the Profits for the year ended on 31st March, 2026."

4. **Re-appointment of Mr. PR Sathyanarayanan (DIN: 07980702) as a Director liable to retire by rotation**

   To Consider and if thought fit, to pass with or without modification(s) the following resolution as Ordinary Resolution:

   "RESOLVED THAT, the Company to re- appoint Mr. PR Sathyanarayanan (DIN: 07980702), who retires by rotation and is eligible, as the Director of the Company."

Special Business

5. **Issue of secured redeemable Non-Convertible Debentures (NCDs) on private placement basis**

   To consider and if thought fit, pass with or without modification, the following as Special Resolution RESOLVED THAT pursuant to the provisions of Section 71 read with Section 42 and other applicable provisions, if any, of the Companies Act, 2013, and the Companies (Prospectus and Allotment of Securities) Rules, 2014 and the Companies (Share Capital and Debentures) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) and subject to the provisions of the Articles of Association of the Company and applicable circulars issued by the Reserve Bank of India, the consent of the members be and is hereby accorded to the Board of Directors of the Company, to make offer, invitation to subscribe and issue secured redeemable non-convertible debentures (NCDs) on private placement, in one or more tranches, subject to an aggregate limit of Rs.300Crore during the period commencing from the date of this meeting and until the completion of next Annual General Meeting to such persons eligible to subscribe the issue on such terms and conditions as may be determined by the Board of Directors;

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board be and is hereby authorized to prepare and authenticate offer letters, issue and allot debentures, create, charge, execute all such deeds, documents, instruments and writings as it may in its sole and absolute discretion deem necessary in relation thereto

RESOLVED FURTHER THAT the Board of Directors of the Company, be and is hereby authorised to do all such acts, deeds, matters and things and to execute all such agreements, documents, instruments, applications etc. as may be required, with power to settle all questions, difficulties or doubts that may arise in regard to the aforesaid resolution as it may in its sole discretion deem fit and to delegate all or any of its powers herein conferred to any of the Directors and/or Officers of the Company, to give effect to this resolution.

6. **To mortgage, Charge or hypothecate the assets of the company**

To consider and if thought fit, pass with or without modification, the following as Special Resolution

RESOLVED THAT pursuant to the provisions of section 180(1)(a) and other applicable provisions, if any, of the Companies Act, 2013 and the rules made there under (including any statutory modification(s) or re-enactment thereof for the time being in force), and subject to such other approvals and permissions as may be required, consent of the members be and is hereby accorded to sell, mortgage and or create charge on all or any of the movable and or immovable properties of the company, both present and future, up to the limits approved by the members under section 180(1)(c), in favour of lender(s), agent(s) and trustee(s) for securing the borrowings of the company to be availed by way of loan(s) and securities (comprising non-convertible debentures, bonds or other debt instruments) to be issued by the company, from time to time, together with interest at the respective agreed rates and all other costs, charges and expenses and all other monies payable by the company in terms of the loan agreement(s), debenture trust deed (s) or any other agreement / document, to be entered into between the company and the lender (s) / investor(s) / agent (s) and / or trustee (s), in respect of the said loans, borrowings / debentures on such terms and conditions and covenants in respect of enforcement of security as may be stipulated in that behalf and agreed to between the company and the lender(s), agent(s) and / or trustee(s).

RESOLVED FURTHER THAT the board of directors of the company (including any committee thereof), be and is hereby authorized to finalize and execute such debenture trust deeds or mortgage, charge, hypothecation, lien, promissory notes, deposit receipts and all such deeds, documents, instruments or writings as may be necessary, proper, desirable or expedient as they may deem fit and to do all such acts, deeds and things and give such directions, as may be deemed necessary, desirable or expedient, to give effect to this resolution.

7. **Approval of Related Party Transactions**

To consider and if thought fit, pass with or without modification, the following as Special Resolution RESOLVED THAT Pursuant to the provisions of section 188(1) and other applicable provisions of the Companies Act, 2013 if any, read with Companies (Meeting of Board and its powers) Rules, 2014 including any statutory amendments or modifications or re-enactments thereof, Related Party Transactions in the following nature, during and for the period 2026-27 be and are hereby approved.

Details of Related Parties	Nature of Related Party Transactions
All the existing Directors and KMPs along with the Directors being appointed in the AGM.	• Sale, purchase or supply of any goods or materials • Selling or disposing of or buying of property of any kind • Leasing of property of any kind • Availing or rendering of any services • Appointment of any agent for purchase or sale of goods, materials, services or property • Underwriting the subscription of any securities or derivatives thereof, of the Company

By order of Board of Directors

Date : 25.07.2026
Place : Ernakulam

CS Nayana Gopal
Company Secretary

NOTES:

1. The business set out in the notice will be transacted through electronic voting system and the company is providing facility for voting by electronic means. Instructions and other information relating to e-voting are given in this notice at the end.

2. The Ministry of Corporate Affairs, Government of India ("MCA") has permitted conducting of Annual General Meeting ("AGM") through VC or OAVM. In this regard, MCA issued General Circular No. 03/2025 dated September 22, 2025 read with other connected circulars issued in this regard (collectively referred as "MCA Circulars"), prescribing the procedure and manner of conducting the AGM through VC/OAVM. In compliance with the applicable provisions of the Companies Act, 2013 ("the Act"), Secretarial Standards on General Meeting, issued by The Institute of Company Secretaries of India ("SS-2"), MCA and SEBI Circulars/SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the 27th Annual General Meeting (AGM) of the Company will be held through VC/OAVM.

3. In compliance with the MCA Circulars, the provisions of the Act, the 29th AGM of the Company is being held virtually.

   The Notice convening this AGM along with the Integrated Annual Report is being sent by electronic mode to those Members whose e-mail address is registered with the Company/Depositories, unless a Member has specifically requested for a physical copy of the same. Members may kindly note that the Notice convening this AGM and Integrated Annual Report will also be available on the Company's website www.tattvafincorp.com.

4. Since this AGM is held through Video Conference /Other Audio Visual Means ("VC/OAVM"), route map to the venue is not required and therefore, the same is not annexed to this Notice.

5. Record Date for determining the members eligible to receive Final Dividend for the year 2025-26 is Friday, August14, 2026 ("Record Date").

   All correspondence relating to change of address, change in the e-mail ID already registered with the company, transfer / transmission of shares, issue of duplicate share certificates, bank mandates and all other matters relating to the shareholding in the company may be made to the Registrar and Share Transfer Agents (RTA) of the Company MUFG Intime India Private Limited (Formerly Link Intime India Private Limited), C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai- 400083. Phone: +91 422 2539835.

6. Electronic copy of the Notice of the aforesaid Annual General Meeting of the Company along with the Annual Report of the Company is being sent to all the Members whose names appear on the register of members / record(s) of depositories as on 25th July 2026 on their registered mail id. As the present Meeting is proposed to be held through video conferencing/ OAVM, no physical copies will be dispatched to the Members/ Trustees/ Debenture holders/ any other person.

7. Members can inspect the Register of Director and Key Managerial Personnel and their shareholding in terms of Section 170 of the Companies Act, 2013, Register of Members & Register of Contract or Arrangements as maintained under Section 88 & 189 of the Companies Act, 2013, respectively and such other relevant documents through electronic mode and can place the request on cs @ tattva fincorp.com in this regard.

8. We urge members to support our commitment to environmental protection by choosing to receive their shareholding communication through email. You can do this by updating your email addresses with your depository participants.

9. As the present meeting is proposed to be held through video conferencing/ OAVM, so the route map is not annexed with this Notice.

CDSL E-VOTING SYSTEM – FOR E-VOTING AND JOINING VIRTUAL MEETINGS:

1. The forthcoming AGM/EGM will thus be held through through video conferencing (VC) or other audio visual means (OAVM). Hence, Members can attend and participate in the ensuing AGM/EGM through VC/OAVM.
2. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), and MCA Circulars dated April 08, 2020, April 13, 2020 and May 05, 2020 the Company is providing facility of remote e-voting to its Members in respect of the business to be transacted at the AGM/EGM. For this purpose, the Company has entered into an agreement with Central Depository Services (India) Limited (CDSL) for facilitating voting through electronic means, as the authorized e-Voting's agency. The facility of casting votes by a member using remote e-voting as well as the e-voting system on the date of the EGM/AGM will be provided by CDSL.
3. The Members can join the EGM/AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the EGM/AGM through VC/OAVM will be made available to atleast 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the EGM/AGM without restriction on account of first come first served basis.
4. The attendance of the Members attending the AGM/EGM through VC/OAVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Companies Act, 2013.
5. Pursuant to MCA Circular No. 14/2020 dated April 08, 2020, the facility to appoint proxy to attend and cast vote for the members is not available for this AGM/EGM. However, in pursuance of Section 112 and Section 113 of the Companies Act, 2013, representatives of the members such as the President of India or the Governor of a State or body corporate can attend the AGM/EGM through VC/OAVM and cast their votes through e-voting.
6. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, the Notice calling the AGM/EGM has been uploaded on the website of the Company at www.tattvafincorp.com. The AGM/EGM Notice is also disseminated on the website of CDSL (agency for providing the Remote e-Voting facility and e-voting system during the AGM/EGM) i.e. www.evotingindia.com.
7. The AGM/EGM has been convened through VC/OAVM in compliance with applicable provisions of the Companies Act, 2013 read with MCA Circular No. 14/2020 dated April 8, 2020 and MCA Circular No. 17/2020 dated April 13, 2020 and MCA Circular No. 20/2020 dated May 05, 2020.
8. In continuation to this Ministry's General Circular No. 20/2020 dated 05.05.2020, General Circular No. 02/2022 dated 05.05.2022 and General Circular No. 10/2022 dated 28.12.2022 and after due examination, it has been decided to allow companies whose AGMs are due in the Year 2023 or 2024, to conduct their AGMs through VC or OAVM on or before 30th September, 2024 in accordance with the requirements laid down in Para 3 and Para 4 of the General Circular No. 20/2020 dated 05.05.2020

THE INTRUCTIONS OF SHAREHOLDERS FOR E-VOTING AND JOINING VIRTUAL MEETINGS ARE AS UNDER:

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

Step2: Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

1. The voting period begins on Tuesday, the 18thAugust, 2026 at 09.00 AM and ends on Thursday, the 20th August, 2026 at 05.00 PM. 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 14.08.2026 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

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

3. 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.

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

   Pursuant to abovesaid SEBI Circular, Login method for e-Voting and joining virtual meetings for Individual shareholders holding securities in

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with CDSL Depository	1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login to Easi / Easiest are requested to visit cdsl website www.cdslindia.com and click on login icon & New System Myeasi Tab. 2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the e-Voting is in progress as per the information provided by company. On clicking the e-Voting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. 3. If the user is not registered for Easi/Easiest, option to register is available at cdsl website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. 4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the e-Voting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders holding securities in demat mode with NSDL Depository	1. If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 2. If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS "Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

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 or joining virtual meeting & voting during the meeting.

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

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

5. Login method for e-Voting and joining virtual meetings for Physical shareholders and shareholders other than individual holding in Demat form.
    1. The shareholders should log on to the e-voting website www.evotingindia.com
    2. Click on "Shareholders" module
    3. Now enter your User ID
        a. For CDSL: 16 digits beneficiary ID,
        b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
        c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.
    4. Next enter the Image Verification as displayed and Click on Login.
    5. If you are holding shares in Demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.
    6. If you are a first-time user follow the steps given below:

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

6. After entering these details appropriately, click on “SUBMIT” tab.
7. 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.
8. For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
9. Click on the EVSN for the relevant <Tattva Fincorp Limited> on which you choose to vote.
10. 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.
11. Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.
12. 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.
13. Once you “CONFIRM” your vote on the resolution, you will not be allowed to modify your vote.
14. You can also take a print of the votes cast by clicking on “Click here to print” option on the Voting page.
15. 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.
16. There is also an optional provision to upload BR/POA if any uploaded, which will be made available to scrutinizer for verification.
17. Additional Facility for Non – Individual Shareholders and Custodians – For Remote Voting only.

a. 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.

b. A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.

c. 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.

d. The list of accounts linked in the login will be mapped automatically & can be delink in case of any wrong mapping.

e. 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.

f. 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; cs@tattvafincorp.com , if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

INSTRUCTIONS FOR SHAREHOLDERS ATTENDING THE AGM/EGM THROUGH VC/OAVM & E-VOTING DURING MEETING ARE AS UNDER:

1. The procedure for attending meeting & e-Voting on the day of the AGM/ EGM is same as the instructions mentioned above for e-voting.
2. The link for VC/OAVM to attend meeting will be available where the EVSN of Company will be displayed after successful login as per the instructions mentioned above for e-voting.
3. Shareholders who have voted through Remote e-Voting will be eligible to attend the meeting. However, they will not be eligible to vote at the AGM/EGM.
4. Shareholders are encouraged to join the Meeting through Laptops/IPads for better experience.
5. Further shareholders will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
6. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
7. Shareholders who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request in advance atleast 05 days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at cs@tattvafincorp.com. The shareholders who do not wish to speak during the AGM but have queries may send their queries in advance 05 days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at cs@tattvafincorp.com. These queries will be replied to by the company suitably by email.
8. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting.
9. Only those shareholders, who are present in the AGM/EGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise

not barred from doing so, shall be eligible to vote through e-Voting system available during the EGM/AGM.

10. If any Votes are cast by the shareholders through the e-voting available during the EGM/AGM and if the same shareholders have not participated in the meeting through VC/OAVM facility, then the votes cast by such shareholders may be considered invalid as the facility of e-voting during the meeting is available only to the shareholders attending the meeting.

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.
4. If you have any queries or issues regarding attending AGM & e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33
5. All grievances connected with the facility for voting by electronic means may be addressed to Mr. Mr. Rakesh Dalvi, Sr. Manager, (CDSL), Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call toll free no. 1800 21 09911.

EXPLANATORY STATEMENTS UNDER SECTION 102 (1) OF THE COMPANIES ACT, 2013

Item No.5

Special Resolution for Issue of Secured Redeemable and Non-Convertible Debentures under Private Placement Mode.

Proposed no. of debentures: 30,00,000

Face value of debentures: Rs 1,000/-

Amount proposed to be mobilized:
Rs 300,00,00,000/-

As per Section 42 and 71 and other applicable provisions of the Companies Act, 2013 and Rules made there under, a Company offering or making an invitation to subscribe to Secured, Redeemable and Non-Convertible Debentures (NCDs) on a private placement basis, is required to obtain the approval of shareholders by way of Special Resolution.

NCDs issued on private placement basis are a significant source of borrowings for the Company. Reserve Bank of India, being the regulatory body of NBFC's had issued new guidelines for issue of NCDs on private placement basis and the present issue is complying with such regulations.

The approval of the shareholders being sought by way of Special Resolution as per the provisions of Section 42 of the Companies Act, 2013 and Rules made there under, to enable the company to make offer or invitation to subscribe for NCDs on a private placement basis. The proposed private placement is in the long-term interest of the company and its existing members as the cost of issue is very low. Face value fixed for debentures is not based on any valuation, but for the asset size and volume of business of the Company, the said value is reasonable. The subject Special Resolution would remain valid for a period of one year commencing from the date of this meeting for securities issued on private placement basis.

None of the Directors and Key Managerial Person of the Company or their respective relatives is concerned or interested in passing of the Resolution.

Item No.6

To mortgage, Charge or hypothecate the assets of the company

As per the provisions of section 180(1)(a) of the Companies Act, 2013, a company shall not sell, lease or otherwise dispose of the whole or substantially the whole of the undertaking of the company or where the company owns more than one undertaking, of the whole or substantially the whole of any of such undertakings, unless approval of the shareholders is obtained by way of a special resolution.

In connection with the loan/credit facilities to be availed by the company, as and when required, through various sources for business purposes, the company might be required to create charges over its assets, properties and licenses by way of hypothecation, mortgage, lien, pledge etc. in favour of its lenders (up to the limits approved under section 180(1)(c) of the Act), for the purposes of securing the loan / credit facilities extended by them to the company. Accordingly, the board recommends the resolution to be passed as a special resolution.

None of the directors, key managerial personnel and their relatives is concerned or interested in the resolution.

Item No. 7

Approval of Related Party Transactions

Under the provisions of section 188 of Companies Act, 2013 read with Rule 15 of Companies (Meeting of Board and its Powers) Rules, 2014, prior approval has to be obtained through Special Resolution for the Related Party Transactions.

The Company at times is required to avail unsecured loans (Short Term) from Directors to meet business and operational contingencies and pursuant to provisions of Section 188(1)(d) of Companies Act 2013, availing or rendering any services comes under the category of related party transactions and the details are as given below:

Name of the Related Party	Name of the Directors	Nature of relation-ship	Nature/Terms of contract or arrangement	Other info if any
1. Mr. Chakkadath Vijayakumaran Nair (DIN: 07702882)	1. Mr. Chakkadath Vijayakumaran Nair (DIN: 07702882)	Self	Unsecured from Directors to meet business requirements with terms and conditions that come under 'Arms' length transac-tions.	The approval is for the period 2026-27. All the Directors are interested to the extent of their shareholding in the Company.
2. Mr. Puthamveetil Raman Sathyanarayanan (DIN:07980702)	2. Mr. Puthamveetil Raman Sathyanarayanan (DIN:07980702)	Self		

Hence the agenda is proposed for the approval of the members vide Special Resolution.

All the Directors and their relatives except Independent Directors are interested in the resolution to the extent of their holding in the Company. No KMPs and their relatives are interested in the resolution.

DIRECTORS' REPORT

Dear Shareholders,

The Board of Directors have pleasure in presenting the 29th Annual Report of the Company along with Audited Balance Sheet as at 31st March 2026 and the Statement of Profit & Loss for the period ended 31st March 2026 together with the schedules and notes forming part of it, as audited and reported by the Auditors.

1. Financial Results

The summarized financial results of the Company for the FY 2025-26 are:

Amount in Rs. (in Lakhs)

Description	2025-26	2024-25
Total Income	2,825.91	2,282.40
Total Expenditure	2,387.71	2,067.74
Profit before prior period items and tax	438.20	214.66
Prior period items	0	0
Profit before tax	438.20	214.66
Less: Tax for the year	110.39	55.64
Less: Deferred Tax	(0.09)	(1.42)
Profit/(Loss) for the period	327.90	160.44

2. Performance Review

The Company has reported total turnover of Rs. 28.26 Cr for the financial year as compared to Rs. 22.82 Cr in the previous year. Profit before Tax and Profit after tax is Rs. 4.38 Cr. and Rs.3.28 Cr. respectively as against Rs. 2.15 Cr. and Rs. 1.6 Cr. in the previous year. The revenue from operations of the company increased from Rs. 22.51 Cr. in 2024-25 to Rs. 28.04 Cr. in 2025-26.

Directors are very much confident that the expansion and diversification strategies that are being implemented during the current fiscal will lead to better growth next year.

3. Dividend & Reserves

Your Board has maintained the dividend pay-out at the same level as in the earlier years to balance between preservation of capital and rewarding shareholders. The Board of Directors have recommended a dividend of Rs. 1/- (Rupees One only) per equity share of Rs. 10/- (Rupees Ten only) each. Dividend is subject to approval of members at the ensuing Annual General Meeting and shall be subject to deduction of income tax at source.

During the period under report, the Company has reported a Profit After Tax of Rs. 3.28 crore and an amount of Rs. 65.58 Lakhs is transferred to the Statutory Reserve under the RBI directives out of the profit for the year and the balance is retained in the Reserves and surplus account.

4. State of Company's Affairs:

Nature of Business and operations of the Company

The Company is a Non-Banking Financing Company registered with RBI. The company is mainly into the business of providing different types of retail loans to its customers such as Gold Loan, Vehicle Loan, Loan Against Property, Personal Loans and Business Loans. There were no changes in the nature of business of the Company during the year.

The company also provides investment opportunities to its customers in the form of fully secured Non-Convertible Redeemable Debentures strictly as per the related RBI guidelines.

Business Plans

The long-term objective of the management is to convert the company in to a 'Super Market ' for all kind of financial products and services and accordingly, we have been constantly striving to enhance the range and depth of operations of the company since inception. Co-lending with banks is emerging as a good option for steady growth in a competitive market. As always in the past, be a front runner in this emerging business model, the company has already concluded agreements with leading banks for doing co-lending business.

Gold loan is the major business as a part of its diversification strategy and further expansion will be done based on the performance of the product.

The company is also planning to introduce few more unique products in to the market to make our position solid and stable in the long run.

Branch Expansion

Company planning to start more branches to expand business operations.

5. Capital

During the year under review the Company has not raised any capital.

6. Transfer of Unclaimed Dividend to Investor Education and Protection Fund:

The Company had declared dividend during the financial year 2025-26. However, there are no unclaimed or unpaid dividends remaining with the Company.

7. Disclosures pursuant to Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016

The company has complied with all applicable regulations prescribed by Reserve Bank of India from time to time.

8. Resource Mobilisation

The Company as an NBFC, mobilisation of resources at optimal cost and its deployment in the most profitable and secured manner constitutes the two important functions of the Company. The major source funds of the company were credit lines from banks and financial institutions but now the company is giving more emphasis on retail fund mobilisation through allotment of Secured Redeemable Non-Convertible Debentures (NCDs).

Share Capital

The authorized share capital of the Company is Rs. 25,00,00,000.00/- (Rupees Twenty-Five Crore Only) divided in to 2,50,00,000 Equity Shares of Rs.10/- (Rupees Ten Only) each and the paid-up share capital of the Company is Rs.16,50,31,900/- (Rupees Sixteen Crore Fifty Lakh Thirty One Thousand Nine Hundred Only) divided in to 1,65,03,190 (One crore Sixty Five Lakh Three Thousand One Ninety Only) Equity Shares of Rs.10/- (Rupees Ten Only) each. During the year the company has not allotted any shares.

Issue of Non-Convertible Debentures

To meet the business needs, Company has been issuing Secured, Redeemable and Non-Convertible debentures of varied interest rates in due compliance to RBI guidelines and relevant sections of Companies Act, 2013 and an amount of Rs. 9,74,45,000/- (Rupees Nine Crore Seventy Four Lakh Forty Five Thousand Only) has been mobilized during the period under report. All the debentures are secured and charge is created in favour of Debenture Trustee to secure the interests of debenture holders. As on 31st March, 2026 the outstanding balance of Secured Non-Convertible Debentures is Rs. 60.22 Cr as against Rs. 61.39 Cr. in the previous year.

Institutional Finance

The Company was mainly depending on Non-convertible Debentures and institutional finance for its working capital requirements since inception. As on March 31, 2026 the total outstanding amount of credit facilities from Banks is Rs. 22.53 Cr. as against Rs. 22.59 Cr. as on March 31, 2025.

9. Board Meetings

The Board of Directors has met 28 times to steer the affairs of the Company and the details are as given in **Annexure I**. The maximum interval between any two meetings did not exceed 120 days, as prescribed in the Companies Act, 2013.

10. Directors and Key Managerial Personnel

The Board of Directors and Key Managerial Personnel of the company as on 31st March, 2026 are as follows:

Sl. No	DIN/PAN	Name	Designation
01	07702882	Mr. C. Vijayakumaran Nair	Managing Director
02	07980702	Mr. P.R. Sathyanarayanan	Director
03	02375046	Mr. Muthuraman N.	Independent Director
04	06544218	Mr. Raju Kapparath	Independent Director
05	AUQPB7199F	Mr. Benny K.D.	Chief Financial Officer
06	BVVPG6518C	Ms. Nayana Gopal	Company Secretary

There were no changes in the composition of the Board of Directors or the Key Managerial Personnel (KMP) of the Company during the financial year.

11. Directors' Responsibility Statement

In terms of the requirements of section 134(3)(c) read with Rule 8, Companies (Accounts) Rules, 2014 and section 134(5) of the Companies Act 2013 Board of Directors of the Company hereby confirms that: –

i. In the preparation of the Annual Accounts for the year ended 31st March 2026, applicable accounting standards have been followed, along with proper explanation relating to material departures, wherever necessary.

ii. The Directors have 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 at the end of the financial year and the profit of the Company for the year ended on 31st March 2026.

iii. The Directors have 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.

iv. The Directors have prepared the annual accounts on a going concern basis.

v. The Internal Financial Controls to be followed by the Company, as required under the prevailing laws, are properly laid down and such Internal Financial Controls are adequate and operating effectively.

vi. The Directors have prepared proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

12. Declaration given by Independent Directors:

The Company has received declarations from all the Independent Directors confirming that they meet the criteria of independence as prescribed under Section 149(6) of Companies Act, 2013.

13. Compliance with Secretarial Standards of ICSI

The Company has complied with Secretarial Standards-1 (SS-1) on Board meetings and Secretarial Standards-2 (SS-2) on General meetings issued by the Institute of Company secretaries of India.

14. Committees

a. Committee

In accordance with the provisions of Section 177 of the Companies Act, 2013, the Board of Directors had constituted the Audit Committee. The Audit Committee comprises the following members:

- Mr. N Muthuraman - Chairman
- Mr. Raju Kapparath - Member
- Mr. P R Sathyanarayanan - Member

During the FY 2025-26, the meeting of the Audit Committee held on 04.04.2025, 02.07.2025, 06.09.2025,03.10.2025&02.01.2026. All the recommendations made by the Audit Committee were accepted by the Board.

b. Nomination & Remuneration Corporate Governance Committee

Pursuant to the provisions of Section 178 of the Companies Act, 2013 the Board of Directors has constituted the Nomination, Remuneration and Corporate Governance Committee. The composition of the Committee is as follows:

- Mr. Raju Kapparath - Chairman
- Mr. N Muthuraman - Member
- Mr. P R Sathyanarayanan - Member

During FY 2025-26, the meeting of the Nomination & Remuneration Committee held on 04.04.2025, 02.07.2025, 06.09.2025, 03.10.2025 & 02.01.2026

15. Auditors and Auditors' Report

M/s. Kanagaraj Associates, Chartered Accountants, resigned as the Statutory Auditors of the Company with effect from 20th March, 2026, due to their other professional commitments, resulting in a casual vacancy.

The Board of Directors, at its meeting held on 18th April, 2026, appointed M/s. J A A S & Co., Chartered Accountants, as the Statutory Auditors to fill the casual vacancy, and the appointment was approved by the members at the Extraordinary General Meeting held on 17th July, 2026.

The Auditors' Report on the Financial Statements for the financial year ended 31st March, 2026 does not contain any qualification, reservation, adverse remark or disclaimer. The Notes to the Financial Statements referred to in the Auditors' Report are self-explanatory and do not call for any further comments.

16. Reporting of fraud by Auditors

During the year under review the Statutory Auditors have not reported to the Audit Committee under Section 143 (12) of the Companies Act 2013, any instance of fraud committed against the company by its officers or employees, the details of which would need to be mentioned in the Board's Report.

17. Secretarial Audit Report

Secretarial Audit mandated under Section 204 of Companies Act 2013 is not applicable to the Company and hence Secretarial Audit Report is not annexed.

18. Cost Auditors

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

19. Loans, Guarantees and Investments

The Company has neither provided any loans nor any guarantees nor made any investments during the period under report which comes under the purview of section 186 of the Companies Act.

20. Related Party Transactions under Section 188(1)

All contracts /arrangements / transactions entered by the Company with related parties were in the ordinary course of business and on an arm's length basis. The particulars of contracts/arrangements/ transactions entered by the Company with related parties during the financial year referred to in Section 188(1) of the Companies Act, 2013 in prescribed Form AOC-2 is appended as **Annexure II** to the Directors Report.

Details of all material transaction with related parties are disclosed at Note No.20.3 to the Financial Statements.

21. Acceptance of Deposits

The Company is a Non-Systemically Important Non-Deposit taking NBFC registered with Reserve Bank of India with Registration No. B-07.00612. The Company has not accepted deposits during the period under report and hence no default has been committed so far in its repayment and no amount is remaining as unpaid and unclaimed at the end of the financial year.

22. Human Resources

HR Department is considered as the face and mind of the company which contribute to the productive work culture, morale, values, discipline and development of the organisation. It is need of the time to build a robust system through process up gradation and skill development to build a strong work culture and professionalism that will contribute to the success of the organisation and employee morale. The Company will continue its efforts in this direction.

The Company regards the employees as its core strength and provides opportunities to all staff for better learning and development.

23. Particulars of employees

None of the employee has received remuneration exceeding the limit as stated in rule 5(2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

24. Conservation of energy, technology upgradation Research & Development and foreign exchange transaction

The information pertaining to conservation of energy, technology absorption, research &

development and foreign exchange earnings and outgo as required under section 134(3)(m) of the Companies Act 2013 read with Rule 8(3) of the Companies (Accounts) Rules, 2014 are as follows.

Conservation of Energy and Technology absorption

The Company being a Non-Banking Financial Company, its activities are not energy intensive. However, the Company has taken adequate measures for conservation of energy and usage of alternative source of energy wherever possible.

Similarly, the operations of the company do not require adoption of any specific technology. However, the Company has been in the forefront in implementing latest Information technologies and tools towards enhancing customer convenience as well as security efficiency.

Foreign Exchange Earnings and Outgo

There are no foreign exchange earnings and outgo during the period covered under this report.

25. Internal Audit and Internal Control

During the year under review the provisions of Section 138 of the Companies Act 2013 relating to the Internal Audit is not applicable to the company. However, the Company has followed and adopted appropriate policies and procedures for ensuring the orderly and efficient conduct of its business, including adherence to the Company's guiding 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 disclosures. The Internal Audit system takes care to see that the income leakages are guarded against while minimizing possibilities for losses. The Internal Audit Department is in charge of an experienced professional having sufficient experience and expertise.

26. Risk Management Policy and its implementation

The risk management policy of the Company aims to identify diverse risks involved while conducting the business and set in motion strategies either to forestall them in advance or mitigate their impacts.

Some of the risks identified by the Company are as given below:

a) Industrial Risks

b) Management and Operations Risk

c) Market Risk

d) Credit & Liquidity Risk

e) Systems & Technology Risk

f) Legal & Compliance Risk

The basic steps involved in our Risk Management Policy are as follows:

a) Identification of risk
b) Evaluation of risk
c) Handling of risk
d) Implementation of the decisions
e) Monitoring and reviewing
f) Taking Corrective actions

27. Introduction of various Corporate Policies & initiatives

To comply with the various provisions of 'Corporate Governance Mechanisms', and professionalize management of the Company, various Policy initiatives were introduced by the Board in the decision making and its executing process of the Company.

28. CSR Policy

Section 135 of Companies Act, 2013, which deals with Corporate Social Responsibility, is not applicable to the Company per se. hence it is not required to formulate policy on corporate social responsibility. However, as a responsible corporate citizen of this land, we believe in the 'Triple Bottom Line' philosophy and contribute towards the sustainable development of People – Human Capital, Planet – Natural Capital and Profit and will introduce policies based on this in future.

29. Anti-Sexual Harassment Policy & Disclosure under the Sexual Harassment of Women at Workplace (Prevention, Prohibition, Redressal) Act 2013

The Internal Complaints Committee constituted by the Company under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013 looks into the complaints of aggrieved women employees, if any, and is instrumental in: promoting gender equality and justice and the universally recognized human right to work with dignity, prevention of sexual harassment of women at the workplace. During the year under review, there were no cases filed pursuant to the sexual harassment of women at work place (Prevention, prohibition and Redressal) Act, 2013.

30. Extract of Annual Return:

The extract of Annual Return in Form No. MGT -9 as per section 134(3)(a) of the Companies Act, 2013 read with Rule 12 of Companies (Management and Administration) Rules 2014, is annexed to this report (Annexure –3) and forms integral part of the report.

31. Material Changes between the Date of the Board Report and End of Financial Year

There have been no material changes and commitments, if any, affecting the financial position of the Company which have occurred between the end of the financial year of the Company to which the financial statements relate and the date of the report.

32. Subsidiaries, Joint Ventures and Associate Companies

As on 31st March, 2026 the Company does not have any Joint venture or Associate Company or Subsidiary Company. So, no company has become or ceased to be the Subsidiary/ Associate/Joint Venture of our company during the financial year under reference.

33. Details of significant and material orders passed by regulators or courts or tribunal

There are no significant and material orders passed by the regulators or courts or tribunals impacting the going concern status and company's operation in future.

34. General

Directors state that no disclosure or reporting is required in respect of the following items as there were no transactions on these items during the year under review:

- Issue of equity shares with differential rights as to dividend, voting or otherwise.
- Disclosure regarding issue of Employee Stock Options
- Change in Accounting Policy
- Disclosure regarding issue of Sweat Equity Shares

Board of Directors place on record their deep sense of gratitude to the Government of Kerala and Tamil Nadu, RBI Chennai, Registrar Companies, Coimbatore, Practicing Company Secretaries, Statutory Auditors, Debenture Trustee, Bankers and several other Central and State Government authorities for their continued support. Directors also wish to convey their deep appreciation and gratitude to the shareholders, valued customers and employees for their wholehearted support and co-operation.

For and on behalf of Board of Directors

C. Vijayakumaran Nair
Managing Director (DIN: 07702882)

Place : Ernakulam
Date : 25.07.2026

P. R. Sathyanarayanan
Director (DIN: 07980702)

Place : Ernakulam
Date : 25.07.2026

DETAILS OF BOARD MEETING HELD

No of Board Meeting	Date of Board Meeting	Board Strength	No of Directors Present	No of Board Meeting	Date of Board Meeting	Board Strength	No of Directors Present
1	04.04.2025	4	4	15	03.10.2025	4	4
2	28.04.2025	4	3	16	29.10.2025	4	3
3	05.05.2025	4	2	17	15.11.2025	4	2
4	29.05.2025	4	3	18	27.11.2025	4	3
5	27.06.2025	4	3	19	10.12.2025	4	2
6	02.07.2025	4	3	20	17.12.2025	3	2
7	16.07.2025	4	4	21	02.01.2026	3	2
8	29.07.2025	4	2	22	09.01.2026	3	4
9	07.08.2025	4	2	23	16.01.2026	3	2
10	25.08.2025	4	2	24	23.01.2026	4	4
11	28.08.2025	4	3	25	01.02.2026	4	2
12	02.09.2025	4	2	26	16.02.2026	4	2
13	06.09.2025	4	4	27	23.03.2026	4	2
14	29.09.2025	4	2	28	30.03.20226	4	3

Sl. No.	Name of Director	DIN	No. of Meetings held during the tenure	No. of Meetings Attended
1.	Mr. C Vijayakumaran Nair	07702882	23	23
2.	Mr. P R Sathyanarayanan	07980702	23	18
3.	Mr. N Muthuraman	02375046	23	5
4.	Mr. Raju Kapparath	06544218	2	2

C. Vijayakumaran Nair
Managing Director (DIN: 07702882)

Place : Ernakulam
Date : 25.07.2026

P. R. Sathyanarayanan
Director (DIN: 07980702)

Place : Ernakulam
Date : 25.07.2026

ANNEXURE II

FORM NO. AOC -2

(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014.)

Form for Disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub section (1) of section 188 of the Companies Act, 2013 including certain arm's length transaction under third proviso thereto.

1. Details of contracts or arrangements or transactions not at Arm's length basis.

Sl. No.	Particulars	Details
1	Name (s) of the related party & nature of relationship	NA
2	Nature of contracts/arrangements/transaction	NA
3	Duration of the contracts/arrangements/transaction	NA
4	Salient terms of the contracts or arrangements or transaction including the value, if any	NA
5	Justification for entering into such contracts or arrangements or transactions'	NA
6	Date of approval by the Board	NA
7	Amount paid as advances, if any	NA
8	Date on which the special resolution was passed in General meeting as required under first proviso to section 188	NA

2. Details of contracts or arrangements or transactions at Arm's length basis.

Sl No	Name (s) of the related party & nature of relationship	Nature of contracts/ arrangements/ transaction	Duration of the contracts /arrangements/ transaction	Salient terms of the contracts or arrangements or transaction including the value, if any	Date of approval by the Board	Amount paid as advances if any	Any other Re marks

C. Vijayakumaran Nair
Managing Director (DIN: 07702882)

Place : Ernakulam
Date : 25.07.2026

P. R. Sathyanarayanan
Director (DIN: 07980702)

Place : Ernakulam
Date : 25.07.2026

Annexure: III

Form No MGT-9
EXTRACT OF ANNUAL RETURN
As on Financial Year ended on 31st March 2026
(Pursuant to section 92(3) of the Companies Act, 2013 and
Rule 12(1) of the Companies (Management and Administration) Rules, 2014

1. REGISTRATION & OTHER DETAILS

01	CIN	U65921TZ1996PLC007015
02	Registration	007015
03	Name of the Company:	TATTVA FINCORP LIMITED
04	Category / Sub-Category of the Company	Company Limited by Shares
05	Address of the Regd. Office of the Company	F-1, First Floor, Balaji Castle No:11, Father Randy Street, RS Puram, Coimbatore, TN - 640002
06	Whether Listed Company	No
07	Name, Address & Contact details of the Registrar and Transfer Agent if any:	MUFG Intime India Private Limited (Formerly Link Intime India Private Limited) C-101, 247 Park, LBS Marg, Vikhroli (West), Mumbai- 400 083

2. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10% or more of the total turnover of the company shall be stated.

Sl. No	Name & description of main products and services	NIC Code of the products	% of Turn over
01	Financial and other credit activities	64920	99.23

3. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES

Sl No	Name & Address of the Company	CIN/GLN	Holding/Subsidiary/ Associate	% of shares held	Applicable Section
Not Applicable					

4. SHARE HOLDING PATTERN (EQUITY SHARE CAPITAL BREAK UP AS WITH PERCENTAGE OF TOTAL EQUITY

(i) Category wise Share Holding

Category of share holder	No of shares held at the beginning of the year				No of shares held at the end of the year				% of Change
	Demat	Physi-cal	Total	% of shares	Demat	Phys-ical	Total	% of shares	
Promoters									
1. Indian									
a. Individual / HUF	47,03,875	--	47,03,875	28.50	47,03,875	--	47,03,875	28.50	0%
b. Central Govt	--	--	--	--	--	--	--	--	--
c. State Govt(s)	--	--	--	--	--	--	--	--	--
d. Body Corps	--	--	--	--	--	--	--	--	--
e. Banks/FIs	--	--	--	--	--	--	--	--	--
f. Any other	--		--		--				
Sub Total A(1)	47,03,875	--	47,03,875	28.50	47,03,875	--	47,03,875	28.50	0%
2. Foreign	--	--	--	--	--	--	--	--	--
a. NRI Individuals	--	--	--	--	--	--	--	--	--
b. Other Individuals	--	--	--	--	-	--	--	--	--
c. Body Corporate	--	--	--	--	--	--	--	--	--
d. Any other	--	--	--	--	--	--	--	--	--
Sub total A(2)	--	--	--	--	--	--	--	--	--
Total A	47,03,875	--	47,03,875	28.50	47,03,875	--	47,03,875	28.50	0%
Public	--				--				
Institutions	--	-	--	--	--	--	--	--	--
a. Mutual Funds	--	--	--	--	--	--	--	--	--
b. Banks/FI	--	--	--	--	--	--	--	--	--
c. Central Govt	--	--	--	--	--	--	--	--	--
d. State Govt(s)	--	--	--	--	--	--	--	--	--
e.Venture Capital Funds	--	--	--	--	--	--	--	--	--
f. Insurance	--	--	--	--	--	--	--	--	--
g. FIIs	--	--	--	--	--	--	--	--	--
h.Foreign Capital Venture Funds	--	--	--	--	--	--	--	--	--

I.Others (specify)	--	--	--	--	--	--	--	--	--
Sub Total B(1)	0	0	0	0	0	0	0	0	0
Non-Institutions	--	--	--	--	--	--	--	--	--
a. Body Corp	--	--	--	--	--	--	--	--	--
i. Indian	--	--	-	--	--	-	--	--	--
ii. Overseas	--	--	--	--	--	--	--	--	--
b. Individuals	--	--	--	--	--	--	--	--	--
Individual shareholders holding nominal share capital up to Rs 1 lakhs	8,800	--	8,800	0.05	8,800	--	8,800	0.05	0%
Individual shareholders holding share capital in excess of Rs 1 lakh	1,17,90,515	--	1,17,90,515	71.45	1,17,90,515	--	1,17,90,515	71.45	0%
HUF	--	---	--	--	--	--	--	--	--
NRIs	--	--	--	--	--	--	--	--	--
Overseas Corporate Bodies	--	--	--	--	--	--	--	--	--
Foreign Nationals	--	--	--	--	--	--	--	--	--
Clearing members	--	--	--	--	--	----	--	--	--
Trusts	--	--	--	--	--	--	--	--	--
Foreign Bodies	--	--	--	--	--	--	--	--	--
Sub Total									
B2	1,17,99,315		1,17,99,315	71.50	1,17,99,315		1,17,99,315	71.50	0%
TOTAL B	1,17,99,315		1,17,99,315	71.50	1,17,99,315		1,17,99,315	71.50	0%
Shares held by custodian for GDR & ADR	--	---	--	--	--	--	--	--	--
Grant Total	**1,65,03,190**	**--**	**1,65,03,190**	**100**	**1,65,03,190**	**--**	**1,65,03,190**	**100**	**--**

ii) Shareholding of Promoters

Sl No	Share Holders' Name	Share Holding at the beginning of the year			Shareholding at the end of the year			
		No of shares	% of total shares	% of shares pledged	No of shares	% of total shares	% of shares pledged	% of change during the year
01	Mr. C Vijayakumaran Nair	28,88,875	17.50	--	28,88,875	17.50	--	NIL
02	Mr. P R Sathyanarayanan	18,15,000	11.00	--	18,15,000	11.00	--	NIL

iii) Change in promoters' shareholding:

Name of the promoter	Shareholding at the beginning of the year		Cumulative shareholding during the year	
C Vijayakumaran Nair	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	28,88,875	17.50	28,88,875	17.50
Increase / Decrease	0	0	0	0
At the end of the year	28,88,875	17.50	28,88,875	17.50

Name of the promoter	Shareholding at the beginning of the year		Cumulative shareholding during the year	
P.R. Sathyanarayanan	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	18,15,000	11.00	18,15,000	11.00
Increase/ Decrease	0	0	0	0
At the end of the year	18,15,000	11.00	18,15,000	11.00

iv) Share Holding pattern of top ten shareholders (other than Directors, Promoters and Holders of GDR & ADRs):

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Amith Madhavan	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	8,45,400	5.13	8,45,400	5.13
Increase/ Decrease	0	0	0	0
At the end of the year	8,45,400	5.13	8,45,400	5.13

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Ramson Fin Solutions	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	6,67,353	4.04%	6,67,353	4.04%
Increase due to transfer	0	0	0	0
At the end of the year	6,67,353	4.04%	6,67,353	4.04%

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Mr. Annie Mathew Chowalloor	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	5,29,375	03.21	5,29,375	03.21
Increase/Decrease	0	0	0	0
At the end of the year	5,29,375	03.21	5,29,375	03.21

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Mrs. Sathya K	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	4,84,000	02.93	4,84,000	02.93
Increase/Decrease	0	0	0	0
At the end of the year	4,84,000	02.93	4,84,000	02.93

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Mr. Santhosh Kumar N	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	4,53,750	02.75	4,53,750	02.75
Increase/Decrease	0	0	0	0
At the end of the year	4,53,750	02.75	4,53,750	02.75

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Mr. Suresh Kannan	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	4,23,500	02.57	4,23,500	02.57
Increase/Decrease	0	0	0	0
At the end of the year	4,23,500	02.57	4,23,500	02.57

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Ms. Laya Luke	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	3,81,150	02.31	3,81,150	02.31
Increase/Decrease	0	0	0	0
At the end of the year	3,81,150	02.31	3,81,150	02.31

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Mr. Satheesh V	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	3,78,125	02.29	3,78,125	02.29
Increase/Decrease	0	0	0	0
At the end of the year	3,78,125	02.29	3,78,125	02.29

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Mr. Sabu Joseph	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	3,75,100	02.27	3,75,100	02.27
Increase/Decrease	0	0	0	0
At the end of the year	3,75,100	02.27	3,75,100	02.27

Name of the Share Holder	**Shareholding at the beginning of the year**		**Cumulative shareholding during the year**	
Mr. N Saravanakumar	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	3,63,000	02.20	3,63,000	02.20
Increase/Decrease	0	0	0	0
At the end of the year	3,63,000	02.20	3,63,000	02.20

v) Share Holding of Directors & Key Managerial Personnel:

Name of the Director	Shareholding at the beginning of the year		Cumulative shareholding during the year	
C Vijayakumaran Nair	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	28,88,875	17.50	28,88,875	17.50
Increase (Bonus Shares)	0	0	0	0
At the end of the year	28,88,875	17.50	28,88,875	17.50

Name of the Director	Shareholding at the beginning of the year		Cumulative shareholding during the year	
P R Sathyanarayanan	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	18,15,000	11.00	18,15,000	11.00
Increase (Bonus Shares)	0	0	0	0
At the end of the year	18,15,000	11.00	18,15,000	11.00

Name of the Director (Independent)	Shareholding at the beginning of the year		Cumulative shareholding during the year	
N Muthuraman	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	--	--	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	--	--	--	--

Name of the Director	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Raju Kapparath	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	--	--	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	--	--	--	--

Name of the KMP (CS)	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Nayana Gopal	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	--	--	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	--	--	--	--

Name of the KMP (CFO)	Shareholding at the beginning of the year		Cumulative shareholding during the year	
Benny K D	No of shares	% of share holding	No of shares	% of share holding
At the Beginning of the year	4,23,500	02.57	4,23,500	02.57
Decrease (Transfer)	3,23,500	1.96	1,00,000	0.61
At the end of the year	1,00,000	0.61	1,00,000	0.61

5. **INDEBTEDNESS**

Indebtedness of the Company including interest outstanding / secured but not due for payment

Amount in Rs.

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
At the beginning of the Financial Year				
i) Principal Amount	84,22,89,725.00	3,64,79,942.00	-	87,87,69,667.00
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	2,00,03,812.00	-	-	2,00,03,812.00
TOTAL	86,22,93,537.00	3,64,79,942.00	-	89,87,73,479.00
Change in indebtedness during the Financial Year	3,33,51,677.02	29,06,71,804.65		32,40,23,481.67
Net Change	3,33,51,677.02	29,06,71,804.65		32,40,23,481.67
Indebtedness at the end of the Financial Year				
i) Principal Amount	87,51,67,622.02	32,71,51,746.65	-	1,20,23,19,368.67
ii) Interest due but not paid				
iii) Interest accrued but not due	2,04,77,592.00	-	-	2,04,77,592.00
TOTAL				
	89,56,45,214.02	**32,71,51,746.65**	**-**	**1,22,27,96,960.67**

6. **REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL**

i) Remuneration to Managing Director, Whole Time Director and Manager

Sl. No.	Particulars of Remuneration	Name of MD	Total Amount
		Mr. C Vijayakumaran Nair	
01	Gross Salary a) Salary as per provisions contained in section 17(1) of the Income Tax Act 1961 b) Value of perquisites u/s 17(2) c) Profits in lieu of salary u/s 17(3)	Rs. 2,50,000/- per month Nil Nil	30,00,000.00 Nil Nil
02	Stock Option	--	--
03	Sweat Equity	--	--
04	Commission as per % of profit	--	--
05	Others (Festival Allowance)	10,000.00	10,000.00
			30,10,000.00

ii) Remuneration to other Directors:

Sl No	Name of Other Directors	Particulars of Remuneration	Total Amount
01	Mr. P.R. Sathyanarayanan	Rs. 1,50,000/- per month Other (Festival Allowance)	18,00,000.00 10,000.00
			18,10,000.00

iii) Remuneration to KMPs:

Sl No	Particulars of Remuneration	Key Managerial Personnel			
		CEO	CFO	CS	Total
01	Gross Salary a) Salary as per provisions contained in section 17(1) of the Income Tax Act 1961 b) Value of perquisites u/s 17(2) c) Profits in lieu of salary u/s 17(3)	NA	11,43,000.00	10,18,125.00	21,61,125.00
02	Stock Option	--			
03	Sweat Equity	--	-	-	-
04	Commission as per % of profit	--	--	--	--
05	Others (Festival Allowance)	--	10,000.00	33,146.00	43,146.00
	Total		**10,50,000.00**	**9,22,181.00**	**21,78,125.00**

7. PENALTIES/PUNISHMENTS & COMPOUNDING OF OFFENCES

Type	Section of the Companies' Act	Brief Description	Details of the Punishment	Authority	Appeal made if any
COMPANY: NIL					
DIRECTORS: NIL					
OTHER OFFICERS IN DEFAULT: NIL					

C. Vijayakumaran Nair
Managing Director (DIN: 07702882)

P. R. Sathyanarayanan
Director (DIN: 07980702)

Place : Ernakulam
Date : 25.07.2026

Place : Ernakulam
Date : 25.07.2026

Form No. MGT-8
[Pursuant to section 92(2) of the Companies Act, 2013 and rule 11(2) Companies (Management and Administration) Rules, 2014]

CERTIFICATE BY A COMPANY SECRETARY IN PRACTICE

We have examined the registers, records and books and papers of TATTVA FINCORP LIMITED (CIN:U65921TZ1996PLC007015) as required to be maintained under the Companies Act, 2013 and the rules made thereunder for the financial year ended on 31st March, 2026.

In our opinion and to the best of our information and according to the examinations carried out by us and explanations furnished to us by the company, its officers and agents, we certify that:

A. The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.

B. During the aforesaid financial year the Company has complied with provisions of the Act and Rules made thereunder in respect of:

1. Its status under the Act;

CIN	**U65921TZ1996PLC007015**
Registration Date	08.03.1996
Name of the Company	**Tattva Fincorp Limited**
Category / Sub-Category of the Company	Company limited by shares/ Indian Non – Govt Company
Address of the Registered office, Corporate Office and contact details	F-1, First Floor, Balaji Castle No:11, Father Randy Street, R.S Puram, Coimbatore, TN - 641002 1st Floor, Veluthamana Arcade, Civil lane Road, Chembumukku, Kakkanad P.O. Ernakulam, Kerala – 682030. Email: cs@tattvafincorp.com
Whether listed company Yes / No	No
Name, Address and Contact details of Registrar and Transfer Agent, if any	MUFG Intime India Private Limited (Formerly Link Intime India Private Limited) C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai 400 083 www.in.mpms.mufg.com Mob: 9773347873

2. Maintenance of registers and making entries therein within the time prescribed therefor;- Complied

3. The company has duly filed the forms and returns as stated in Annexure 'A' to this certificate, with the Registrar of Companies as prescribed under the Act and Rules made there under. The company was not required to file any returns or obtain any orders from the Regional Director, Central Government, Company Law Board, Tribunal, Court or other Authorities during the financial year.

4. Calling/convening/holding meetings of Board of Directors or its committees, and the meetingsof the members of the company on due dates as stated in the Annual Return in respect

of whichmeetings, proper notices were given and the proceedingshave been properly recorded in the Minutes Book/Registersmaintained for the purpose and the same have been signed;

5. The companyhas not closed its Register of Members.

6. The company has not given loans to its directors or persons or firms or companies referred in section 185 of the Act

7. Except Remuneration to managing Director & Directors Rs. 48,20,000/-, during the year company has not entered into any contract or arrangements with related parities which were in the ordinary course of business and on arm's length basis as specified in section 188 of the Act.

8. During the financial year the Company has made allotment of debentures as detailed in Annexure B andthere was no buy back of securities or reduction of share capital/ conversion of shares during the year.

9. There were no transactions necessitating the company to keep in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares.

10. During the financial year, the Company declared a dividend of Rs. 1,65,03,190, and the entire amount was duly disbursed to the shareholders. There was no unclaimed or unpaid amount remaining in the dividend payment account.

    Accordingly, the Company was not required to transfer any amount to the Investor Education and Protection Fund (IEPF), as there were no amounts due or remaining unpaid that were required to be transferred in accordance with Section 125 of the Companies Act, 2013.

11. Signing of audited financial statement as per the provisions of section 134 of the Act and report ofdirectors is as per sub - sections (3), (4) and (5) thereof;

12. The Company has Appointed Managing Director, Whole time Director, Independent Director, Company Secretary and Chief Financial officer.

13. The company has appointedM/s J A A S & Co.., Chartered Accountants, as statutory auditors as per the provisions of section139 of the Act;

14. The companywas not required to obtain any approvals of theCentral Government, Company Law Board, Regional Director, Registrar and/ or such authorities prescribed under the various provisions of the Act.

15. Based on the audit report I understand that the companyhas not accepted any deposits during the year 2025-2026;

16. There has borrowings from public financial institutions, banks and thereforecompany has filed creation/modificationand satisfaction of charges with ROC during the year. The Company had accepted unsecured loan from Directors and the balance whereof outstanding as on 31.03.2026 is Zero/

    The Company had also accepted unsecured loans from other body corporates and LLPs, against which the balance outstanding as at 31.03.2026 amounts to ₹32,71,51,746.65.

17. The company has not made any loans or given guarantees or provided securities to other bodies corporate falling under the provisions of section 186 of the Act during the year.

18. The company hasnot altered the provisions of the Memorandum/Articles of Association during the Year.

Place: Thrissur
Date: 10.08.2026

Prasanth K N
Membership No.F 13011
C.P. No: 19760
UDIN:F013011H001063051

ANNEXURE-A

Forms and Returns as filed by the Company with the Registrar of Companies, Regional Director, Central Government, the Tribunal, Court or other authorities, during the period ending on 31st March 2026 as per MCA website.

SL No	Forms	Date of Filing	Purpose of Filing	Filed whether within the period
1	MGT-14	12-04-2025	Re-Appointment of Managing Director	Yes
2	PAS-6	15-04-2025	Half Yearly Return on share capital for the Half year ended on 31.03.2025	Yes
3	PAS-3	29-04-2025	Return of Allotment NCD 2025-26/A	Yes
4	MGT-14	13-05-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/A	Yes
5	CHG-9	13-05-2025	Creation of Charge for Debenture 2025-26/A	Yes
6	GNL-2	30-05-2025	PAS-04 & PAS-05 NCD 2025-26/B	Yes
7	PAS-3	30-05-2025	Return of Allotment NCD 2025-26/B	Yes
8	CHG-9	12-06-2025	Creation of Charge for Debenture 2025-26/B	Yes
9	MGT-14	12-06-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/B	Yes
10	CHG-4	12-06-2025	Satisfaction of charge (NCD Series 2019-20/N)	Yes
11	CHG-4	12-06-2025	Satisfaction of charge (NCD Series 2022-23/B)	Yes
12	GNL-2	27-06-2025	PAS-04 & PAS-05 NCD 2025-26/C	Yes
13	PAS-3	28-06-2025	Return of Allotment NCD 2025-26/C	Yes
14	MGT-14	12-07-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/C	Yes
15	CHG-9	12-07-2025	Creation of Charge for Debenture 2025-26/C	Yes
16	CHG-4	12-07-2025	Satisfaction of charge (NCD Series - 2020-21/B)	Yes
17	CHG-4	12-07-2025	Satisfaction of charge (NCD Series - 2024-25/B-2)	Yes
18	CHG-4	18-07-2025	Satisfaction of charge - IDFC FIRST BANK (Charge ID : 100206405)	Yes
19	CHG-4	18-07-2025	Satisfaction of charge - IDFC FIRST BANK (Charge ID : 100165765)	Yes
20	CHG-4	18-07-2025	Satisfaction of charge - IDFC FIRST BANK (Charge ID : 100278874)	Yes
21	GNL-2	30-07-2025	PAS-04 & PAS-05 NCD 2025-26/D	Yes
22	PAS-3	29-07-2025	Return of Allotment NCD 2025-26/D	Yes
23	MGT-14	05-08-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/D	Yes

24	CHG-9	05-08-2025	Creation of Charge for Debenture 2025-26/D	Yes
25	GNL-2	29-08-2025	PAS-04 & PAS-05 NCD 2025-26/E	Yes
26	PAS-3	29-08-2025	Return of Allotment NCD 2025-26/E	Yes
27	MGT-14	13-09-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/E	Yes
28	CHG-9	13-09-2025	Creation of Charge for Debenture 2025-26/E	Yes
29	MGT-14	13-09-2025	Board Resolution for Account Adoption 2024-25	Yes
30	MGT-7	09-10-2025	Annual Return for the FY 2024-25	Yes
31	AOC-4	09-10-2025	Annual Filing 2024 (Financial Statements)	Yes
32	MGT-14	10-10-2025	Resolutions passed at AGM 2025	Yes
33	DIR-12	10-10-2025	Regularisation of Director Appointment - RajuKapparath	Yes
34	PAS-6	16-10-2025	Half Yearly Return on share capital for the Half year ended on 30.09.2025	Yes
35	GNL-2	29-09-2025	PAS-04 & PAS-05 NCD 2025-26/F	Yes
36	PAS-3	29-09-2025	Return of Allotment NCD 2025-26/F	Yes
37	MGT-14	18-10-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/F	Yes
38	CHG-9	18-10-2025	Creation of Charge for Debenture 2025-26/F	Yes
39	GNL-2	31-10-2025	PAS-04 & PAS-05 NCD 2025-26/G	Yes
40	PAS-3	30-10-2025	Return of Allotment NCD 2025-26/G	Yes
41	MGT-14	06-11-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/G	Yes
42	CHG-9	06-11-2025	Creation of Charge for Debenture 2025-26/G	Yes
43	CHG-1	08-11-2025	Charge Creation JMJ Fintech	Yes
44	CHG-1	26-11-2025	Charge Creation JMJ Fintech	Yes
45	GNL-2	27-11-2025	PAS-04 & PAS-05 NCD 2025-26/H	Yes
46	PAS-3	28-11-2025	Return of Allotment NCD 2025-26/H	Yes
47	MGT-14	22-12-2025	Board Resolution for Allotment & Creation of Charge NCD 2025-26/H	Yes
48	CHG-9	22-12-2025	Creation of Charge for Debenture 2025-26/H	Yes
49	CHG-4	16-01-2026	Satisfaction of charge (NCD Series -2019-20/H)	Yes
50	CHG-1	22-01-2026	Charge Creation JMJ Fintech	Yes

51	PAS-3	18-01-2026	Return of Allotment NCD 2025-26/J	Yes
52	MGT-14	28-01-2026	Board Resolution for Allotment & Creation of Charge NCD 2025-26/J	Yes
53	CHG-9	28-01-2026	Creation of Charge for Debenture 2025-26/J	Yes
54	AOC-5	29-01-2026	Corporate Office Change from Thrissur to Kochi	Yes
55	MGT-14	30-01-2026	Board Resolution for Corporate Office Change from Thrissur to Kochi	Yes
56	CHG-1	07-03-2026	Charge Creation City Union Bank	Yes
57	CHG-1	10-03-2026	Charge Creation JMJ Fintech	Yes
58	PAS-3	31-03-2026	Return of Allotment NCD 2025-26/K	Yes
48	CHG-9	22-12-2025	Creation of Charge for Debenture 2025-26/H	Yes
49	CHG-4	16-01-2026	Satisfaction of charge (NCD Series -2019-20/H)	Yes
50	CHG-1	22-01-2026	Charge Creation JMJ Fintech	Yes
51	PAS-3	18-01-2026	Return of Allotment NCD 2025-26/J	Yes
52	MGT-14	28-01-2026	Board Resolution for Allotment & Creation of Charge NCD 2025-26/J	Yes
53	CHG-9	28-01-2026	Creation of Charge for Debenture 2025-26/J	Yes

ANNEXURE

Details of allotment of securities during the Financial Year ended 31st March 2026

Non-Convertible Debentures

Sl. No.	Series	Date of Allotment	No. of Securities	Face Value	Total Nominal Amount
1	2025-26/A	28-04-2025	13100	1000	**1,31,00,000**
2	2025-26/B	29-05-2025	7350	1000	**73,50,000**
3	2025-26/C	27-06-2025	6100	1000	**61,00,000**
4	2025-26/D	29-07-2025	6500	1000	**65,00,000**
5	2025-26/E	28-08-2025	10450	1000	**1,04,50,000**
6	2025-26/F	29-09-2025	6720	1000	**67,20,000**
7	2025-26/G	29-10-2025	7770	1000	**77,70,000**
8	2025-26/H	27-11-2025	10770	1000	**1,07,70,000**
9	2025-26/J	16-01-2026	13305	1000	**1,33,05,000**
10	2025-26/K	30-03-2026	15380	1000	**1,53,80,000**

INDEPENDENT AUDITORS' REPORT

To

The Members of

M/s. Tattva Fincorp Limited

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the standalone financial statements of Tattva Fincorp Limited ("the Company"), which comprise the Balance Sheet as at March 31, 2026, and the Statement of Profit and Loss and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the standalone financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, and its profit and its cash flows for the year ended on that date.

Basis for Opinion

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

Other Matter

The financial statements of the Company for the year ended March 31, 2025, were audited by another auditor whose report dated September 06, 2025 expressed an unmodified opinion on those statements.

Our opinion is not modified in respect of this matter.

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

The Company's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, but does not include the financial statements and our auditor's report thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Management's Responsibility for the Standalone Financial Statements.

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

In preparing the financial statements, 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 the 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 Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- 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 Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.
- 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.
- 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 withthem all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards

Report on Other Legal and Regulatory Requirements

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

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

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

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

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

(d) In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act.

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

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

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

a. The Company has disclosed the impact of pending litigations on its financial position in its financial statements, if any.

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

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

d. (a) The Management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding that the Intermediary shall lend or invest in other persons or entities identified 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 have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding that the Company shall lend or invest in other persons or entities identified 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 performed, 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) contain any material misstatement.

e. The dividend declared or paid during the yearis in compliance with section 123 of the Companies Act, 2013.

f. Proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 for maintaining books of account using accounting software which has a feature of recording audit trail (edit log) facility is applicable to the Company with effect from April 1, 2023. Based on our examination, the company has used an accounting software which has a feature of recording audit trail (edit log) facility and the same has been operated throughout the year.

For J A A S & Co
Chartered Accountants
FRN: 026009 S

CA Stephan A
Partner
M.No : 260902
UDIN: 26260902RDCGXA8769

Place : Chennai
Date : 25.07.2026

ANNEXURE A TO THE INDEPENDENT AUDITORS' REPORT

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of Tattva Fincorp Limited of even date)

Based on the audit procedures performed for the purpose of reporting a true and fair view on the financial statements of the Company and taking into consideration the information and explanations given to us and the books of account and other records examined by us in the normal course of audit, we report that:

(i) The Company has maintained proper records showing full particulars of Property, Plant and Equipment and Intangible assets. The Property, Plant and Equipment have been physically verified by the management during the year and no material discrepancies were noticed on such verification. The Company has not revalued its Property, Plant and Equipment or intangible assets during the year. No proceedings have been initiated or are pending against the Company for holding any benami property.

ii) (a) The company is in the business of providing loans and advances and does not have any physical inventories. Accordingly, the provision of clause 3(ii)(a) of the order is not applicable to it.

(b) The company has been sanctioned working capital limits in excess of five crore rupees, in aggregate, from banks or financial institutions on the basis of security of current assets of the company during the year

(iii) The Company has granted loans and advances in the nature of loans in its ordinary course of business as an NBFC. The terms and conditions of the grant of such loans are not, prima facie, prejudicial to the Company's interest.

(c) The Company, being a Non-Banking Financial Company ('NBFC'), registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition, Asset Classification and Provisioning Norms, monitors repayments of principal and payment of interest by its customers as stipulated.

In our opinion and according to the information and explanations given to us, in respect of loans and advances in the nature of loans, the schedule of repayment of principal and payment of interest has been stipulated and in cases where repayment of principal and payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting. According to the information and explanation made available to us, reasonable steps are taken by the Company for recovery thereof

(d) The Company, being a NBFC, registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition Asset Classification and Provisioning Norms, monitors and report total amount overdue including principal and/ or payment of interest by its customers for more than 90 days.

In cases where repayment of principal and payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reponing. According to the information and explanation made available to us, reasonable steps are taken by the Company for recovery there of.

(e) Since the Company's principal business is to give loans. Accordingly; the provision of clause 3(iii) (e) of the Order is not applicable to it.

(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, paragraph 3 (iv) of the order is not applicable

(v) The Company has not accepted any deposits or amounts which are deemed to be deposits from the public.

(vi) The maintenance of cost records has not been specified by the Central Government under section 148(1) of the Companies Act, 2013.

(vii) The Company is generally regular in depositing undisputed statutory dues to the appropriate authorities. There were no undisputed amounts payable in respect of statutory dues in arrears as at March 31, 2026 for a period of more than six months from the date they became payable.

(viii) There were no transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.

(ix) The Company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender. The Company has not been declared a wilful defaulter and funds raised on a short-term basis have not been utilized for long-term purposes.

Accordingly, the provisions of paragraph 3(ix) (a), (b), (c), (d), (e) and (f) of the order are not applicable to the company and hence not commented upon.

(x) The Company has not raised moneys by way of initial public offer or further public offer and has not made any preferential allotment or private placement of shares or convertible debentures during the year.

(xi) No fraud by the Company or any fraud on the Company has been noticed or reported during the year. As represented to us by the management, there are no whistle-blower complaints received by the Company during the year.

(xii) The Company is not a Nidhi Company and hence reporting under clause 3(xii) of the Order is not applicable.

(xiii) In our opinion, the Company is in compliance with Section 177 and 188 of the Companies Act, 2013 with respect to applicable transactions with the related parties and the details of related party transactions have been disclosed in the standalone financial statements.

(xiv) In our opinion the Company has an adequate internal audit system commensurate with the size and the nature of its business.

(xv) The Company has not entered into any non-cash transactions with its directors or persons connected with its directors.

(xvi) (a) The Company has a valid Certificate of Registration (CoR) from the Reserve Bank of India to carry on the business of a Non-Banking Financial Institution under section 45-IA of the Reserve Bank of India Act, 1934.

(b) The Company has conducted its Non-Banking Financial activities with a valid CoR from the Reserve Bank of India.

(c) The Company is not a Core Investment Company (CIC).

(xvii) The Company has not incurred cash losses in the financial year and in the immediately preceding financial year.

(xviii) There has been a resignation of the statutory auditors during the year. We have taken into consideration the issues, objections and concerns raised by the outgoing auditors, and there are no significant concerns that impact our audit or reporting.

(xix) On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, and other information accompanying the financial statements, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that the Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date.

(xx) There are no unspent amounts towards Corporate Social Responsibility (CSR) requiring a transfer to a Fund specified in Schedule VII to the Companies Act.

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

For J A A S & Co
Chartered Accountants
FRN: 026009 S

CA Stephan A
Partner
M.No: 260902
UDIN: 26260902RDCGXA8769

Date: 25-07-2026
Place: Chennai

ANNEXURE B TO THE INDEPENDENT AUDITORS' REPORT

(Referred to in paragraph 2(f) under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of Tattva Fincorp Limited of even date)

Report on the Internal Financial Controls Over Financial Reporting 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 Tattva Fincorp Limited ("the Company") as of March 31, 2026 in conjunction with our audit of the standalone 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, 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.

Auditor's 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 and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013. 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.

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

Meaning of Internal Financial Controls Over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that

(1) pertain to the maintenance of records that accurately and fairly reflect the transactions and dispositions of the assets of the company;

(2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles; and

(3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

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

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2026, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For J A A S & Co
Chartered Accountants
FRN: 026009 S

CA Stephan A
Partner
M.No: 260902
UDIN: 26260902RDCGXA8769

Date: 25-07-2026
Place: Chennai

Auditor's report pursuant to RBI Directions "Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2016

1. We have audited the financial statements of M/s. TATTVA FINCORP LIMITED ("the Company") which comprise the balance sheet as at March 31,2026, the statement of profit and loss and the statement of cash flow for the year ended as on that date annexed there to and issued our audit opinion dated 25.07.2026 thereon. These financial statements are the responsibility of the company's management. Our responsibility was to express an opinion on the financial statements based on our audit. Our audit was concluded in the manner specified in the audit report.

2. As required by the Non-Banking Financial Companies Auditor's Report (Reserve Bank Directions, 2016, issued by the Reserve Bank of India ("RBI") and amended from time to time ("the Directions") and based on our audit referred to in the paragraph I above and based on the information and explanations given to us which to the best of our knowledge and belief were necessary for this purpose, we report hereby under on the matters specified in paragraph 3 of the Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2016in respect of the year ended March 31,2026.

3. (a) Management has represented to us that the company is engaged in the business of NonBanking Financial Institution "NBFI" company as defined in section 45-IA of the Reserve Bank of India Act, 1934 ('the Act") as amended from time to time, requiring it to hold aCertificate of Registration ("CoR") under section 45-IA of the Act. The company is registered with the RBI as an "NBFC-ICC (Investment and Credit Company) company without accepting Public Deposits" with effect from 08th March, 1996 under the original CoR Ref No. 8-07-00612 dated 14th June, 2001 which has been verified.

   (b) Based on the asset and income pattern as on March 31st2026 determined by the management in accordance with the Audited Financial Statements and other records of the company for the ended on that date and with provisions applicable to Non-Systematically Important NonBanking Financial (No-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions,20l6 as amended from time to time ("the Prudential Norms") the company is eligible to continue to hold such CoR.

   (c) The Board of Directors of M/s. TATTVA FINCORP LIMITED have passed a resolution in their meeting held in FY 2025-26 that the company does not hold any Public Deposit as on the date and will not accept the same in future without the prior approval of Bank in writing.

   (d) The company has not accepted any Public Deposits during the year ended March 31,2026.

   (e) The company has complied with, in all material respects, the prudential norms relating to income recognition, accounting standards, asset classification and provisioning on assets as applicable to it in terms of Non - Systematically Important Non-Banking Financial (Non- Deposit Accepting or Holding) Companies PrudentialNorms (Reserve Bank) Directions, 20l6 as amended from time to time during the year ended March 31,2026. We have no responsibility to update this report for events and circumstances occurring after the date of our audit report mentioned in paragraph 1 above. This report is issued solely for reporting on the matters specified in paragraph 3 of the Directions and is not to be used or distributed for any other purpose

For J A A S & Co
Chartered Accountants
FRN: 026009 S

CA Stephan A
Partner
M.No: 260902
UDIN: 26260902RDCGXA8769

Date: 25-07-2026
Place: Chennai

Tattva
Fincorp Limited

TATTVA FINCORP LIMITED

CIN : U65921TZ1996PLC007015

F-1, First Floor, Balaji Castle No:11, Father Randy Street, R.S Puram, Coimbatore, Tamil Nadu - 641002

BALANCE SHEET AS AT 31ST MARCH 2026

Particulars	Note No	AS AT 31.03.2026 Amount	AS AT 31.03.2025 Amount
		Rs. In Lakhs	Rs. In Lakhs
I. EQUITY AND LIABILITIES:			
(1) Shareholder's Funds			
(a) Share Capital	2	1,650.32	1,650.32
(b) Reserves and Surplus	3	501.00	332.20
(2) Share application money pending allotment			
(3) Non-Current Liabilities			
(a) Long-term borrowings	4	4,592.53	5,313.83
(b) Deferred tax liabilities (Net)		-	-
(c) Other Long term liabilities		-	-
(d) Long term Provisions		-	-
(4) Current Liabilities			
(a) Short-term borrowings	5	7,430.66	3,459.87
(b) Trade payables	6	-	-
(A) Total outstanding dues of micro enterprises and small enterprises	6 (A)	-	-
(B) Total outstanding dues of creditors other than micro enterprises and small enterprises	6 (B)	-	-
(c) Other current liabilities	7	321.34	376.07
(d) Short-term provisions	8	319.14	208.53
Total		**14,815.00**	**11,346.74**
II. ASSETS:			
(1) Non-current assets			
(a) Property , Plant and Equipment			
(i) Tangible assets	9	110.67	92.84
(ii) Intangible assets	9	8.25	11.13
(b) Non current Investment			
(c) Deferred tax assets (Net)		22.82	22.73
(d) Long term loans and advances	10	2,729.89	5,434.76
(2) Current assets			
(d) Cash and cash equivalents	11	220.75	69.15
(e) Short-term loans and advances	12	10,921.10	4,921.95
(f) Other current assets	13	801.52	794.18
Notes to the financial statements			
The accompanying notes form integral part of the Accounts			
Total		**14,815.00**	**11,346.74**

Place : Chennai
Date : 25.07.2026

Vide our report of even date
For J A A S & Co
Chartered Accountants
FRN: 026009 S

CHAKKADATH
VIJAYAKUMARAN NAIR
MANAGING DIRECTOR
DIN: 07702882

PUTHAMVEETIL
RAMAN SATHIYANARAYANAN
DIRECTOR
DIN: 07980702

CA STEPHAN A
PARTNER
MRN: 260902
UDIN: 26260902RDCGXA8769

RAJU KAPPARATH
INDEPENDENT DIRECTOR
DIN: 06544218

KUDILUNGAL
DEVASSYKUTTY BENNY
CHIEF FINANCIAL OFFICER

NAYANA GOPAL
COMPANY SECRETARY

TATTVA FINCORP LIMITED

CIN : U65921TZ1996PLC007015

F-1, First Floor, Balaji Castle No:11, Father Randy Street, R.S Puram, Coimbatore, Tamil Nadu - 641002

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED MARCH 31, 2026

Particulars	Note No	Year Ended 31st March 2026 Amount	Year Ended 31st March 2025 Amount
		Rs. In Lakhs	Rs. In Lakhs
INCOME Revenue from operations	14	2,804.19	2,251.14
Other income	15	21.71	31.26
Total Revenue		2,825.91	2,282.40
EXPENDITURE			
Cost of materials consumed		-	-
Change in Inventories	16	-	-
Employee benefit expense	17	405.49	381.61
Financial costs	18	1,142.42	913.34
Depreciation and amortization expenses	19	29.83	34.41
Other expenses	20.1	449.18	476.15
Provision for Loan Assets		54.42	32.87
Bad Debts		306.36	229.35
Total Expenses		**2,387.71**	**2,067.74**
Profit before exceptional and extraordinary items and tax		**438.20**	**214.66**
Exceptional Items			
Profit before extraordinary items and tax		**438.20**	**214.66**
Extraordinary Items			
Profit before tax		**438.20**	**214.66**
Tax expense:			
(1) Current tax		110.39	55.64
(2) Deferred Tax		(0.09)	(1.42)
Profit / (Loss) for the period		**327.90**	**160.44**
Earning per equity share: (Rs. P)			
(1) Basic	1.34	1.99	0.97
(2) Diluted	1.34	1.99	0.97
Notes to the Financial Statements			

Place : Chennai
Date : 25.07.2026

Vide our report of even date
For J A A S & Co
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CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

Particulars	Year Ended 31st March 2026 Amount	Year Ended 31st March 2025 Amount
	Rs. In Lakhs	Rs. In Lakhs
A. Cash Flow From Operating Activities		
Net Profit Before extraordinary items & after Taxation	327.90	160.44
Adjustment for:		
Depreciation	29.83	34.41
Deferred Tax Liability/Asset	(0.09)	(1.42)
Preliminary Expenses	-	-
Excess Income tax reversed FY 2022-23	-	10.52
Interest Expenses	1,142.42	894.76
Loss on sale asset	-	1.27
Interest Income	(0.44)	(10.84)
Operating Profit before Working Capital Changes	1,499.62	1,089.13
Adjustment for :		
Trade Receivables	-	-
Inventories	-	-
Short term loans and advances	(5,999.15)	(2,940.74)
Trade payables	-	-
Other Long Term Liabilities	-	-
Other current liabilities & Provisions	55.89	563.77
Other current & Non-Current assets	(7.34)	(191.61)
Direct Taxes Paid		
Cash from Operating Activities	(4,450.97)	(1,479.45)
B. Cash Flow From Investing Activities		
Purchase of Tangible Fixed Assets	(44.77)	(16.89)
Capital Work in Progress	-	-
Purchase of Intangible Fixed Assets	-	(6.49)
Purchase of Shares	-	-
Sale of Fixed asset	-	8.50
Fixed Deposits and other Deposits	-	-
Interest Received	0.44	10.84
Long term loans &advances	2,704.87	196.71
Net Cash used in Investing Activities	**2,660.53**	**192.67**
C. Cash Flow From Financing Activities		
Share Capital and Subscription	-	-
Share application money received pending allotment	-	-
Share Premium	-	-
Surplus Utilization	(165.03)	(165.03)
Term loan availed	-	-
Working Capital Loans availed net	-	-
Long term Borrowings	(721.30)	(160.75)

Interest during construction period	-	-
Interest Paid	(1,142.42)	(894.76)
Short Term Borrowings	3,970.79	1,535.99
Net Cash from Financing Activities	**1,942.04**	**315.45**
D. Net Increase in Cash and Cash Equivalents		
(A+B+C)	151.59	(971.33)
E. Cash & Cash Equivalents at the beginning of the year	69.15	1,040.48
F. Cash & Cash Equivalents at the end of the year	220.75	69.15
G. Reconciliation between Cash & Cash Equivalents shown above to Balance Sheet		
Cash & Cash Equivalents shown above	**217.12**	**66.03**
Add: Fixed Deposit	3.63	3.12
Cash & Cash Equivalents as per Balance Sheet	**220.75**	**69.15**

Place : Chennai
Date : 25.07.2026

Vide our report of even date
For J A A S & Co
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Notes forming part of Accounts :

NOTE 2: SHARE CAPITAL

(A) Shareholder's Fund: (Amount Rs in Lakhs)

Note No 2	SHARE CAPITAL	AS AT 31.03.2026	AS AT 31.03.2025
a	AUTHORISED CAPITAL: Opening Equity Shares Capital (2,50,00,000 Equity Shares of Rs.10/- each) (A) Issued during the year (Equity Shares ofRs.10/- each) (B)	2,500.00 -	2,500.00 -
	Closing Equity Shares Capital as on 31-03-2026 (2,50,00,000 Equity Shares of Rs.10/- each) (A+B)	2,500.00	2,500.00
b	ISSUED, SUBSCRIBED AND PAID-UP EQUITY CAPITAL Opening Equity Shares Capital Issued during the year (Equity Shares of Rs.10/- each)	1,650.32 -	1,650.32 -
	Closing Equity Shares Capital (1,65,03,190 Equity Shares of Rs.10/- each)	1,650.32	1,650.32
(B)	RECONCILIATION OF NUMBER OF SHARES HELD		
		As at 31.03.2026	
		No. of Shares	Value
c	Opening Balance as on 01.04.2025:	1,65,03,190	1,650.32
	Add: Shares Issued by way of Bonus	-	-
	Less: Shares brought back	-	-
	CLOSING BALANCE	**1,65,03,190**	**1,650.32**

d Details of the shareholders holding shares more than 5% of the total share capital

		As at 31.03.2026			As at 31.03.2025	
	Name of the Shareholder	**No. of Shares**	**% of Total Shares**	**% Change during the Year**	**No. of Shares**	**% of Total Shares**
	C VIJAYAKUMARAN NAIR	2888875	17.50	-	2888875	17.50
	P R SATHYANARAYANAN	1815000	11.00	-	1815000	11.00
	AMITH MADHAVAN	845400	5.12	-	845400	5.12

(D) Rights, Preference and Restriction related to Equity Shares:

The company has one class of equity shares having a par value of Rs. 10/- each. Each shareholder is eligible for one vote per share held, in the general meetings. In the event of liquidation of the Company, the equity shareholders are eligible to the approval of the shareholders in the ensuring to receive the remaining assets of the company in proportion to their shareholding. The Equity shareholders are entitled to receive dividends as and when declared; their rights, preferences and restrictions are strictly governed by/in terms of their issue under the provisions of the Companies Act, 2013.

(E) Additional Information:

1. There are no shares held by any Holding Company or Subsidiary or Associates.
2. There are no shares reserved for issue under options and Contract/Commitments for the sales of share/ Disinvestment etc.,
3. There are no shares allotted by the company for non-cash consideration or bonus shares. There is no buy back of shares.
4. There are no securities which are convertible into Equity/Preference shares of the company.
5. There are no unpaid calls and forfeited shares.

1 Significant accounting policies and Notes to Financial statements:

1.01 **Corporate Information**

(a) Tattva Fincorp Limited is a public Limited Company Incorporated in India and engaged in the business as a loan company and to undertake and or arrange or syndicate all types of business relating to financing of consumers, individuals, industry, corporate and small and medium enterprises (SME) sector for all kinds of business requirements and to carry on the business of Non -banking financial institution without accepting public deposits.

1.02 **Basis of Preparation**

The financial statements of the company have been prepared in accordance with generally accepted accounting principles in India (Indian GAAP),under the historical cost convention on the accrual basis. GAAP comprises mandatory accounting standards as prescribed under section 133 of the Companies Act 2013 read with Rule 7 of the Companies (Accounts) Rules,2014 and the relevant provisions of the Act.(to the extent notified). Further, the Company follows the prudential norms for income recognition and provisioning for Non-performing Assets as prescribed by the Reserve Bank of India for Non-Banking Financial Companies. Loans to customers outstanding at the close of the year are stated net of amount written off. The Company assesses all receivables for the their recovery and accordingly provisions for non-performing assets are enhanced as considered necessary, based on past experience, emerging trends and estimates. The accounting policies adopted in the preparation of the financial statements are consistent with those adopted in the preparation of the financial statements in the previous year. The financial statements are presented in Indian rupees.

1.03 **Cash and cash equivalents (for the purposes of cash flow statement):**

Cash and cash equivalents includes balance in Cash in Hand, bank current accounts.

1.04 **Cash flow statement:**

Cash flows are reported using the indirect method, whereby net profit before tax is adjusted for the effects of transactions of a non cash nature and any deferrals or accruals of past or future cash receipts or payments. The Cash flows from operating, investing and financing activities of the company are segregated based on the available information.

1.05 **Property, Plant & Equipment and depreciation:**

Property, Plant & Equipment are stated at cost, less accumulated depreciation. Cost includes taxes other than Goods and services Tax (GST) eligible for Input tax credit and other duties and freight. Subsequent expenditure on Property, Plant & Equipment's and Intangible Assets after its purchase is capitalized only if it is probable that the future economic benefits will flow to the enterprise and the cost of the item can be measured reliably.

1.06 **Trade Receivables Under Financing Activity:**

Trade Receivables under Financing activity include Gold Loans, Mortgage Loans and Business Loans. Loans are classified into 'Performing and Non-Performing' assets in terms of the Non Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 1998 issued by the Reserve Bank of India as amended from time to time.

1.07 **Revenue Recognition :**

The Company follows accrual basis of accounting for its income and expenditure except income on assets classified as non-performing assets, which in accordance with the guidelines issued by the Reserve

a) Income from Services:

Revenue is recognized to the extent it is probable that the economic benefits will flow to the company and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received based on defined terms of payment.

b) Other Income:

Interest Income from Loans

Interest income on loan transactions is accounted for over the period of the contract by applying the interest rate implicit in such contracts. Service charges and stamp and documentation charges are recognised as income at the commencement of the contract. Interest income is accounted on accrual basis.

1.08 **Foreign Currency Transactions and Translations:**

a) Initial recognition:

There are no foreign currency transactions during the year. Transactions in foreign currencies entered into by the Company are accounted at the exchange rates prevailing on the date of the transaction or at rates that closely approximate the rate at the date of the transaction.

b) Measurement of foreign currency monetary items at the Balance sheet date:

Assets and liabilities(other than monetary items) are translated at the exchange rate prevailing on the balance sheet date. Non-monetary items are carried at historical cost. Revenue and expenses are translated at the average exchange rates prevailing during the year. Exchange difference arising out of these translations is charged to the Statement of Profit and Loss.

c) Treatment of exchange differences:

Exchange differences arising on settlement / restatement of short-term foreign currency monetary assets and liabilities of the Company are recognised as income or expense in the Statement of Profit and Loss.

d) Accounting of Forward contracts:

The company has not entered into any forward contracts to cover the foreign currency exposure.

1.09 **Government Grants:**

There are no Government grants, subsidies received or receivable by the Company during the period of accounting. Export incentives have not been received during the year.

1.10 **Investments :**

Investments made by the company are stated at cost. No Investments during the year.

1.11 **Employee benefits:**

Employee benefits includes Salaries and wages, Director Remuneration, Director Sitting Fees, Gratuity, Staff Welfare Expenses and Employer PF and ESI contribution.

a) Defined Contribution Plans:

The Company's contribution to defined contribution plan are charged as an expense as they fall due based on the amount of contribution required to be made.

b)Short term Employee benefits:

a. Short term employee benefits including salaries, social security contributions, short term compensated absences (such as paid annual leave) where the absences are expected to occur within twelve months after the end of the period in which the employees render the related service, profit sharing and bonuses payable within twelve months after the end of the period in which the employees render the related services and non monetary benefits for current employees are estimated and measured on an undiscounted basis.

c) Defined benefit plans

The Company pays gratuity to the employees who have completed five years of service with the Company at the time of resignation/ superannuation. The gratuity is paid @ 15 days basic salary for every completed year of service as per the Payment of Gratuity Act, 1972.

Actuarial gains and losses arise due to difference in the actual experience and the assumed parameters and also due to changes in the assumptions used for valuation. The Company recognizes these actuarial gains and losses immediately in the statement of profit and loss as income or expense.

When the benefits of the plan are changed, or when a plan is curtailed or settlement occurs, the portion of the changed benefit related to past service by employees, or the gain or loss on curtailment or settlement, is recognized immediately in the profit or loss account when the plan amendment or when a curtailment or settlement occurs.

The liability in respect of gratuity and other post-employment benefits is calculated using the Projected Unit Credit Method and spread over the period during which the benefit is expected to be derived from employees' services.

1.12 **Employee Share based payments:**

Costs directly attributable to the issuance of new shares, such as legal and registration fees, are expensed in the period incurred. However, if the company can demonstrate a future benefit from certain expenses, they may be amortized over the period of expected benefit.

1.13 **Borrowing costs:**

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 costs of those assets, until such time as the assets are substantially ready for their intended use or sale. All other borrowing costs are recognised in Statement of Profit and Loss in the period in which they are incurred.

1.14 **Segment reporting:**

The company is engaged in the business of loan company and to undertake and or arrange or syndicate all types of business relating to financing etc. and has only a single segment of operation.

1.15 **Leases:**

The company has not entered into any lease transactions during the year.

1.16 **Earnings per Share:**

The net profit for the Year is used as the numerator and the weighted average number of equity shares as the denominator in calculating the basic earnings per share. The net profit for the year has been used as the numerator and the weighted average number of shares after considering potentially dilutive shares have been used as the denominator for computing diluted earnings per share.

In case of a bonus issue or a share split, equity shares are issued to existing shareholders for no additional consideration. Therefore, the number of equity shares outstanding is increased without an increase in resources. The number of equity shares outstanding before the event is adjusted for the proportionate change in the number of equity shares outstanding as if the event had occurred at the beginning of the earliest period reported means along with the impact to current year adjustment, it will also impact the calculation of EPS of last year retrospectively.

1.17 **Taxes on income:**

Current tax is the amount of tax payable on the taxable income for the year as determined in accordance with the provisions of the Income Tax Act, 1961.

Deferred tax liabilities are recognised for all timing differences. Deferred tax assets and deferred tax liabilities have been offset wherever the company has a legally enforceable right to set off current tax assets and current tax liabilities and where the deferred tax liabilities relate to income taxes levied by the same taxation authority.

1.18 **Research and development expenses:**

The company has not incurred any research and development expenses during the year.

1.19 **Joint Venture Operations:**

There are no Joint Venture Operations in the Company during the year.

1.20 **Impairment of assets:**

There is no impairment of assets during the year

1.21 **Provisions and contingencies:**

The Provisions and Contingencies required to be provided as on date of Balance Sheet has been made.

1.22 **Provision for warranty:**

The requirement of provision for warranty does not arise.

1.23 **Hedge Accounting:**

The company has not hedged any foreign currency transactions during the year.

1.24 **Derivative contracts:**

The company has not entered into any derivative contracts during the year.

1.25 **Share issue expenses:**

The company has not incurred share issue expenses during the year.

1.26 **Insurance claims:**

Insurance claims are accounted for on the basis of claims admitted / expected to be admitted and to the extent that there is no uncertainty in receiving the claims. There were no claims during the year.

1.27 **Outstanding dues to MSMEs**

Disclosure under Section 22 of the Micro ,Small and Medium Enterprises Development Act,2008 could not be furnished as none of the suppliers of the company have provided the details of their registration under the said Act.

1.28 **Use of estimates**

The preparation of the financial statements in conformity with Indian GAAP requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities)and the reported income and expenses during the year. The Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ due to these estimates and the differences between the actual result and the estimates are recognized in the years in which the results are known/ materialize.

1.29 **Depreciation and amortisation**

Depreciable amount for assets is the cost of an asset less its estimated residual value. Depreciation on Property, Plant & Equipment has been provided on the WDV Method as per the useful life prescribed in Schedule II to the Act. In respect of Property, Plant & Equipment purchased or put to use during the period, depreciation is provided on a pro-rata basis from the date on which such asset is purchased or put to use. Intangible Assets are stated at a cost and are amortized equally over a period of three years from the year of purchase.

1.3 **Operating cycle**

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

1.31 Statement of Changes in Equity				
Current Reporting Period				
The beginning of the current reporting period	Changes in Equity Share Capital due to prior period error	Restated balance at the beginning of the current reporting period	Changes in Equity share capital during the current year	Balance at the end of the current reporting period
1,650.32	-	-	-	1,650.32
Previous Reporting Period				
The beginning of the Previous reporting period	Changes in Equity Share Capital due to prior period error	Restated balance at the beginning of the previous reporting period	Changes in Equity share capital during the previous year	Balance at the end of the previous reporting period
1,650.32	-	-	-	1,650.32

1.32 Loans and advances to promoters, directors, key managerial persons (KMP) & related parties

Type of Borrower	Amount of loan or advance in the nature of loan outstanding	% to the total Loans and Advances in the nature of loans
Promotors	-	-
Directors	-	-
KMPs	-	-
Related Parties	-	-

1.33 Auditor's remuneration:

		Rs. In Lakhs
Particulars	**For the year ended 31.03.2026**	**For the year ended 31.03.2025**
(a) Statutory audit	3.00	3.00
(b) Tax audit	-	-
(c) GST Audit	-	-
(d) Other service (Certification fees)	-	-

1.34. Earnings per share

Particulars	As at 31-03-2026 (Rs.P)	As at 31-03-2025 (Rs.P)
Net Profit attributable to equity shareholders- (A)	3,27,90,393	1,60,43,748
Weighted average equity shares outstanding (nos.)- (B)	1,65,03,190	1,65,03,190
(Face Value of Rs. 10/- per share)		
Basic earnings per share- (A)/(B)	1.99	0.97
Adjusted Earnings per Share for the year ending March 31,2026	1.99	0.97
Number of potential equity shares- (C)		-
Weighted average equity shares including potential shares		
Outstanding (nos) (Face value of Rs. 10/- per share)- (D)	1,65,03,190	1,65,03,190
Diluted earnings per share- (A)/(D)	1.99	0.97
Adjusted Earnings per Share for the year ending March 31,2026	1.99	0.97

1.35 Regrouping of figures:

Figures for the previous year have been re-grouped, wherever necessary, to confirm to current year's classification.

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Note	Particulars
20.1	Asset Classification & Provisioning
	The company complies with the master directions issued by the Reserve Bank of India (RBI) with regard to Income recognition, asset classification and provisioning. The company is following provisioning norms as recommended vide Master Direction -Non -Banking Financial Company - Scale Based Regulation DoR.FIN.REC. No.45/03.10.119/2023-24 dated October 19,2023 updated from time to time. The disclosure made in the following table with respect to the asset classification and the provision is as per the RBI guidelines

Particulars	As at April 01 2025	Additions	Utilisation/ Reversal	As at March 31 2026
Provision for receivables for Current Year	82.73	55.30		138.03
Provision for receivables for Previous Year	49.86	32.87		82.73
Asset Classification	**Assets**	**Loan Portfolio ₹ in '000**	**Provision %**	**Provision ₹ in '000**
Standard Assets	Overdue for Less than 90 days	12,298.64	0.25%	30.75
Sub Standard Assets	Remained NPA for 12 months	330.13	10.00%	33.01
Doubtful Assets (D1) - Secured	Upto 1 years	111.18	20.00%	22.24
Doubtful Assets (D1) - Unsecured	Upto 1 years	43.69	100.00%	43.69
Doubtful Assets (D2) - Secured	1-3 years	20.17	30.00%	6.05
Doubtful Assets (D2) - Unsecured	1-3 years	2.29	100.00%	2.29
Doubtful Assets (D3)	More than 3 years		50.00%	-
Loss Assets	Unrecoverable		100.00%	-
	TOTAL	**12,806.11**		**138.03**

20.2 Disclosure Pursuant to Reserve Bank of India Notification RBI/2015-16/23 DNBR (PD) CC. No.044/03.10.119/2015-16

Schedule to the Balance Sheet of a non-deposit taking non-banking financial company

(as required in terms of paragraph 13 of Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2015)

	Particulars		**(Amount)**	
	Liabilities side:			
1	Loans and advances availed by the nonbanking financial company inclusive of interest accrued thereon but not paid: (other than falling within the meaning of public deposits*)		Amount outstanding	Amount overdue
	(a) Subordinated Debt :			-
	Secured		-	-
	Unsecured		-	-
	(other than falling within the meaning of public deposits*)			
	(b) Term Loans		2,631.23	-
	(c) Inter-corporate loans and borrowing		3,271.52	-
	(d) Other Loans (specify nature)		-	-
	Secured	Debentures	6,022.27	-
	Bank OD		98.18	-
	Assets Side:			

	2	**Break-up of Loans and Advances including bills receivables(Other than those included in (3) below)**			
		(a) Secured			
		(b) Unsecured			
	3	Break up of Leased Assets and stock on hire and other assets counting towards AFC activities			
		(i) Lease assets including lease rentals under			
		(a) Financial lease			
		(b) Operating lease			
	4	**Borrower group-wise classification of assets financed as in (2) and (3) above:**			
		Category	**Amount net of provisions**		
			Secured	**Unsecured**	**Total**
		1. Related Parties			
		(a) Subsidiaries	-	-	-
		(b) Companies in the same group			
		2. Other than related parties		12,668.08	
		Total			
	5	**Other information**			
	i).	Gross Non-Performing Assets			
		(a) Related parties			-
		(b) Other than related parties			507.46
	ii)	Net Non-Performing Assets			
		(a) Related parties			-
		(b) Other than related parties			421.02

20.3 **Applicability of AS-18 - Transactions with Related Parties**

Key Managerial Personnel
Chakkadath Vijayakumaran Nair - Managing Director
Puthamveetil Raman Sathiyanarayanan - Director
Muthuraman - Director
Raju Kapparath - Director
Kudilungal Devassykutty Benny - Chief Financial Officer
Nayana Gopal - Company Secretary

Nature of Thransaction	Name of Party	Period ended 31st March 2026
Remuneration	Vijayakumaran Nair	30.10
Remuneration	Puthamveetil Raman Sathiyanarayanan	18.10
Salary	Kudilungal Devassykutty Benny	11.53
Salary	Nayana Gopal	10.25
Director Sitting Fees	Raju Kapparath	0.60

20.4 Financial Asset Ratio

S.No	Particulars	Rs in '000	%
A.	Financial Assets Ratio		86.44%
	Financial Assets	12,806.11	
	Total Assets	14,815.00	
B.	Financial Income Ratio		99.23%
	Financial Income	2,804.19	
	Total Income	2,825.91	

20.5 Statutory Reserve

As per Section 45-IC of the Reserve Bank of India Act, 1934, the Company is required to create a reserve find at the rate of 20% of the Net profit after tax of the Company every year. Accordingly, the Company has transferred an amount of Rs.65.58 /- (Year ended 31 March, 2025 Rs.32.09 /-), out of the Net Profit after tax for the year ended 31st March 2026 to Statutory Reserve

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

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Notes forming part of Accounts :

Note No	Descriptions	Year Ended 31st March 2026 Amount	Year Ended 31st March 2025 Amount
		Rs. In Lakhs	Rs. In Lakhs
3	**Reserves and Surplus**		
	(a)Statutory Reserve		
	Opening Balance	160.42	128.33
	Add: Additions transferred during the year	65.58	32.09
	Less: Utilisations/Transfers during the year	-	-
	Closing balance (A)	226.00	160.42
	(b) Security Premium		
	Opening balance	-	-
	Add: Additions / transfers during the year Less:	-	-
	Utilisations / transfers during the year	-	-
	Closing balance (B)	**-**	**-**
	(c) Surplus in statement of Profit & Loss A/c	177.71	203.87
	Opening Balance	-	-
	Prior period item	(165.03)	(165.03)
	Less: Utilisations / transfers during the year Add:	327.90	160.44
	Profit for the year	-	10.52
	Add: Excess Income Tax reversed - FY 2022-23	(65.58)	(32.09)
	Less: Transferred to Statutory Reserves		
	Closing balance (C)	**275.00**	**177.71**
	TOTAL (A+B+C)	**501.00**	**338.13**
4	**Non -Current Liabilities**		
	Long term Borrowings		
(i)	**Secured:**		
	Federal Bank Car Loan	9.92	12.51
	Debenture account	4,250.87	5,251.32
	Term Loan	331.74	
(ii)	**Unsecured**		
	Sharewealth Chits Ltd	50.00	50.00
	TOTAL	**4,592.53**	**5,313.83**

5	**Short Term Borrowings**	-	
	Secured:	98.18	358.34
	Bank -Term Loan Federal Bank	2,228.02	-
	Bank -CSB OD	1.55	1,894.90
	Term Loan	1,771.40	3.58
	Car Loan		888.25
	Debenture Account	50.00	
	Unsecured	3,221.00	-
	Sharewealth Private Limited		314.50
	Inter Corporate Loan		
	TOTAL	**7,430.66**	**3,459.87**

6	**Trade Payables:** (A) MSME (As Certified by the Management) (B) NON MSME (As Certified by the Management)	- -	- -
	TOTAL		-
7	**Other Current Liabilities :**		
	a) Current Maturities of Long-term Debts:		14.00
	b) Statutory Payables		
	- TDS Payable	8.55	9.40
	- EPF Payable	2.52	2.45
	- ESI Payable	0.32	0.28
	- GST Payable	10.24	11.94
	Other Payables		
	- Audit Fees Payable	2.70	2.70
	- Rent Payable	8.37	7.35
	- Employee Benefits Expenses Payable	0.34	0.87
	- Interest payable	204.78	200.04
	- Sundry creditors for expenses	-	-
	- Other payables	83.51	127.03
	TOTAL	**321.34**	**376.07**
8	**Short term provisions**		
	Provision for Income Tax	110.39	55.64
	Provision for gratuity	16.24	14.79
	Provision for Suit File	54.48	55.36
	Provision for loan assets	138.03	82.73
	TOTAL	**319.14**	**208.53**
10	**LONG TERM LOANS & ADVANCES**		
	(i) Receivable under financing activity		
	Secured : Non-current maturities of financial assets	1,909.77	4,604.28
	(ii) Other assets :		
	Rent deposits	50.33	50.83
	Electricity deposit	2.44	2.20
	Suit file Receivable	765.37	774.10
	Loans & Advances	-	1.36
	Security Deposits	1.99	1.99
	TOTAL	2,729.89	5,434.76
11	**CURRENT ASSET:**		
	Cash and cash equivalents		
	(a) Cash in Hand	11.85	14.67
	(b) Balance with Banks		
	FD ICICI	1.37	1.12
	FD CSB	2.27	2.00
	FD SBI	-	550.00
	Balances with Banks	205.27	434.79
	TOTAL	69.15	1002.58
12	**Short-term loans and advances :**		
	(i) Receivable under financing activity		
	Secured : Current maturities of financial assets	10,896.33	4,834.88
	Other Receivables(Trade Advance)	24.77	5.65
	Balance in book keeping account"	-	81.42
	TOTAL	10,921.10	4,921.95

13	**Other Current assets**		
	Interest receivable on loans	426.36	426.36
	Interest receivable on Suit file account	173.47	173.47
	VAS receivable on Suit file account	147.88	116.98
	GST input	0.76	0.57
	Advance Tax paid	79.00	36.70
	TDS receivable	1.81	2.86
	TCS receivable	-	0.12
	Prepaid expenses	-	-
	Special Adhesive Stamps	1.93	1.93
	Receivable Financing Activity	0.01	35.20
	TOTAL	**831.20**	**794.18**

TATTVA FINCORP LIMITED

CIN : U65921TZ1996PLC007015

F-1, First Floor, Balaji Castle No:11, Father Randy Street, R.S Puram, Coimbatore, Tamil Nadu - 641 002

Notes forming part of Accounts:			
Note No	**Descriptions**	**Year Ended 31st March 2025 Amount**	**Year Ended 31st March 2024 Amount**
		Rs. In Lakhs	Rs. In Lakhs
14	**Revenue from operations:**		
	Interest on Loans	2,453.96	1,921.56
	Processing Fees on Loans	329.58	329.58
		2,804.19	**2,251.14**
15	**Other Income:**		
	Interest on Fixed Deposit and collateral security	0.44	10.84
	Bad debts recovered	21.28	20.42
		31.26	41.11
16	**Employees Benefit Expenses:**		
	Salaries and wages	325.29	303.89
	Directors Remuneration	48.00	48.00
	Staff welfare expenses	11.17	10.24
	Director Sitting Fee	0.60	-
	Gratuity	2.00	2.00
	Employer contribution towards PF and ESI	18.44	17.48
	TOTAL	**405.49**	**381.61**
17	**Financial Costs:**		
	Interest expense on:		
	Term loan/OD	267.60	124.87
	Inter Corporate loan	97.72	6.05
	Debentures	759.38	762.48
	Car loan	1.23	1.36
	Processing fees	3.89	0.49
	Bank Charges	9.62	14.40
	Demat Charges	2.49	3.35
	Appraisal Charge	0.49	0.33
	TOTAL	**1,142.42**	**913.34**
18	**Depreciation and Amortization expense:**		
	Depreciation	29.83	34.41
	TOTAL	**29.83**	**34.41**

19	Other Expenses:		
	Statutory Audit Fees	3.00	3.00
	GST Audit Fees	0.27	0.27
	GST Input Reversal	1.97	-
	Legal and professional charges	55.03	49.97
	Newspaper and periodicals	0.02	0.02
	Donations	-	0.05
	Business promotion expenses	3.18	5.99
	Interest on Income Tax	1.20	0.29
	ROC charges	0.51	0.34
	Rent	81.35	79.71
	Power & Fuel	7.09	7.74
	Repairs and maintenance	10.85	17.78
	Discount allowed	19.41	7.24
	Telephone and internet charges	10.49	10.73
	Credit bureau charges	8.52	13.19
	Rates and taxes	0.38	1.34
	Travelling and conveyance	9.39	13.37
	Electricity charges	14.79	16.89
	Printing and stationery	6.42	7.35
	Insurance charges	0.74	0.70
	Postage and courier	1.00	1.00
	Office Expenses	8.34	-
	Software expenses	10.20	10.64
	Commission expenses (Sales & Collection Executive, Retainer fee and Business Promotion Exp)	194.02	226.36
	Miscellaneous expenses	0.02	0.04
	Water charges	0.55	0.57
	Professional Tax	-	0.29
	Loading and unloading charges	0.45	0.00
	Loss on sale of fixed asset	-	1.27
	TOTAL	**476.15**	**480.79**

Deferred Tax Workings	
Particulars	**Rs. In Lakhs**
WDV as per Co Act	103.96
WDV as per IT Act	194.27
Difference	90.30
DTA/(DTL)	22.73
Opening Deferred Tax Asset	21.31
Net DTA/(DTL)	1.42

(AS PER COMPANIES ACT)
NOTE NO 9 : TANGIBLE ASSETS

Rs. In Lakhs

Sl. No.	ASSETS	Actual Cost					Depreciation			NET BLOCK-WDV	
		Gross Block as on 01-04-2025	Deprecia-tion Rate	During the Year		Gross Block As On 31-03-2026	Accumu-lated	Depreciation during the Year 2025-26	Total Depreciation 31-03-2026	As on 31-03-2026	As on 31-03-2025
				Additions	Deletions / Adjustments		Depreciation 01-04-2024				
A)	**Tangible Assets**	Rs. In Lakhs		Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
1	Electrical & Fittings	9.72	25.89%	11.10		20.82	-	2.98	2.98	17.84	9.72
2	Vehicles	20.19	25.89%	0.40	-	20.59	-	4.97	4.97	15.62	20.19
3	Computer and Computer Accessories	2.78	63.16%	3.24	-	6.02	-	2.38	2.38	3.64	2.78
4	Furniture and Fixtures	60.14	25.89%	30.04	-	90.18	-	16.62	16.62	73.56	60.14
		92.84		**44.77**	**-**	**137.61**	**-**	**26.95**	**26.95**	**110.67**	**92.84**
B)	**Intangible Asset:**								-	-	
5	Software	11.13	25.89%	6.49	-	11.13	-	2.88	2.88	8.25	11.13
		11.13		6.49	-	11.13	-	2.88	2.88	8.25	11.13
	Total Assets	**103.96**		**23.38**	**-**	**148.74**	**-**	**29.83**	**29.83**	**118.91**	**103.96**

Ratio Schedule			
Ratio	**Numerator**	**Denominator**	**Current Period**
Current Ratio	Current Assets	Current Liabilities	1.48
Debt – Equity Ratio	Total debt	Total equity	5.59
Debt Service Coverage Ratio	Earnings available for debt service	Interest + Installments -	-
Return on Equity (ROE)	Profit after	Tax Share Holders Equity	0.15
Inventory Turnover Ratio	Net Sales	Average Inventory	-
Trade receivables turnover ratio	Net credit sales	Average debtors	-
Trade payables turnover ratio	Credit purchases	Average creditors	-
Net capital turnover ratio	Net sales Average	Working Capital	1.00
Net profit ratio	Net profit (after tax)	Net sales	0.12
Return on capital employed (ROCE)	EBIT	Capital employed	0.24
Return on investment	Net Profit after tax + Interest	Total Assets	0.10

NOTES:		
CURRENT ASSETS	11,943.37	5,785.28
CURRENT LIABILITIES	8,071.14	4,044.46
TOTAL DEBT	12,023.19	8,773.70
TOTAL SHAREHOLDERS EQUITY	2,151.32	1,988.45
CAPITAL EMPLOYED	6,402.19	7,239.77
CREDITORS	-	-
DEBTORS	-	-
STOCK	-	-
Total Assets	14,815.00	9,401.80
Working Capital	3,872.23	1,740.82
Repayment during the year		
NET SALES	2,804.19	2,072.72
CREDIT PURCHASES	-	-
Depreciation	29.83	40.81
Finance Cost - Term Loan	-	-
Finance Cost - Term Loan & Working Capital	1,125.94	894.76
Interest & Repayment	-	-
Earnings Before Interest and Tax	1,564.13	273.33
Earnings Available for Debt Coverage (EBID)	357.73	207.23
PROFT BEFORE TAX	438.20	199.62
PROFIT AFTER TAX	327.90	166.42
Net Profit After Tax and Interest	1,453.84	240.13
AVERAGE INVENTORY	-	0
AVERAGE DEBTORS	-	-
AVERAGE CREDITORS	-	-
AVERAGE WORKING CAPITAL	2,806.52	1,172.02