SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]

BALANCE SHEET AS AT

Amount in Hundreds, otherwise stated

Particulars	Note No.	As at 31-Mar-2026		As at 31-Mar-2025	
I. EQUITY AND LIABILITIES					
(1) Shareholders' Funds:					
(a) Share Capital	02	83,525		84,995	
(b) Reserves and Surplus	03	121,499	205,024	122,048	207,043
(2) Share application money pending allotment					-
(3) Non-Current Liabilities					
(a) Long term borrowings	04	173,223	173,223	123,733	123,733
(4) Current liabilities:					
(a) Short-term borrowings	05	230,301		161,977	
(b) Trade Payables		-			
(i) total outstanding dues of micro enterprises and small enterprises;				-	
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises				-	
(c) Other current liabilities	06	4,068		1,423	
(d) Short-term provisions	07	29,069	263,438	26,772	190,173
TOTAL			**641,685**		**520,949**
II. ASSETS:					
(1) Non-current assets					
(a) Property, Plant and Equipment and Intangible assets					
(i) Property, Plant and Equipment	08	1,993		2,484	
(b) Non-current investments		-		-	
(c) Deferred tax assets (Net)	09	828		827	
(d) Long-term loans and advances	10	217,414		165,575	
(e) Other non-current assets	11	3,622	223,857	3,622	172,507
(2) Current assets					
(a) Cash and Bank balances	12	54,960		72,821	
(b) Other current assets	13	18,650		20,741	
(c) Short-term loans and advances	14	344,219	417,828	254,881	348,443
TOTAL			**641,685**		**520,949**

As per our Report of even date

For A R T S & CO.
Chartered Accountants
FRN: 018060S

For on behalf of the board of Directors
For **Shashwatha Nidhi Limited**

SD/-
Sudeepa Kumar Shetty
Partner
M No. 238595

SD/-
Jayavarma Jain
Director
DIN # 07755474

SD/-
Rahul Pandey
Director
DIN # 07197340

Place : Bengaluru
Date: 09-07-2026
UDIN:26238595OGOUQC8501

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
STATEMENT OF PROFIT AND LOSS

Amount in Hundreds, otherwise stated

	Particulars	Note	For the year ended 31-Mar-2026	For the year ended 31-Mar-2025
I	Revenue from operations	15	91,732	84,346
II	Other income	16	-	1,572
III	**Total Income (I + II)**		**91,732**	**85,918**
IV	Expenses:			
	Employee benefits expenses	17	19,520	15,788
	Finance costs	18	26,210	24,524
	Depreciation and amortization expenses	08	490	658
	Other expenses	19	32,274	23,673
	Total Expense		**78,495**	**64,643**
	Profit/(Loss) before exceptional and extraordinary items and tax (III - IV)		13,238	21,275
	Exceptional items	20		
	Profit/(Loss) before extraordinary items and tax (V - VI)		13,238	21,275
	Extraordinary items			
	Profit/(Loss) before tax (VII - VIII)		**13,238**	**21,275**
	Tax expenses			
	(1) Current tax		4,767	5,356
	(2) Prior year tax			
	(3) Deferred tax Expense/(Income)		(2)	(656)
	Profit / (loss) for the year from continuing operations (IX -X)		**8,472**	**16,575**
	Profit / (loss) from discontinuing operations		-	-
	Tax expenses of discontinuing operations		-	-
	Profit / (loss) from discontinuing operations (after tax) (XII - XIII)		-	-
	Profit / (loss) for the year (XI + XIV)		**8,472**	**16,575**
	Earnings per share:			
	No of shares			
	(1) Basic Earnings Per Share	21	1.01	1.95
	(2) Diluted Earnings Per Share		1.01	1.95

As per our Report of even date

For A R T S & CO.
Chartered Accountants
FRN: 018060S

For Shashwatha Nidhi Limited

SD/-
Sudeepa Kumar Shetty
Partner
M No. 238595

SD/-
Jayavarma Jain
Director
DIN # 07755474

SD/-
Rahul Pandey
Director
DIN # 07197340

Place : Bengaluru
Date: 09-07-2026
UDIN:26238595OGOUQC8501

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
NOTES TO THE ACCOUNTS

Amount in Hundreds, otherwise stated

Note No.	Particulars	As at 31-Mar-2026	As at 31-Mar-2025
Note: 02	**SHARE CAPITAL**		
	(A) Authorised Share Capital		
	12,00,000 equity shares of Rs.10 each	120,000	120,000
	(Previous Year 12,00,000 Equity shares of Rs 10 each)		
		120,000	**120,000**
	(B) Re Issued, Subscribed and Paid Up		
	8,35,253 Equity shares of Rs 10 each	83,525	84,995
	(Previous Year 8,49,953 Equity shares of Rs 10 each)		
		83,525	**84,995**
	(C) Reconciliation of number of equity shares outstanding at the beginning and at the end of the year:	**Equity**	**Equity**
	Number of equity shares outstanding as at the beginning of the year	849,953	867,240
	Add: Number of Shares allotted during the year	-	-
	Less: Number of Shares purchased by the company	14,700	17,287
	Number of equity shares outstanding as at the end of the year	**835,253**	**849,953**

Note:
1. The Company has not bought back any of its securities during the year under review. The company has purchased 14,700 (Previous Year-17,287) equity shares of Rs. 10 each from members on their ceasing to depositors or borrowers and it shall not be considered as reduction of capital under section 66 of Companies Act. 2013, vide exemption to Nidhi companies under exemption notification no.G.S.R.465(E) dated 5th June 2015

(D) Shareholding in the company of the holding company and ultimate holding company and their subsidiaries / associates NIL

(E) Shares in the company held by each shareholder holding more than 5%:

Name of the Share Holder	31-Mar-26		31-Mar-25	
	% as at year end	**No. of shares at year end**	**% as at year end**	**No. of shares at year end**
PADMAPRASADA	12.92%	107,910	12.70%	107,910
VEENA PRAKASH M	7.80%	65,126	7.66%	65,126
JAYAVARMA JAIN	5.22%	43,627	5.13%	43,627

(F) Shares reserved for issue under options and contracts:	NIL	NIL
(G) Commitments for sale of shares/ disinvestment	NIL	NIL
(H) Details of allotment of shares for consideration other than cash, allotments of bonus shares and shares bought back	NIL	NIL
(I) Details of securities convertible into equity shares	NIL	NIL

(J) Details of share held by Promoters as at 31 March 2026:

Sl. No.	Promoter Name	No. of Shares	% of total Shares	% of change during the year
1	PADMAPRASADA	107,910	12.92%	0.22%
2	RAHUL PANDEY	18,980	2.27%	0.04%
3	JAYAVARMA JAIN	43,627	5.22%	0.09%
4	RAVINDRA KAYANDOOR SHETTY	17,500	2.10%	0.04%

Note No.02.01 Dividend

During the previous year ended March 31, 2026, on account of the final dividend for the FY 2024-25 the company has incurred a net cash outflow of Rs.8,49,954.

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
NOTES TO THE ACCOUNTS

Amount in Hundreds, otherwise stated

Note No.	Particulars	As at 31-Mar-2026	As at 31-Mar-2025
Note: 03	**RESERVES AND SURPLUS**		
	General Fund		
	Balances at Beginning of the Year	6,873	6,873
	Add: Transferred during the Year	-	-
	Less: Transfer to General Reserve	-	-
		6,873	**6,873**
	Security Premium account		
	Balances at Beginning of the Year	20,525	21,276
	Add: Transferred during the Year	-	-
	Less: Transfer to shareholder on buyback	522	751
	Less: Transfer to General Reserve		-
		20,004	**20,525**
	General Reserve		
	Balances at Beginning of the Year	24,729	16,141
	Add: Transferred during the Year	8,500	8,588
	Less: Transfer to Other reserve	-	-
		33,229	**24,729**
	Profit & Loss A/c		
	Balances at Beginning of the Year	69,920	70,522
	Add: Transferred during the Year	8,472	16,575
	Less: Final Dividend of FY 2024-25 paid during the year	8,500	-
	Less: Final Dividend of FY 2023-24 paid during the year	-	8,588
	Less: Transfer to General Reserve	8,500	8,588
		61,393	**69,920**
	Total	**121,499**	**122,048**
Note: 04	**LONG TERM BORROWINGS**		
	Deposits from Members/shareholders		
	Secured	-	-
	Unsecured (Also Refer Note No.5)	173,223	123,733
		173,223	**123,733**
Note: 05	**SHORT TERM BORROWINGS**		
	Deposits from Members/shareholders		
	Secured	-	-
	Unsecured	230,301	161,978
		230,301	**161,978**

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
NOTES TO THE ACCOUNTS

Amount in Hundreds, otherwise stated

Note No.		Particulars	As at 31-Mar-2026	As at 31-Mar-2025
Note: 05.1		**Nature of deposits - Deposits from members/share holders**		
		Fixed deposits	342,763	232,256
		Saving deposits	60,761	53,455
		Total	**403,524**	**285,711**
		Less:		
		Fixed Deposits payable after 12 months from the date of Balance Sheet disclosed under the head "**Long Term Borrowings**"	173,223	123,733
		Total	**230,301**	**161,978**
Note: 05.2		**Details of deposits from related parties:**		
		Various deposits from related parties who are also members/shareholders.	72,724	39,891
Note: 05.3		**Maturity pattern of deposits**		
		Details of maturity pattern of deposits from the date of balance sheet.		
	a	Deposits payable within 12 months from the date of Balance Sheet		
		Below One year	230,301	161,978
		Matured deposits		
		(Note: all the matured deposits left unclaimed)		
		Total of (a)	**230,301**	**161,978**
	b	**Deposits payable after 12 Months from the date of Balance Sheet**		
		Within One Year	31,284	30,180
		Within Two Year	38,989	16,594
		Within Three Year	29,520	42,859
		Above Three Years	73,430	34,100
		Total of (b)	**173,223**	**123,733**
		Total of (a)+(b)	**403,524**	**285,711**
Note: 06		**OTHER CURRENT LIABILITIES**		
		Expense payable	1,222	64
		Salary Payable	800	800
		Statutory Dues Payable	2,046	560
			4,068	**1,423**
Note: 07		**SHORT TERM PROVISIONS**		
		Provision for interest payable	24,302	21,416
		Provision for Tax	4,767	5,356
		Total	**29,069**	**26,772**
Note: 09		**DEFERRED TAX ASSETS (NET)**		
		Deferred Tax Assets on:		
		Fixed Assets	779	823
		TDS on Professional Fee, interest etc.	50	4
			828	**827**
Note: 10		**LONG TERM LOANS AND ADVANCES**		
		(Advances recoverable either in cash or in kind or for value to be received)		
		Secured (Refer Note 10.1)	217,414	165,575
		Unsecured (Refer Note 10.1)		-
			217,414	**165,575**

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
NOTES TO THE ACCOUNTS

Amount in Hundreds, otherwise stated

Note No.	Particulars	As at 31-Mar-2026	As at 31-Mar-2025
Note: 10.1	**Particulars of loans givens to Members:**		
	Secured		
	Loan against immovable properties	93,688	113,541
	Loan against Jewels (Gold & Silver)	337,768	140,763
	Loan against other securities such as deposits, LIC Bond etc.	130,176	166,151
		561,632	**420,455**
	Less: Bad Debts	-	-
	Less: amount disclosed under the head **"Short-Term Loans & Advances"** Refer Point No.14	344,219	254,881
		217,414	**165,575**
	Unsecured		
	Considered good & secured by personal guarantee, SB, RD, pigmy , FD balances & LIC Insurance Bonds		-
	Less: Bad Debts	-	-
		-	-
	Less: amount disclosed under the head **"Short-Term Loans & Advances"** Refer Point No.14		-
			-
		-	-
			-
Note: 10.2	**Details of Loan given to related parties:**		
	Various Loan to related parties who are also members/shareholders.	4,134	2,818
Note: 10.3	**Maturity pattern of loans to Members/Shareholders**		
	Within one year from date of Balance Sheet	344,219	254,881
	Between one year & two year	138,795	89,007
	Between two year & three year	56,669	40,751
	More than Three year	14,686	35,817
		554,368	**420,455**
Note: 11	**OTHER NON- CURRENT ASSESTS**		
	Rental Deposit	3,622	3,622
		3,622	**3,622**
Note: 12	**CASH AND BANK BALANCES**		
	Cash on Hand	161	1,018
	Balance with banks in Current Accounts	11,299	11,302
	Balance with banks in Fixed deposit	43,500	60,500
	(Deposit having maturity less than 12 months)		
		54,960	**72,821**
Note: 13	**OTHER CURRENT ASSETS**		
	Tax Deducted at Source	233	392
	Advance Tax	7,500	5,750
	Accrued Interest on Bank Deposit	2,180	5,310
	Secured loan interest receivable	4,363	6,154
	Staff Advances	2,170	2,420
	Prepaid Expenses	50	-
	Other Receivable	2,154	716
		18,650	**20,741**
Note: 14	**SHORT-TERM LOANS AND ADVANCES**		
	Secured		
	Loan against immovable properties	25,392	56,549
	Loan against Jewels (Gold & Silver)	252,470	84,500
	Loan against other securities such as deposits, LIC Bond etc.	66,357	113,832
	Unsecured	-	-
	Considered good & secured by personal guarantee, SB, RD, pigmy , FD balances & LIC Insurance Bonds		
	(Loans recoverable within 12 months from the date of balance sheet date (Refer Point No.10)		
		344,219	**254,881**

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
NOTES TO THE STATEMENT OF PROFIT & LOSS

Amount in Hundreds, otherwise stated

Note No.	Particulars	For the year ended 31-Mar-2026	For the year ended 31-Mar-2025
Note: 15	**REVENUE FROM OPERATION**		
	Interest received on loans	76,732	70,501
	Service charges received	11,471	7,473
	FD interest received	2,825	4,186
	Other Income	704	2,186
		91,732	**84,346**
Note: 16	**OTHER INCOME**		
	Provisions Written Back	-	1,572
		-	**1,572**
Note: 17	**EMPLOYEE BENEFIT EXPENSES**		
	Salaries and wages	17,770	14,473
	Staff welfare expense	-	-
	Salaries and wages- Director	1,750	1,315
		19,520	**15,788**
Note: 18	**FINANCE COST**		
	Interest of saving deposits	1,770	1,657
	Interest on Pigmy deposits	-	391
	Interest on Recurring deposits	-	157
	Interest on fixed deposits	24,441	22,319
		26,210	**24,524**
Note: 19	**OTHER EXPENSES**		
	Auditors Remuneration:		
	- for Statutory Audit	800	800
	- for Tax Audit	-	-
	Rent Expense	4,498	4,284
	Power & fuel	555	709
	Food & Meal Expense	404	544
	Repair & maintenances	309	939
	Insurance	220	341
	ROC expenses	160	398
	Interest and Penalty	5,533	-
	Travelling expenses	3,559	4,161
	Office expenses	3,829	3,415
	Legal & Professional Fee	1,988	1,114
	Meeting expenses	1,003	968
	Bank charges	7	14
	Software Charges	3,342	3,000
	Donation	150	-
	Other Expense	3,451	2,987
	Irrecoverable interest written off	2,468	-
		32,274	**23,673**

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
NOTES TO THE STATEMENT OF PROFIT & LOSS

Amount in Hundreds, otherwise stated

Note No.	Particulars		For the year ended 31-Mar-2026	For the year ended 31-Mar-2025
Note: 20	**OTHER ITEMS**			
	Details of exceptional items		NIL	NIL
	Prior period items		NIL	NIL
	Details of extraordinary items		NIL	NIL
	Provision for investments, loans, advances, etc		NIL	NIL
	Foreign currency transaction gain/loss		NIL	NIL
	Amount set aside/withdrawn from reserves		NIL	NIL
	Value of imports on CIF		NIL	NIL
	% consumption of imported / indigenous raw materials		NIL	NIL
	Dividend paid to NRI		NIL	NIL
	Earning in foreign exchange		NIL	NIL
Note: 21	**E P S:**			
	Profit after tax for the year		8,472	16,575
	No. of Equity Shares Outstanding		835,253	849,953
	Basic Earning per share		1.01	1.95
	No. of Convertible Preference Shares			-
	Number of shares outstanding for DEPS		835,253	849,953
	Diluted Earning per share		1.01	1.95
Note: 22	**RELATED PARTY DISCLOSURES:**			
	(A) Key Management Personnel (KMP)			
	i RAVINDRA KAYANDOOR SHETTY	Director		
	ii SMARAN PRASAD JAIN	Director		
	iii VEENA M PRAKASH	Director		
	iv RAHUL PANDEY	Director		
	v JAYAVARMA JAIN	Director		
	I Techverve Solutions Private Limited	Common Director		
	(B) Related party transaction	**Schedule I**		
Note: 23	**RATIOS - Refer Note No.22**			

As per our Report of even date

For A R T S & CO.
Chartered Accountants
FRN: 018060S

For Shashwatha Nidhi Limited

SD/-
Sudeepa Kumar Shetty
Partner
M No. 238595

SD/-
Jayavarma Jain
Director
DIN # 07755474

SD/-
Rahul Pandey
Director
DIN # 07197340

Place : Bengaluru
Date: 09-07-2026
UDIN:26238595OGOUQC8501

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
CASH FLOW STATEMENT

Amount in Hundreds, otherwise stated

	Particulars	For the year ended 31-Mar-2026	For the year ended 31-Mar-2025
A	**Cash Flow From Operating Activities**		
	Net Profit/(Loss) before tax	13,238	21,275
	Adjustments for:		
	Interest on Income Tax	43	110
	Profit on Sale of fixed Assets	-	-
	Depreciation	490	658
	Operating Profit/(Loss) before Working Capital Changes	**13,771**	**22,044**
	Changes in Working Capital :		
	Increase/(Decrease) in Short term provisions	2,886	1,550
	Increase/(Decrease) in Other Current Liabilities	2,644	(889)
	(Increase)/Decrease in Other Current Assets	2,091	(3,241)
	Net Change in Working Capital	**7,622**	**(2,581)**
	Change in Operating Assets and Liabilities		
	Loans and Advances to Members/Shareholders (net)	(141,177)	73,405
	Deposit from members (net)	117,813	(91,579)
	Change in Operating Assets and Liabilities	**(23,363)**	**(18,174)**
	Cash Generated from Operation	(1,970)	1,289
	Income Tax Paid	5,400	6,729
	Net Cash (Used in) /From operating activities	**(7,370)**	**(5,440)**
B	**Cash Flow From Investing Activities**		
	Purchase of Fixed Assets	-	-
	Sale of Fixed Assets	-	-
	Building Deposit	-	-
	Net Cash (Used in)/from Investing Activities	**-**	**-**
C	**Cash Flow from Financing Activities**		
	Issue of Share Capital	-	-
	Repayment on Buyback of shares	(1,992)	(2,479)
	Payment of Dividend	(8,500)	(8,588)
	Net Cash from Financing activities	**(10,491)**	**(11,068)**
	Net Increase/(Decrease) in cash and Cash equivalents	(17,861)	(16,507)
	Cash and Cash equivalents at the beginning of the year	72,821	89,328
	Cash and Cash equivalents at the end of the year	54,960	72,821

As per our Report of even date
For A R T S & CO.
Chartered Accountants
FRN: 018060S

For on behalf of the board of Directors
For Shashwatha Nidhi Limited

SD/-
Sudeepa Kumar Shetty
Partner
M No. 238595

SD/-
Jayavarma Jain
Director
DIN # 07755474

SD/-
Rahul Pandey
Director
DIN # 07197340

Place : Bengaluru
Date: 09-07-2026
UDIN: 26238595OGOUQC8501

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]

Property, Plant and Equipment and Intangible assets
Note: 08

Amount in Hundreds, otherwise stated

ASSET	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	1-Apr-25	Additions	Deletions	31-Mar-26	1-Apr-25	For the period	Deletions	31-Mar-26	31-Mar-26	31-Mar-25
Property, Plant and Equipment										
Vehicles - Two Wheeler	850			850	291	101		392	458	559
Computers	1,081			1,081	1,027	-		1,027	54	54
Furniture & Fixtures	2,475			2,475	946	235		1,181	1,294	1,529
Leasehold Improvements	5,729			5,729	5,729	-		5,729	-	-
Office Equipment	1,209			1,209	867	154		1,022	187	342
GRAND TOTAL	**11,344**	**-**	**-**	**11,344**	**8,861**	**490**	**-**	**9,351**	**1,993**	**2,484**
Previous Year	**11,264**	**80**	**-**	**11,344**	**8,203**	**658**	**-**	**8,861**	**2,484**	**3,142**

Note No.22 Related Party Transactions - Schedule I

Amount in Hundreds, otherwise stated

Director 01. Smaran Prasad Jain						
Sl.NO	**Party Name**	**Relation**	**Nature Of Transaction**	**Opening Balance As On 01/04/2025**	**Transaction During The year (Net)**	**Closing Balance As On 31/03/2026**
1	Smaran Prasad Jain	Director	Share Allotted (in Nos.)	5,200		5,200
			Additional Shares (in Nos.)	18,550		18,550
			Saving Account (in Rs.)	182	236	418
			Fixed Deposit (in Rs.)	10,600	10,400	21,000
			Interest on Fixed Deposit (in Rs.)	66	326	392
	Padmaprasada	Father	Share Allotted (in Nos.)	50,000	-	50,000
			Additional Shares (in Nos.)	57,910	-	57,910
			Saving Account (in Rs.)	86	79	7
			Loan (in Rs.)	781.84	781.84	-
			Director Remuneration	-	1750	-
	Soumyaprasada	Mother	Share Allotted (in Nos.)	3,000		3,000
			Additional Shares (in Nos.)	20,130		20,130
			Saving Account (in Rs.)	12	0	12
	Bhagyavathi	Grand Mother	Share Allotted (in Nos.)	3,000		3,000
			Additional Shares (in Nos.)	7,000		7,000
			Saving Account (in Rs.)	204	187	16.99
	Promod Kumar B	Uncle	Share Allotted (in Nos.)	2,000		2,000
			Additional Shares (in Nos.)	2,000		2,000
			Saving Account (in Rs.)	98	87	11.68

Director 02.Rahul Pandey						
Sl.NO	**Party Name**	**Relation**	**Nature Of Transaction**	**Opening Balance As On 01/04/2025**	**Transaction During The year (Net)**	**Closing Balance As On 31/03/2026**
2	Rahul pandey	Director	Share Allotted (in Nos.)	13,000		13,000
			Additional Shares (in Nos.)	5,980		5,980
			Saving Account (in Rs.)	312	154	158
			Fixed Deposit (in Rs.)	4,040	5,350	9,390
			Interest on Fixed Deposit (in Rs.)	248	166	414
			Reimbursement of Expense (in Rs.)-Fuel	-	550	-
			Reimbursement of Expense (in Rs.) - Travel	-	550	-
			Loan (in Rs.)	2,036	2,098	4,134
	Ranjini Nagesh	Spouse	Share Allotted (in Nos.)	100		100
			Additional Shares (in Nos.)	430		430
			Saving Account (in Rs.)	16	6	22
	Harishchandra pandey	Father	Share Allotted (in Nos.)	1,200		1,200
			Additional Shares (in Nos.)	100		100
			Saving Account (in Rs.)	44	36	8
			Fixed Deposit (in Rs.)	-	50	50
			Interest on Fixed Deposit (in Rs.)	-	2	2
	Renu Pandey	Mother	Share Allotted (in Nos.)	300		300
			Saving Account (in Rs.)	905	433	1,338
			Fixed Deposit (in Rs.)	390	3,900	4,290
			Interest on Fixed Deposit (in Rs.)	55	254	309
	Kabeer Pandey	Son	Fixed Deposit (in Rs.)	1,749	40	1,789
			Interest on Fixed Deposit (in Rs.)	116	20	136

Director 03. Jayavarma Jain						
Sl.NO	**Party Name**	**Relation**	**Nature Of Transaction**	**Opening Balance As On 01/04/2025**	**Transaction During The year (Net)**	**Closing Balance As On 31/03/2026**
3	Jayavarama Jain	Director	Share Allotted (in Nos.)	19,000		19,000
			Additional Shares (in Nos.)	24,627		24,627
			Saving Account (in Rs.)	704	175	5
			Fixed Deposit (in Rs.)	5,090	5,910	110
			Interest on Fixed Deposit (in Rs.)	476	206	7
			Reimbursement of Expense (in Rs.)-Fuel	-	500	-
			Reimbursement of Expense (in Rs.) - Travel	-	500	-
	Soumyashree	Spouse	Share Allotted (in Nos.)	2,900		2,900
			Additional Shares (in Nos.)	4,100		4,100

Note No.22 Related Party Transactions - Schedule I

Amount in Hundreds, otherwise stated

Director 01. Smaran Prasad Jain						
			Saving Account (in Rs.)	1	54	1
			Fixed Deposit (in Rs.)	12,930	9,930	30
			Interest on Fixed Deposit (in Rs.)	890	855	0
	Chinmayavarma	Son	Fixed Deposit (in Rs.)	1,160	1,160	-
			Interest on Fixed Deposit (in Rs.)	69	69	-
	Varshita	Daughter	Fixed Deposit (in Rs.)	1,160	1,160	-
			Interest on Fixed Deposit (in Rs.)	69	69	-

Sl.NO	Party Name	Relation	Nature Of Transaction	Opening Balance As On 01/04/2025	Transaction During The year (Net)	Closing Balance As On 31/03/2026
Director 04. Ravindra Kayandoor Shetty						
4	Ravindra Kayandoor Shetty	Director	Share Allotted (in Nos.)	17,500		17,500
			Saving Account (in Rs.)	15,260	16,435	31,695
	Priyanka Porwal	Spouse	Share Allotted (in Nos.)	100		100
			Saving Account (in Rs.)	2,060	163	2,223
Director 05. Veena M Prakash						
Sl.NO	**Party Name**	**Relation**	**Nature Of Transaction**	**Opening Balance As On 01/04/2025**	**Transaction During The year (Net)**	**Closing Balance As On 31/03/2026**
5	Veena M Prakash	Director	Share Alloted (in Nos.)	3,000	-	3,000
			Additional Shares (in Nos.)	6,000	56,126	62,126
			Saving Account (in Rs.)	599	168	8
			Fixed Deposit	13,690	-	137
			Interest on Fixed Deposit (in Rs.)	762	3	8
	Vishlesh S P	Son	Share Alloted (in Nos.)	3,000	-	3,000
			Additional Shares (in Nos.)	5,270	-	5,270
			Saving Account (in Rs.)	16	1	0
			Fixed Deposit	2,640	-	26
			Interest on Fixed Deposit (in Rs.)	224	1	2
	Vimarsh S P	Son	Share Alloted (in Nos.)	3,000	-	3,000
			Additional Shares (in Nos.)	5,000	-	5,000
			Saving Account (in Rs.)	12	0	0
			Fixed Deposit	2,650	1,000	37
			Interest on Fixed Deposit (in Rs.)	224.66	21	2.45

Sl.NO	Party Name	Relation	Nature Of Transaction	Opening Balance As On 01/04/2025	Transaction During The year (Net)	Closing Balance As On 31/03/2026
Techverve Solutions Private Limited						
6	Techverve Solutions Private Limited	Common Director	Software Service	-	3,200	-

SHASHWATHA NIDHI LIMITED
[CIN-U65999KA2017PLC102542]
The following are analytical ratios for the year ended March 31, 2026 and March 31, 2025
Note No - 23 - Ratios

Amount in Hundreds, otherwise stated

Particulars	Numerator	Denominator	31st March 2026	31st March 2025	Variance	Reason for variance wherever exceeded 25%
Current ratio	Current Assets = Inventories + Current Investment + Trade Receivable + Cash & Cash Equivalents + Other Current Assets + Contract Assets + Assets held for Sale	Current Liability = Short term borrowings + Trade Payables + Other financial Liability+ Current tax (Liabilities) + Contract Liabilities+ Provisions + Other Current Liability				
	₹ 417,828	₹ 263,438	1.59	1.83	-13.44%	
Debt Equity Ratio	Debt= long term borrowing + Short-term borrowings	Equity= Share capital + Reserve and Surplus				
	₹ 403,524	₹ 205,024	1.97	1.38	42.63%	Due to increase in borrowings
Debt Service Coverage Ratio	Net Operating Income= Net profit after taxes + Non-cash operating expenses + finance cost	Debt Service = Interest & Lease Payments + Principal Repayments				
	35,173	1,818,601	0.02	0.02	-15.84%	
Return on Equity	Net Income= Net Profits after taxes – Preference Dividend	Equity= Share capital + Reserve and Surplus				
	8,472	205,024	0.04	0.08	-48.38%	Due to Increase in expenditure
Inventory Turnover Ratio	Cost of Goods Sold	(Opening Inventory + Closing Inventory) /2				
	-	-	-		-	Company accept deposits and lend money to its members, hence does not hold any inventories.
Trade Receivable Turnover Ratio	Net Credit Sales	(Opening Trade Receivables + Closing Trade Receivables) /2				
	-	-	-		-	Company accept deposits and lend money to its members, hence does not have any Receivable outstanding as on Balance sheet date.
Trade Payable Turnover Ratio	Net Cedit Purchases	(Opening Trade Payables + Closing Trade Payables) /2				
	-	-	-		-	Company accept deposits and lend money to its members, hence does not have any payable outstanding as on Balance sheet date except for regular expenses
Net Capital Turnover Ratio	Net sales	Average Working Capital= Average of Current assets – Current liabilities				
	91,732	156,330	0.59	0.52	12.71%	
Net Profit Ratio	Net Profit After Tax	Net Sales				
	8,472	91,732	0.09	0.19	-52.12%	Due to Higher Operational expenses
Return on Capital Employed	Earnings Before Interest & Taxes	Share capital + Reserve and Surplus+Long Term Borrowings+Short Term Borrowings				
	39,448	608,548	0.06	0.09	-30.26%	Due to increase in borrowings
Return on Investments	Net Profit After Tax	Net Equity				
	8,472	83,525	0.10	0.20	-47.98%	Due to reduction in profits. Due to Higher Operational expenses.

NOTE NO.01

SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS:

Nidhi Company:

Shashwatha Nidhi Limited was incorporated on 25th April 2017 under Section 406 of the Companies Act, 2013 as a Nidhi Company. The Company has registered office in Bangalore with an objective to carry on the business of accepting deposits from members/shareholders and lending the money to members/shareholders.

As per amended Section 406 of the Companies Act, 2013 and resultant amendments in Nidhi Rules, 2014 which was applicable from 15.08.2019, all companies incorporated as Nidhi prior to 15.08.2019 were required to apply to the Central Government in Form NDH-4 to declare as Nidhi. Accordingly company has applied for declaration as Nidhi in Form NDH-4.***The Ministry of Corporate Affairs has rejected NDH-4 application citing violation various Nidhi Rules.*** The Ministry of corporate Affairs (MCA) had called upon" the company regarding the NDH-4 rejection and in the said meeting MCA has directed the company to file compounding and adjudication application to make the offence good. The management is confident about refiling NDH-4 and getting it approved.

Basis of Preparation:

These financial statements have been prepared and presented under the historical cost convention from books of accounts maintained on an accrual basis in conformity with accounting principles generally accepted in India and comply with the Accounting Standards issued by the Institute of Chartered Accountants of India and referred to Section 129 & 133 of the Companies Act, 2013.

Use of Estimates

The preparation of financial statements is in conformity with the generally accepted accounting principles in India that requires management to make estimates and assumptions that affect the reported amounts of income and expenses of the year, assets and liabilities and disclosures relating to contingent liabilities as of the date of the financial statements. Although these estimates are based on the management's best knowledge of current events and actions, actual results could differ from those estimates. The difference, if any, will be dealt accordingly in subsequent years. Significant estimates used by the management during the year under review include estimate of economic useful life of the assets, provisions for bad and doubtful debts and accrual for employee benefits.

Revenue Recognition

a) The Company generally follows mercantile system of accounting and recognises significant items of income and expenditure on accrual basis.
b) Interest income is recognised on a time proportion basis taking into account the amount outstanding and rate applicable.

Property, plant and equipment

Property, plant and equipment are stated at the cost of acquisition and any directly attributable cost of bringing the assets to their working condition, less accumulated depreciation.

The estimated realizable value of the fixed assets of the company either individually or collectively is more then the depreciated book value disclosed in the financial statements and hence the management foresees no impairment loss on account of this and as per the Accounting Standard on impairment of fixed assets.

Leases

Lease under which the Company assumes substantially all the risks and rewards of ownership are classified as finance leases. Such assets acquired are capitalized at fair value of the asset or present value of the minimum lease payments at the inception of the lease, whichever is lower. Lease payments under operating leases are recognised as an expense on a straight line basis in the statement of profit and loss over the lease term.

Depreciation

'Depreciation is provided on a Straight Line Method (SLM) based on the estimated useful life of the assets as prescribed in schedule II of the Companies Act 2013

Name of the Asset	**Useful Life**
Vehicle – Two Wheeler	8 year
Computers	3 year
Furniture & Fixtures	10 year
Leasehold Improvements	Period of lease (5 years)
Office Equipment	5 year

Earnings per Share

The basic earnings per share are computed by dividing the net profit after tax for the period by the weighted average number of equity shares outstanding during the period. Diluted earnings per share are computed using the weighted average number of equity shares and dilutive potential equity shares outstanding during the period, except where the results would be anti-dilutive.

Income Tax & Deferred Tax

Income Taxes are computed using the tax effect accounting method where taxes are accrued in the same period the related revenue and expenses arise. The Company has made provision for tax in the books, calculated as per the provisions of the Income Tax Act, 1961.

Deferred tax asset or liability is recognized for timing differences between the profit as per financial statements and profit offered for income taxes, based on tax rates that have been enacted or substantively enacted at the Balance Sheet date.

Deferred tax asset or liability is recognized and carried forward only to the extent that there is a reasonable certainty that the assets will be realized in future

Employee Benefits:

All employee benefits payable wholly within operating period are classified as short term employee benefits. Benefits such as salaries, wages, bonus etc. are recognized in the statement of Profit and Loss in the period in which the employee renders the related service.

Retirement benefit in the form of Provident Fund, which is defined contribution schemes, is not applicable to the company, since the numbers of employees employed are below the limits prescribed under the statute.

Cash and Cash Equivalents

Cash and cash equivalents in the balance sheet comprise cash at bank and in hand and short-term investments with an original maturity of three months or less.

Provisions and Contingencies:

A provision is recognised when the company has present obligations as a result of past event, it is probable that an outflow of resources will be required to settle the obligations, in respect of which reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimates required to settle to its obligations at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect a current best estimate (AS-29)

All known liabilities wherever material are provided for. Liabilities which are material and whose future outcome cannot be ascertained with reasonable certainty are treated as contingent and disclosed by way of notes to the accounts.

Additional Information to the Financial Statements

Disclosures under Section 22 of the Micro, Small and Medium Enterprises Development Act, 2006: The Company is unable to identify (in all cases) whether its vendors qualify as micro or small enterprises. Accordingly, no disclosure in respect of principal and interest has been made; however, the management does not envisage any material impact on the financial statements in this regard, which has been relied upon by the auditors

Additional Regulatory information:

a) The Company does not have any Benami property, where any proceeding has been initiated or pending against the Company for holding any Benami property during the current and previous financial year.

b) The Company has not borrowed money from banks or financial institutions during the current and previous financial year.

c) The Company has not been declared as a wilful defaulter by any bank or financial institution or any other lender during the current and previous financial year.

d) The Company does not have any transactions with companies struck off during the current and previous financial year.

e) The Company does not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory period during the current and previous financial year

f) The Company has not traded or invested in Crypto currency or Virtual Currency during the current and previous financial year.

g) The Company has not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities (Intermediaries) during the current and previous financial year with the understanding that the

Intermediary shall directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries

h) The Company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) during the current and previous financial year with the understanding (whether recorded in writing or otherwise) that the Company shall directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries,

i) The Company does not have any such transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the current and previous financial year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961

j) The Company has not entered into any scheme of Arrangement which is approved by the competent authority in terms of sections 230 to 237 of the Companies Act, 2013 during the current and previous financial year.

k) Previous year figures have been regrouped and reclassified, where necessary to conform to the current year's presentation

In terms of report annexed

For **A R T S & CO.**
Chartered Accountant
FRN: 018060S

For **Shashwatha Nidhi Limited**

SD/-
Sudeepa Shetty
Partner
Membership No: 238595
Place: Bengaluru

SD/-
Jayavarma Jain
Director
DIN: 07755474

SD/-
Rahul Pandey
Director
DIN: 07197340

Date:09-07-2026
UDIN: 26238595OGOUQC8501