

V V RAMANATHAN

Chartered Accountant

Membership No: 010291

Old.No:29, C-9, Balaji Apartments

Neelakanda Mehta Street,

T. Nagar, Chennai – 600 017

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying standalone financial statements of **TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED** ("The Company"), which comprise the Balance Sheet as at March 31, 2025 the Statement of Profit and Loss and the Cash Flow Statement for the year ended on that date and notes to the financial statements, including a Summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanation 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 with the Accounting principles generally accepted in India, of the state of affairs of the company as at March 31, 2025, its Profits and cashflows for the year ended on that date.

Basis for opinion

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



Information other than the Financial Statements an Auditor's Report thereon

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

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

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

When we read the Annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with the governance and take appropriate action as applicable under the relevant laws and regulations.

Responsibilities of the Management and those charged with Governance for the Standalone Financial Statements

The Company's Management and Board of Directors are responsible for the matters stated in Section 134(5) of the Act with respect to the preparation of these standalone financial statement that give a true and fair view of the financial position, financial performance of the company in accordance with the accounting principles generally accepted in India 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 the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatements, whether due to fraud or error.



In preparing the standalone financial statements, the Management and Board of Directors are responsible for assessing the Company's ability to continue as 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 alternatives but to do so.

The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the Audit of the Standalone Financial Statements

Our objectives are to obtain reasonable assurance about whether the standalone financial statements as a whole are free from material misstatements, 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial statements.

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

1. Identify and assess the risk of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
2. 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 with reference to standalone financial statements in place and the operating effectiveness of such controls.
3. Evaluate the appropriateness of the accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



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4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the company to cease to continue as a going concern.
5. Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transaction 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 we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the standalone financial statements of the current period and are therefore the key audit matters. We describe these matter in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public benefits of such communication.



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Report on other legal and regulatory requirements

1. As required by section 143(3) of the Act, we report that
 - a. We have sought and obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - b. In our opinion, proper books of accounts 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 in this Report are in agreement with the books of account.
 - d. In our opinion, the aforesaid standalone financial statements comply with the Generally Accepted Accounting Principles specified under Sec 133 of the Act.
 - e. On the basis of the written representation received from the directors as on 31st March 2025 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March 2025 from being appointed as director in terms of Section 164(2) of the Act.
 - f. With respect to the other matters to be included in the Auditors' 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 explanation given to us:
 - i. The company has no pending litigations, hence the reporting on disclosing the impact of pending litigations on its financial position in the standalone financial statements doesn't arise.
 - ii. The company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses;
 - iii. There were no amounts, which were required to be transferred to the Investor Education and Protection Fund by the Company.



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- iv.
- a. The management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities (Intermediaries), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.
 - b. The management has represented that, to the best of its knowledge and belief, no funds have been received by the company from any person(s) or entity(ies), including foreign entities (Funding Parties), with the understanding, whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
 - c. Based on such audit procedures that were considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (a) and (b) contain any material misstatement.
- v. The company has not declared or paid any dividend during the year.
- vi. Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended March 31, 2025 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software except that audit trail feature was not enabled at the database level to log any direct data changes.

Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with.



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2. In our opinion, the managerial remuneration for the year ended March 31, 2025 has been paid / provided by the Company to its directors is in accordance with the provisions of section 197 read with Schedule V of the Companies Act 2013.
-




V V Ramanathan
Chartered Accountant
FCA: 010291

Place: Chennai
Date: 26.06.2025

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

TOTAL INCOME STATEMENT
As at 31st March

(In ₹ Rupees)
2025

Status: Company
PAN: AABCT0798C
DOI: 29-03-1995
Bank Name: Axis Bank Limited

Asst. Year: 2025-26
Year ending: 31.03.2025
Bank A/c:920020012742322
IFSC: UTIB0000090

TOTAL INCOME

Business Income

Income from Operation - as per Statement 14,83,861

Tax Payable (22%) 3,26,449
Add: Surcharge (10%) 32,645

Add: Health & Education Cess (4%) 14,364
3,73,458

Less:
TDS Receivable 1,36,220
2,37,239

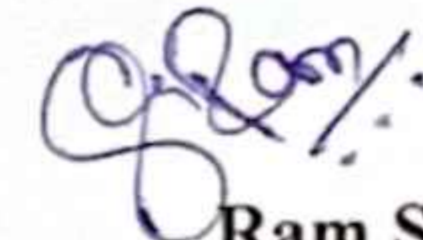
Add: Interest
-234B 14,234
-234C 11,981
26,215

Tax Payable 2,63,453

For and on behalf of the Board of Directors



B Lakshmi Devi
Director
DIN : 08132771



Ram Sankar
Director
DIN: 09264936

Place : Kerala
Date: 26-06-2025

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

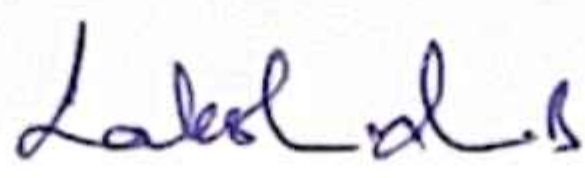
MEMO OF ADJUSTMENTS

(In ₹ Rupees)
2025

As at 31st March

		To Net Profit	1,79,915
To Depreciation as per IT Act	6,50,228	Depreciation as per Books	1,04,959
		<u>.. Inadmissible Expenses</u>	
		.. Provision for standard & Sub- Std asset	9,86,567
		.. Provision for Income Tax	3,99,673
		.. Deferred tax Liability	1,37,190
		.. Disallowance u/s 40(a)(ia)	3,25,785
.. Adjusted Income	14,83,861		
	<u>21,34,089</u>		<u>21,34,089</u>

For and on behalf of the Board of Directors

Place : Kerala
Date: 26-06-2025
B Lakshmi Devi
Director
DIN : 08132771
Ram Sankar
Director
DIN: 09264936

BALANCE SHEET

(In '000)

31st of March

Note

2025

2024

I. EQUITY AND LIABILITIES**1 Shareholder's funds**

(a) Share Capital	3	42,796.49	28,481.22
(b) Reserves and Surplus	4	7,883.05	5,126.40
(c) Money received against share warrants		-	-

2 Share application money pending allotment**3 Non-current liabilities**

(a) Long-term borrowings	5	10,733.90	24,233.01
(b) Deferred tax liabilities (Net)	6	182.11	44.92
(c) Other Long term liabilities		-	-
(d) Long-term provisions		-	-

4 Current liabilities

(a) Short-term borrowings	7	34,191.57	25,806.91
(b) Trade payables		-	-
(c) Other current liabilities	8	30,530.01	4,324.51
(d) Short-term provisions	9	2,053.51	1,127.87

TOTAL**1,28,370.62****89,144.84****II. ASSETS****1 Non-current assets****(a) Property, Plant & Equipment & Intangible Assets**

(i) Property, Plant & Equipment	10	3,672.75	2,659.26
(ii) Intangible assets		-	-
(iii) Capital work-in-progress		-	-
(iv) Intangible assets under development		-	-

(b) Non-current investments**(c) Deferred tax assets (net)**

(d) Long-term loans and advances	11	63,470.12	5,896.62
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(e) Other non-current assets**2 Current assets**

(a) Current investments	12	1,900.00	1,900.00
(b) Inventories		-	-
(c) Trade receivables	13	2,204.89	92.81
(d) Cash and Cash Equivalents	14	2,433.89	2,534.27
(e) Short-term loans and advances	15	32,660.86	62,047.60
(f) Other current assets	16	22,028.11	14,014.27

TOTAL**1,28,370.62****89,144.84**

Significant accounting policies & Notes forming part of financial statements

1 & 2

As per my report of even date annexed herewith.

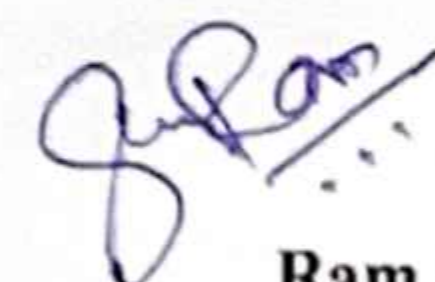
For and on behalf of the Board of Directors



V V Ramanathan
Chartered Accountant
FCA: 010291
Place: Chennai
Date: 26-06-2025




B Lakshmi Devi
Director
DIN : 08132771
Place : Kerala
Date: 26-06-2025




Ram Sankar
Director
DIN: 09264936

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

STATEMENT OF PROFIT AND LOSS ACCOUNT		(In '000)		
For the year ended 31st March		Note	2025	2024
I. REVENUE				
1 Revenue from operations(gross)	17		35,968.09	25,993.71
Other income	18		1,459.32	518.55
Total Revenue			37,427.40	26,512.26
II EXPENDITURE				
Finance costs	19		7,023.29	6,051.66
Employee benefits expense	20		21,410.20	12,572.05
Depreciation and amortisation expense			104.96	454.59
Administrative and Other expenses	21		8,172.18	6,222.33
Total Expenditure			36,710.62	25,300.63
III Profit / (Loss) before exceptional items and tax (I-II)			716.78	1,211.63
IV Exceptional items			-	-
V Profit / (Loss) before tax (III – IV)			716.78	1,211.63
VI Tax expenses				
(a) Current tax			399.67	460.59
(b) Provision/ (Reversal) of Deferred tax			137.19	-
Profit/(loss) for the period from continuing operations			179.91	751.04
VII (V-VI)				
VIII Profit/(loss) from Discontinuing operations (after tax)			-	-
IX Profit/(Loss) for the period (VII + VIII)			179.91	751.04
Earnings per equity share of face value of Rs.10 each				
Basic in Rs.			0	0.26
Diluted in Rs.			0	0.26
Significant accounting policies & Notes forming part of financial statements		1 & 2		

As per my report of even date annexed herewith.

For and on behalf of the Board of Directors


V V Ramanathan
 Chartered Accountant
 FCA: 010291




B Lakshmi Devi
 Director
 DIN : 08132771


Ram Sankar
 Director
 DIN: 09264936

Place: Chennai
 Date: 26-06-2025

Place : Kerala
 Date: 26-06-2025

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

STANDALONE NOTES TO FINANCIAL STATEMENT

For the year ended 31st March 2025

NOTE 1 - COMPANY OVERVIEW

Tenco Hire Purchase and Leasing Company Private Limited (VFPL) is a Private Company domiciled in India and incorporated under the provisions of Companies Act, 1956. The company is registered as NBFC-ICC Loan Company under the Non-Banking Financial company directions by RBI. The Company is holding a valid Certificate of Registration (COR) issued by Reserve Bank of India as a Non-Banking Financial Company (Loan Company) without right for accepting public deposits vide certificate No. B-07.00659 dated 07th February, 2017.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS:

1. Basis of Preparation of Financial Statements

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting and comply with the mandatory Accounting Standards prescribed under Section 133 of the Companies Act 2013 read with Rule 7 of the Companies (Accounts) Rules 2014 (as amended) and applicable directions issued by RBI. 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.

2. Use of estimates

Preparation of financial statements in accordance with Generally Accepted Accounting Principles requires management to make judgments, estimates, and assumptions that affect the reported amounts of revenues, expenses, assets, liabilities, and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based upon management's best knowledge of current events and actions, actual results could differ from these estimates in future periods.

3. Operating cycles

All assets and liabilities have been classified as Current and Non-Current as per the company's normal operating cycle and other criteria set out in the Schedule III of the Companies Act, 2013. Based on the nature of products and the time between the acquisition of assets for processing and their realization in cash and cash equivalents, the company has ascertained its operating cycle as 12 months for the purpose of current and Non-Current classification of Assets and Liabilities.

4. Treatment of prior period and extraordinary expense

Prior period items which arise in the current period as a result of error or omission in the preparation of prior period financial statements are separately disclosed in the current Statement of Profit and Loss. However, the differences in actual income/ expenditure arising out of over or under estimation in prior period are not treated as prior period income or expenditure.

Extraordinary items i.e gains or losses which arises in events or transaction which are distinct from ordinary activities of the company which are material are separately disclosed in the statement of accounts.

5. Property, Plant and Equipment

Property, Plant & Equipments and Intangible Assets are carried at cost, less accumulated depreciation/amortisation and impairment losses, if any. The cost of Property, Plant & Equipments and Intangible Assets comprises its purchase price net of any trade discounts and rebates, any import duties and other taxes (other than those subsequently recoverable from the tax authorities), any directly attributable expenditure on making the asset ready for its intended use and other incidental expenses. Subsequent expenditure on Property, Plant & Equipments 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.

6. Depreciation

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 straight-line method as per the useful life prescribed in Schedule II to the Act.

Intangible Assets are stated at cost and are amortized equally over a period of three years from the year of purchase.

7. Revenue Recognition

Revenues from Interest on loans financed by the company is recognized on accrual basis, considering the directions issued by the Reserve Bank of India from time to time in terms of the Non-Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 2016. Loans are classified into 'Performing and Non-Performing' assets in terms of the said Directions.

Other Income

Bank Deposit Interest income is accounted on accrual basis.

8. Employee Benefits

Defined contribution plans: The Company's contribution to provident fund and employee state insurance scheme are considered as defined contribution plans and are charged as an expense based on the amount of contribution required to be made and when services are rendered by the employees.

Short-term employee benefits: The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognized during the year when the employees render the service. These benefits include compensated absences which are expected to occur within twelve months after the end of the period in which the employee renders the related service.

9. Borrowing Costs

Borrowing Costs include interest and amortization of other ancillary costs incurred in connection with borrowings. Costs incurred in connection with borrowing of funds to the extent not directly related to acquisition of a qualifying asset are charged to the Statement of Profit and Loss over the tenure of the loan.

10. Earnings Per Share

The company reports basic and diluted earnings per share in accordance with Accounting Standard-20 on "Earning Per Share". Basic earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of equity shares outstanding during the year.

Diluted earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of equity shares outstanding during the year as adjusted for the effects of all dilutive potential equity shares, except where the results are anti-dilutive.

11. Cash and cash equivalents (for purposes of Cash Flow Statement)

Cash comprises cash on hand and demand deposits with banks. Cash equivalents are short-term balances (with an original maturity of three months or less from the date of acquisition), highly liquid investments that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

12. Cash Flow Statements

Cash flows are prepared in accordance with the indirect method prescribed in Accounting Standard-3.

13. Receivables Under Financing Activity

Receivables under financing activity relates remuneration receivable for managing loan portfolio of ESAF Small Finance Bank Ltd under BC arrangement. Own Portfolio 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.

14. Taxes on income

Current tax is determined as the amount of tax payable in respect of taxable income for the period taking into account carried forward losses.

Deferred tax is recognized subject to the consideration of prudence, on timing differences, being the difference between taxable incomes and accounting income that originate in one period and are capable of reversal in one or more subsequent periods. Deferred tax assets on account of the available tax loss are recognized to extent of the

reversal of the Deferred Tax Liability. Otherwise Deferred tax assets is not recognized unless there is a virtual certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

15. Segment reporting

The Company provides only Financial Services and does not have any other segment of business. So, the Segmental reporting regulations are not applicable to the company.

16. Provisions, contingent liabilities and contingent assets

Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events and it is probable that there will be an outsource of resources.

Contingent liabilities are not recognized but are disclosed in the notes, if any. Contingent assets are neither recognized nor disclosed in the financial statements.

17. Prudential Norms

The Company is registered as a Non-Banking Financial Institution (NBFI) classified as a Loan Company and is therefore required to follow the Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2016 as amended from time to time for its NBFC activities with regard to Non-Systemically Non-Deposit Taking Companies. Non-performing assets are provided for as per management estimates, subject to the minimum provision as per Non-Banking Financial (Non- Deposit Accepting or Holding) Companies.

18. Related Party Transactions

With regard to related party transactions note number 6 to accounts refers.



B.Lakshmi Devi

Director

DIN:08132771



Ram Sankar

Director

DIN:09264936

3 SHARE CAPITAL

Particulars	As at 31st March, 2025		As at 31st March, 2024	
	Number of shares	Rs. '000	Number of shares	Rs. '000
(a) Authorised				
Equity shares of Rs.10 each with voting rights	80,00,000	80,000.00	80,00,000	80,000.00
(b) Issued				
Equity shares of Rs.10 each with voting rights	42,79,649	42,796.49	28,48,122	28,481.22
(c) Subscribed and fully paid up				
Equity shares of Rs.10 each with voting rights	42,79,649	42,796.49	28,48,122	28,481.22
Total	42,79,649	42,796.49	28,48,122	28,481.22

3(a) Reconciliation of the number of Equity shares and amount outstanding at the beginning and at the end of the reporting period:

Particulars	As at 31st March, 2025		As at 31st March, 2024	
	Number of shares	Rs. '000	Number of shares	Rs. '000
Balance at the beginning of the year	28,48,122	28,481.22	26,07,125	22,000.00
Add: Shares issued during the year	14,31,527	14,315.27	2,40,997	4,071.25
Balance at the Close of the year	42,79,649	42,796.49	28,48,122	26,071.25

3(b) Rights, Preferences and Restrictions attached to shares

Equity Shares: The company has one class of equity shares having face value of Rs 10 each. Each shareholder is eligible for one vote per share held. The dividend if proposed by Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting, except in case of Interim Dividend. In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the company after distribution

3(c) Particulars of Equity Shareholders holding more than 5% shares in the Company

Class of shares / Name of shareholder	As at 31st March, 2025		As at 31st March, 2024	
	Number of shares held	% holding in that class of shares	Number of shares held	% holding in that class of shares
Equity shares with voting rights				
Lakshmi Devi B	12,14,915	28.39%	7,70,000	27.04%
E V Balasubramanian	6,66,373	15.57%	3,74,000	13.13%
K Govindarajan	3,74,000	8.74%	3,74,000	13.13%
B Ramsankar	9,91,743	23.17%	2,26,000	7.94%
Aswathnarayanan E R	1,76,000	4.11%	1,76,000	6.18%
Srinivasa V	1,78,550	4.17%	1,78,550	6.27%

3(d) Other disclosure under shareholders funds does not arise due to the following

1. The Company does not have any Holding Company
2. No shares were reserved for issue under options and contracts/ commitments for the sale of shares/ disinvestments
3. The company has not issued any securities convertible into equity/ Preference shares
4. No calls are unpaid and no shares were forfeited

3(e) Details of shareholding of promoters

Promoter Name	Shares held by the promoters at the end of the year		% change during the year	
	No of shares	% of total shares	No of shares	% of total shares
B Lakshmi Devi	12,14,915	28.39%	4,44,915	36.62%
E V Balasubramaniyan	6,66,373	15.57%	2,92,373	43.88%
K Govindarajan	3,74,000	8.74%	-	0.00%

4 RESERVES AND SURPLUS

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
(a) Securities Premium		
Opening balance	2,110.74	1,628.75
Add : Premium on shares issued during the year	2,576.73	481.99
Closing balance	4,687.47	2,110.74
(b) General reserve		
Opening balance	-	-
Add: Transferred from surplus in Statement of Profit and Loss	-	-
Less: Utilised / transferred during the year for:	-	-
Closing balance	-	-
(c) Statutory reserves		
Opening balance	690.08	544.95
Add: Additions / transfers during the year	35.98	145.13
Less: Utilisations / transfers during the year	-	-
Closing balance	726.06	690.08
(d) Surplus / (Deficit) in Statement of Profit and Loss		
Opening balance	2,325.57	1,745.05
Add: Profit / (Loss) for the year	179.91	725.65
Statutory Reserves	35.98	145.13
Closing balance	2,469.51	2,325.57
Total	7,883.05	5,126.40

5 LONG-TERM BORROWINGS

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
(a) Term loans		
i. From banks		
Secured	-	-
Unsecured	-	-
ii. From other parties		
Secured	14,618.23	25,554.57
Unsecured	391.10	1,187.10
	15,009.33	26,741.67
Less: Current Maturities of Long Term Liabilities Shown in Other Current Liabilities		
Secured	10,968.34	5,421.56
Unsecured	391.10	1,187.10
	3,649.90	20,133.01
(b) Debentures		
Secured	22,359.00	15,740.00
Unsecured	-	-
	22,359.00	15,740.00
Less: Current Maturities of Long Term Liabilities Shown in Other Current Liabilities		
Secured	15,275.00	11,640.00
Unsecured	-	-
	7,084.00	4,100.00
Total	10,733.90	24,233.01

5(a) Details of terms of repayment for the long-term borrowings and security provided in respect of the secured long-term borrowings:

Particulars	Nature of Security	Terms of repayment	As at 31st March, 2025		As at 31st March, 2024	
			Secured	Unsecured	Secured	Unsecured
			Rs. '000	Rs. '000	Rs. '000	Rs. '000
From Others						
RAR Fincare Limited	Secured by hypothecation of Book debts	12 months	5,582.81	-	54,99,138	-
Samunnati Financial Intermediation & Services Private Limited	Secured by hypothecation of Book debts	24 months	1,695.35	-	33,96,202	-

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED
NOTES FORMING PART OF BALANCE SHEET (In '000)

Particulars	Nature of Security	Terms of repayment	As at 31st March, 2025		As at 31st March, 2024	
			Secured	Unsecured	Secured	Unsecured
			Rs. '000	Rs. '000	Rs. '000	Rs. '000
Shriram Finance Limited	Secured by hypothecation of Book debts	36 months	7,340.08	-	16,659.23	-
Debentures	Secured by hypothecation of Book debts	24-36 months	22,359.00	-	15,740.00	-
From Related Parties						
E V Balasubramaniyan			391.10		1,187.10	
Total			37,368.33	-	42,481.67	0.00

5(b) The Company has not defaulted in repayment of loans and interest thereon to Banks, Financial Institutions and Other Parties during the Year 2024-25

6 DEFERRED TAX LIABILITY

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Opening Balance	44.92	19.54
Add: Provision / (Reversal) for Deferred Tax Liability	137.19	25.38
TOTAL	182.11	44.92

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Deferred Tax Liability On account of timing differences between book depreciaion and the depreciation under Income Tax Act	137.19	25.38

7 SHORT-TERM BORROWINGS

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Current maturities of long-term borrowings	26,634.44	18,248.66
CUB Overdraft	7,557.13	7,558.25
TOTAL	34,191.57	25,806.91

8 OTHER CURRENT LIABILITIES

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
(a) Other payables		
Audit Fee Payable	200.00	75.00
GST Payable	303.47	255.73
PF Payable	102.77	0.00
TDS Payable	55.04	0.00
BC Liability	27,918.08	3,160.30
Other Payables	1,950.64	833.48
Total	30,530.01	4,324.51

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

NOTES FORMING PART OF BALANCE SHEET

(In '000)

9 SHORT TERM PROVISIONS

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Provision:		
(i) Contingent Provisions against Standard Assets @ 0.25%	285.82	160.47
(ii) Contingent Provisions against Sub-Standard Assets @ 10%	582.41	102.06
(iii) Contingent Provisions against Doubtful Assets	785.61	404.75
(iv) Provision for Income Tax	399.67	460.59
Total	2,053.51	1,127.87

11 LONG-TERM LOANS AND ADVANCES

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
(a) Long-term Loans & Advances		
Secured, & Provided		
- Considered Good	269.23	2,230.77
- Considered Bad & Doubtful	3,623.52	-
Unsecured, & Provided		
- Considered Good	59,577.37	3,665.85
- Considered Bad & Doubtful	-	-
Total	63,470.12	5,896.62

11(a) Loans or advances in the nature of loans granted to promoters directors, KMPs and related parties either severally or jointly with any other person

Particulars	As at 31st March, 2025	% to the total loans and advances in the nature of loans	As at 31st March, 2024	% to the total loans and advances in the nature of loans
(i) Undisputed trade receivables - Considered Good	Nil	Nil	Nil	Nil
(ii) Undisputed trade receivables - Considered Doubtful	Nil	Nil	Nil	Nil
(iii) Disputed trade receivables - Considered Good	Nil	Nil	Nil	Nil
(iv) Disputed trade receivables - Considered Doubtful	Nil	Nil	Nil	Nil

12 CURRENT INVESTMENTS

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Optionally Convertible Debentures - Arthmate	1,900.00	1,900.00
Total	1,900.00	1,900.00

13 TRADE RECEIVABLES

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Receivables considered good - Secured	136.02	3.06
Receivables considered good - Unsecured	2,068.86	89.75
Receivables which has significant increase in credit risk	-	-
Receivables credit impaired	-	-
Total	2,204.89	92.81

13(a) Trade receivable does not include any amounts due from Directors, Other officers of the Company, Firms in which director is a partner or private companies in which any director is a director or member.

Particulars	Outstanding for following periods from the due date of payments				
	< 6 months	6 months to 1 yr	1 - 2 yrs	2-3 yrs	> 3 yrs
(i) Undisputed trade receivables - Considered Good	2,204.89	-	-	-	-
(ii) Undisputed trade receivables - Considered Doubtful	-	-	-	-	-
(iii) Disputed trade receivables - Considered Good	-	-	-	-	-
(iv) Disputed trade receivables - Considered Doubtful	-	-	-	-	-

14 CASH AND CASH EQUIVALENT

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
(a) Cash on hand	525.41	352.80
(b) Balances with banks		
(i) In current accounts	108.48	431.47
(ii) In deposit accounts	1,800.00	1,750.00
Total	2,433.89	2,534.27

14(a) Bank Balance other than cash and cash equivalent

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Fixed Deposits with maturity of less than 12 months	-	-
Fixed Deposits with maturity of more than 12 months	1,800.00	1,750.00
Total	1,800.00	1,750.00

14(b) Details of fixed deposits

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
Security for Borrowing	-	-
Security for Guarantee	1,800.00	1,750.00
	1,800.00	1,750.00

15 SHORT-TERM LOANS AND ADVANCES

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
(a) Short Term Loans & Advances		
Secured, & Provided		
- Considered Good	40.77	14,762.92
- Considered Bad & Doubtful	2,344.42	-
Unsecured, & Provided		
- Considered Good	29,949.47	46,270.91
- Considered Bad & Doubtful	189.99	-
	32,524.64	61,033.83
- Unsecured and considered good		150.00
(b) Advance Tax	-	863.78
(c) TDS Receivable	136.22	
Total	32,660.86	62,047.60

16 OTHER CURRENT ASSETS

Particulars	As at 31st March, 2025	As at 31st March, 2024
	Rs.'000	Rs.'000
(a) Others		
(i) Rent Advance	1,988.28	2,407.47
(ii) Other receivables	2,643.51	4,998.53
(iii) BC Income Receivable	17,396.33	5,777.69
(iv) GST Input	-	-
(v) Salary Advance	-	733.00
(vi) TDS Receivable from Financial Institution	-	97.57
Total	22,028.11	14,014.27

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

10 FIXED ASSETS

31-Mar-25

Particulars	Gross block				Accumulated depreciation and impairment				Net block	
	Balance as at 1 April, 2024	Additions	Disposals	Balance as at 31st March, 2025	Balance as at 1 April, 2024	Depreciation / amortisation expense for the year	Deletion & Adjustments	Balance as at 31st March, 2025	Balance as at 31st March, 2024	
Tangible assets										
(a) Property Plant & Equipment	945.46	238.01	-	1,183.47	336.00	32.68	-	368.67		609.47
Property Plant & Equipment										
(b) Furniture and Fixtures	769.85	393.89	-	1,163.74	138.27	19.95	-	158.22		631.58
Furniture & Fixture										
(c) Intangible Assets	1,664.28	486.55	-	2,150.82	246.06	52.33	-	298.40		1,418.22
Intangible Assets										
Total	3,379.59	1,118.44	-	4,498.04	720.33	104.96	-	825.29	3,672.75	2,659.26
Previous year	1,679.22	1,700.38	-	3,379.59	265.74	454.59	-	720.33	2,659.27	1,413.48

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

NOTES FORMING PART OF STATEMENT OF PROFIT AND LOSS

(In '000)

17 REVENUE FROM OPERATIONS

	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Interest on Income Generation Loans	34,226.49	16,889.58
BC Commission	1,741.60	9,104.13
Total	35,968.09	25,993.71

18 OTHER INCOME

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Processing Fee	239.08	348.20
Interest on Fixed Deposits	86.21	37.41
Miscellaneous Income	1,134.03	132.94
Total	1,459.32	518.55

19 FINANCE COST

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
(a) Interest expense on:		
(i) Borrowings	6,621.70	5,677.82
(b) Other borrowing cost	401.58	373.84
Total	7,023.29	6,051.66

20 EMPLOYEE BENEFIT EXPENSES

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Salaries and wages	16,673.93	7,446.06
Director's Remuneration	4,666.42	4,890.00
Incentive & Bonus	-	225.85
Staff Welfare expenses	6.00	10.14
Contributions to provident and other funds	63.86	-
Total	21,410.20	12,572.05

21 ADMINISTRATIVE AND OTHER EXPENSES

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Advertisement Expenses	8.88	146.05
Boarding & Lodging	-	60.00
Business Promotion	-	46.00
Legal and professional	536.13	486.27
Consulting Fees	-	205.47
Commission Paid	1,085.00	1,085.95
CIBIL Charges	19.85	77.62
Miscellaneous Expenses	68.37	108.51
Meeting & Training Expenses	249.36	77.42
Payments to auditors	200.00	75.00
Printing and stationery	144.36	176.72
ROC Expenses	84.83	380.81
Rates & Taxes	49.96	11.11
Rent Expense	2,544.84	1,492.69
Repairs & Maintenance - Office	117.80	237.77
Software Expenses	-	0.00
Telephone and Internet	152.76	125.02
Travelling and conveyance	1,847.47	1,086.41
Power & Fuel	76.01	87.37
Provision for Standard Assets	125.35	22.56
Provision for Sub standard & Doubtful Assets	861.22	233.59
Total	8,172.18	6,222.33

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

As at 31st March

2025

DEPRECIATION AS PER INCOME TAX ACT

(In '000)

	Opening Balance	Addition		Disposals	Total	Rate	Depreciation	Closing Balance
		More Than 6 Months	Less Than 6 Months					
Computer	124.01	-	-	-	124.01	40%	49.60	
	124.01	-	-	-	124.01	20%	-	74.41
Office Equipments	438.04	238.01	-	-	676.05	15%	101.41	
	438.04	238.01	0.00	-	676.05	7.5%	0.00	574.64
Furniture & Fittings	676.13	273.89	120.00	-	950.01	10%	95.00	
	676.13	273.89	120.00	-	1,070.01	5%	6.00	969.01
Intangible Assets	1,242.57	214.05	272.50	-	1,456.61	25%	364.15	
	1,242.57	214.05	272.50	-	1,729.11	12.5%	34.06	1,330.90
Grand Total	2,480.74	725.94	392.50	-	3,599.18		650.23	2,948.96

For and on behalf of the Board of Directors



B Lakshmi Devi

Director

DIN : 08132771



Ram Sankar

Director

DIN: 09264936

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED
NOTES FORMING PART OF STATEMENT OF PROFIT AND LOSS
(In ₹ '000)

22 NOTES TO FINANCIAL STATEMENTS

1 Payment to auditors

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Payments to the auditors comprises		
Statutory audit Fee	200.00	50.00
Total	200.00	50.00

2 Earnings per share

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
A. Basic		
Net Profit/Loss after tax (A)	179.91	751.04
Adjusted Weighted average number of share (B)	4,279,649	2,848,122
Nominal Value of shares	10	10
Basic earning per share (A)/(B)	0.04	0.26
B. Diluted		
Net Profit/Loss after tax	179.91	751.04
Net Profit/Loss attributable to equity shareholders (on dilution)(C)	179.91	751.04
Weighted average number of Equity shares	4,279,649	2,848,122
Nominal Value of shares	10	10
Diluted earning per share (C)/(D)	0.04	0.26

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED
NOTES FORMING PART OF STATEMENT OF PROFIT AND LOSS
(In ₹ '000)

3 Contingent Liabilities & Commitments

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Claims against the company not acknowledged as debt:		Nil

4 Transaction in Foreign Currency (on payment basis)

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Earnings Expenditure		Nil

5 Provisions

The Company has made provision for various contractual obligations and disputed liabilities based on its assessment of the amount it estimates to incur to meet such obligations, provision for standard asset in term of RBI Directives details of which are given below:

Particulars	Year ended 2025	Year ended 2024
	Rs.'000	Rs.'000
Provision for receivables under Financing Activity		
Opening Balance	667.27	411.12
Additions	986.57	256.15
Utilisation/ Reversal	0.00	0.00
Closing Balance	1,653.84	667.27

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED
NOTES FORMING PART OF STATEMENT OF PROFIT AND LOSS
(In ₹ '000)

6 RELATED PARTY TRANSACTION

Related party relationship is as identified by the management and relied upon by the auditors

Directors, Key Management Personnel and their relatives	1. Babu Mathew Ravi 2. Lakshmi Devi 3. Elathur Venkatraman Balasubramanian 4. Krishnaswamy Govindarajan 5. Thangavel Manasa Durai
Enterprise over which directors, key managerial personnel and their relatives are able to exercise significant control	Nil

Particulars			Amount in Rs '000	
Related party	Nature of Transaction	Payment made 2024-25	Closing Balance as on 31.03.2025	
E V Balasubramaniyan	Remuneration Loan taken from Director	1,034.01	391.10	
Lakshmi Devi	Remuneration	1,432.41	-	
Ram Sankar	Remuneration	1,620.00		
Govindarajan	Remuneration	280.00		
Mathew Ravi B	Remuneration	300.00	-	

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED
(In ₹ '000)

NOTES FORMING PART OF STATEMENT OF PROFIT AND LOSS

7 **Ratio analysis and its Elements**

Particulars	Numerator	Denominator	% Change from		
			Year ended 31-03-2025	Year ended 31-03-2024 to 31-03-2025	
Current Ratio (in Times)	Current Assets	Current Liabilities Excl. current Borrowings	0.92	2.58	-64%
Debt Equity Ratio (In times)	Total Debt	Equity	1.53	1.65	-7%
Debt service coverage ratio (In Times)	Net Profit after Tax+Depreciation +Interest+Loss on sale of Fixed assets	Interest + Principal on sale of repayment of long term loans	0.29	0.57	-48%
Return on Equity Ratio (%)	Net profit after tax	Average Shareholder's Equity	0.01	0.07	-82%
Trade Receivable Ratio (in Times)	Sales of products and services	Average Trade receivables	0.11	0.11	4%
Net Capital Turnover Ratio (In Times)	Net Sales	Working Capital	1.50	0.49	206%
Net Profit Ratio (%)	Net Profit after Tax	Sales of Products and services	0.48%	2.74	-100%
Return on Capital Employed (%)	Earnings before Interest & Tax	Capital Employed	0.15	21.61%	-29%
Return on Investment (%)	Net profit after tax	Capital Employed	0.36%	2.16%	-84%

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED
NOTES FORMING PART OF STATEMENT OF PROFIT AND LOSS
(In ₹ '000)

7(i)	Reason for Significant Variance above ratios	
	Current Ratio	
	Debt Equity Ratio	
	Debt service coverage ratio	
	Return on Equity Ratio	
	Trade Receivable Ratio	
	Net Capital Turnover Ratio	
	Net Profit Ratio	
	Return on Capital Employed	
	Return on Investment	
8	The Company has not been declared wilful defaulter by any bank or financial institution or government or any government authority or other lender in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India.	There is no significant changes in ratio with respect to previous year expect for increase in income and related ratios
9	There is no income surrendered or disclosed as income during the current or previous year in the tax assessments under the Income Tax Act, 1961, that has not been recorded in the books of account.	
10	The Company has not traded or invested in crypto currency or virtual currency during the current or previous year	
11	The Company has no transaction with Companies struck off under section 248 of the Companies Act 2013.	
12	There are satisfaction of charges which are yet to be registered with the Registrar of Companies beyond the statutory period.	

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED
NOTES FORMING PART OF STATEMENT OF PROFIT AND LOSS
(In ₹ '000)

- 13 The Company has not advanced or loaned or invested funds (either borrowed funds or security premium or any other sources or kind of funds) to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding (whether recorded in writing or otherwise) that the Intermediary shall
- (i) 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
 - (ii) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries
- 14 The Company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the group shall
- (i) 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
 - (ii) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.
- 15 The Company has not revalued its Property, Plant and Equipment (including Right of use assets) or intangible assets or both during the current or previous year.
- 16 The Company has not entered into any scheme of arrangement which has an accounting impact on current or pervious year.
- 17 The Company has raised fund on short term and long term basis from banks and financial institution, and the company has utilised the same for the purpose for which the same is taken.
- 18 **Segment reporting**
The company operates in a single primary business segment namely, financial services. Hence no separate disclosure is required
- 19 Previous year figures have been regrouped/reclassified wherever necessary to correspond with the current period's classification/disclosure.

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

21 Capital to Risk asset ratio

Particulars		Calculation of Capital Adequacy Ratio as on 31st March 2025	
	Sub total	Total (In ₹ '000)	Total (In ₹ '000)
Tier I Capital			
1. Share capital	42,796.49		
2. Convertible preference shares	-		
2. Free reserves	-		
3. Share premium	4,687.47		
4. Statutory Reserve	726.06		
5. Capital reserve	-	48,210.03	
Add:			
1. Accumulated profit / (loss) in balance sheet	2,469.51		
2. Book value of intangible assets	-		
3. Deferred revenue expenditure	-		
Net owned fund		2,469.51	
Less:			
1. Excess over 10% over the NOF - Group Exposure		50,679.54	
2. Shares in other NBFC's		-	
		-	
Tier I Capital		50,679.54	
Add:			
1. General provisions and loss reserves to the extent of (1&1/4)% of risk weighted assets.	1,572.51		
2. Preference Shares	-		
3. Subordinated debt - Discounted value	-		
To the extent the discounting value does not exceeding 50% of Tier-I Capital			
	1,572.51		
Limited to the extent of Tier I and II for the purpose of capital adequacy (the total tier II capital at any point of time shall not exceed 100% of tier I)			
Tier II Capital		1,572.51	
Total of Tier I & Tier II Capital		1,572.51	52,252.04

TENCO HIRE PURCHASE AND LEASING COMPANY PRIVATE LIMITED

31.03.2025

Asset particulars	Amount	% of weight	Risk adjusted amount
Cash and Bank balances including fixed deposits and certificates of deposits with bank	2,433.89	0%	-
Investments	-	100%	-
Trade Receivables from Financing Activity	95,994.76	100%	95,994.76
Staff Loan	-	0%	0.00
Fixed assets net of depreciation	3,672.75	100%	3,672.75
Other assets			
a) TDS-income tax (net of provision)	136.22	0%	0.00
b) Advance tax paid (net of provision)	0.00	0%	0.00
c) Staff Advance	-	0%	0.00
d) Exposure to Group companies	-	0%	0.00
e) Others to be specified	26,133.00	100%	26,133.00
f) Contingent liability	-	50%	0.00
Total risk weighted assets	1,28,370.62		1,25,800.51

Percentage of Tier I & II Capital to Risk Weighted Assets

41.54%

Percentage of Tier I Capital to Risk Weighted Assets

40.29%

Percentage of Tier II Capital to Risk Weighted Assets

1.25%

52,252.04

1,25,800.51

50,679.54

1,25,800.51

1,572.51

1,25,800.51