

KARNAVATI FINANCE LIMITED		
CIN: L65910MH1984PLC034724		
Registered Office: Vraj Group, 2nd Floor, Simran Centre, Mogra Village, 30H Parsi Panchayat Road, Andheri East, Andheri, Mumbai, Maharashtra, India, 400053		
Corporate office: "Vraj", 5th Floor, Opp. Hotel President, Near Bhumi Press, Limda Lane, Jamnagar - 361001, Gujarat.		
Statement of Cash Flows		
(Rs. In Lakhs)		
PARTICULARS	PERIOD ENDED	
	3/31/2026	3/31/2025
A. Cash Flow from Operating Activities		
Net Profit Before Taxation	(574.57)	(167.94)
Adjustment For :		
Audit Fees	-	-
Depreciation	0.07	0.10
Reversal of NPA Provision	-	-
Foreign Exchange Fluctuation	-	-
Written Off	-	-
NPA Provision	657.42	174.52
General Provision on Standard Assets	-	-
Finance Cost	387.38	115.20
Operating Profit before change in Working Capital	470.30	121.87
Movement in Working Capital		
Decrease/-Increase in Loan Advance	(5,000.14)	524.03
Decrease/-Increase in Inventory		1.88
Decrease/-Increase in Trade Receivable		-
Decrease/-Increase in Other Current Assets	(13.56)	(1.04)
-Decrease/Increase in Current Laibilities	25.79	(89.14)
-Decrease/Increase in Other Current Laibilities	18.84	(4.46)
-Decrease/Increase in Provisions	29.89	(5.12)
Movenment in Working Capital	(4,939.18)	426.14
Net Cash Generation From Operation	(4,468.88)	548.01
Direct Tax Paid	(15.41)	
Net Cash From Operating Activities	(4,484.28)	548.01
Cash Flow From Investing Activites		
Purchase of Fixed Assets	-	-
Net Cash Flow from Investing Activites	-	-
Cash Flow from Financial Activities		
-Decrease/Increase in Long Term Borrowings	4,880.39	(445.15)
Decrease/-Increase in Long Term Advances	-	-
Finance Cost	(387.38)	(115.20)
Issue of Share Capital		
Net Cash From Financial Activities	4,493.01	(560.35)
Net Increase/Decrease in Cash & Cash Equivalent	8.73	(12.34)
Cash at the Beginning of Year	1.96	14.30
Cash at the End of Year	10.69	1.96
For Karnavati Finance Limited		
Date :	Jay Morzaria	
Place : Mumbai	Managing Director	
	DIN: 02338864	

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Corporate office: "Vraj", 5th Floor, Opp. Hotel President, Near Bhumi Press, Limda Lane, Jamnagar - 361001, Gujarat.						
Statement of Standalone Audited Financial Results for the Quarter and Year ended on March 31, 2026						
(Rs. In Lakhs)						
Particulars		QUARTER ENDED			Year Ended	
		3/31/2026	12/31/2025	3/31/2025	3/31/2026	3/31/2025
A	Date of start of reporting quarter	1/1/2026	10/1/2025	1/1/2025	4/1/2025	4/1/2024
B	Date of end of reporting quarter	3/31/2026	12/31/2025	3/31/2025	3/31/2026	3/31/2025
C	Whether results are audited or unaudited	Audited	Unaudited	Audited	Audited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone	Standalone	Standalone	Standalone
Part I						
1	Revenue from Operation :					
(a)	Revenue from Operation :					
	(i) Interest Income	259.50	190.96	25.89	530.79	155.35
	(ii) Dividend Income	0.00	0.00	0.00	0.00	0.00
	(iii) Rental Income	0.00	0.00	0.00	0.00	0.00
	(iv) Fees and Commission Income	0.00	0.00	0.00	0.00	0.00
	(v) Net gain on Fair value changes	0.00	0.00	0.00	0.00	0.00
	(vi) Net gain on derecognition of financial instruments under amortised cost category	0.00	0.00	0.00	0.00	0.00
	(vii) Sale of Products (including Excise Duty)	0.00	0.00	0.00	0.00	1.88
	(viii) Sale of Services	0.00	0.00	0.00	0.00	0.00
	(ix) Others (to be specified)	0.00	36.74	0.00	0.00	0.00
	(x) Impairment Gain	0.00	0.00	0.00	0.00	0.00
(b)	Other Income	0.12	0.00	0.03	0.12	0.03
	Total Revenue from operations (net)	259.61	227.70	25.92	530.91	157.26
2	Expenses					
(a)	Finance cost	150.50	153.39	26.37	387.38	115.20
(b)	Fees and Commission Expense	0.00	0.00	0.00	0.00	0.00
(c)	Net Loss on Fair Value Changes	0.00	0.00	0.00	0.00	0.00
(d)	Net Loss on derecognition of financial instruments under amortised cost category	0.00	0.00	0.00	0.00	0.00
(e)	Impairment on financial instruments	0.00	0.00	0.00	0.00	0.00
(f)	Cost of materials consumed	0.00	0.00	0.00	0.00	1.88
(g)	Purchase of stock-in-trade	0.00	0.00	0.00	0.00	0.00
(h)	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00	0.00	0.00	0.00
(i)	Employee benefits expense	23.69	2.85	3.65	32.57	17.95
(j)	Depreciation and amortisation & Impairment expense	0.02	0.02	0.02	0.07	0.10
(k)	Other Expenses	15.27	1.80	4.01	28.04	15.56
	(i) NPA Provisions/(Reversal of NPA)	634.71	0.00	80.12	657.42	174.52
	Total expenses	824.19	158.06	114.17	1105.48	325.20
3	Profit before exceptional and extraordinary items and tax	-564.58	69.63	-88.24	-574.57	-167.94
4	Exceptional items	0.00	0.00	0.00	0.00	0.00
5	Profit before extraordinary items and tax	-564.58	69.63	-88.24	-574.57	-167.94
6	Extraordinary items	0.00	0.00	0.00	0.00	0.00
7	Profit before tax	-564.58	69.63	-88.24	-574.57	-167.94
8	Tax Expenses					
	Current Tax	14.08	0.00	0.00	14.08	0.00
	Deferred Tax	0.10	0.00	-0.12	0.10	-0.12
	Prior Period Income Tax written off	1.33	0.00	0.00	1.33	0.00
	Total tax expenses	14.18	0.00	-0.12	15.51	-0.12
9	Net profit/Loss for the period from continuing operations	-578.76	69.63	-88.13	-590.07	-168.06
10	Net Profit /Loss from discontinuing operations before tax	0.00	0.00	0.00	0.00	0.00
11	Tax Expenses of discontinuing operations	0.00	0.00	0.00	0.00	0.00
12	Net Profit/Loss from discontinuing operations after tax	0.00	0.00	0.00	0.00	0.00
13	Net Profit/Loss for the period	-578.76	69.63	-88.13	-590.07	-168.06
14	Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00
	a. (i) Items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	b. (i) Item that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	Total Comprehensive Income	0.00	0.00	0.00	0.00	0.00
	Total comprehensive Income (comprising profit for the period and other comprehensive Income)	-578.76	69.63	-88.13		-168.06
15	Details of Equity share capital	0.00	0.00	0.00	0.00	0.00
	Paid up equity share capital	1005	1005	1005	1005	1005
	Face value of equity share capital	1.00	1.00	1.00	1.00	1.00
16	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	0.00	0.00	0.00	0.00	0.00
17	Earnings per share (Not Annualized)					
i	Earnings per share before extraordinary items	-0.58	0.07	-0.09	-0.59	-0.17
	Basic earnings (loss) per share from continuing and discontinued operations	-0.58	0.07	-0.09	-0.59	-0.17
	Diluted earnings (loss) per share from continuing and discontinued operations	-0.58	0.07	-0.09	-0.59	-0.17
Notes:-						
1	The above results were reviewed by the Audit committee and subsequently approved and taken on record by the Board of Directors of the company at its board meeting held on May 29, 2026.					
2	The Company is primarily engaged in the financing activity and there are no separate reportable segments identified as per the IND-AS 108 - segment reporting.					
3	On adoption of IND AS as per Ind AS 109 interest income is recognised on all assets excluding NPA and further the NPA Provision is made propositonately based on Asset Classification based on IRAC Norms as prescribed by RBI, so income is recognised on net carrying amount and NPA provision is made on Net amount based on Classification of Asset.					
4	The figures for the previous quarter/period have been regrouped/rearranged wherever necessary to conform to the current period presentation.					
For, Karnavati Finance Limited						
Date :		Jay Morzaria				
Place: Mumbai		Managing Director				
		DIN: 02338864				

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Corporate office: "Vraj", 5th Floor, Opp. Hotel President, Near Bhumi Press, Limda Lane, Jamnagar - 361001, Gujarat.			
Statement of Assets and Liabilities			
(Rs. In Lakhs)			
Particulars		AS AT	AS AT
		3/31/2026	3/31/2025
A	Date of Start of reporting period	4/1/2025	4/1/2024
B	Date of end of reporting period	3/31/2026	3/31/2025
C	Whether the results are audited or unaudited	Audited	Audited
D	Nature of report standalone or consolidated	Standalone	Standalone
A	ASSETS		
1	Financial Asset		
(a)	Cash and cash equivalents	10.69	1.96
(b)	Bank Balance other than (a) above	-	-
(C)	Derivative financial instruments	-	-
(d)	Receivables	-	-
	(I) Trade Receivables	-	-
	(II) Other Receivables	-	-
(e)	Loans & Advances	6,474.74	2,132.02
(f)	Investments	-	-
(g)	Other Financial assets	15.20	15.20
	Sub-total - Financial Assets	6,500.63	2,149.18
2	Non Financial Asset		
(a)	Inventories	-	-
(b)	Current tax assets (Net)	-	-
(C)	Deferred tax Assets (Net)	0.76	0.86
(d)	Investment Property	-	-
(e)	Biological assets other than bearer plants	-	-
(f)	Property, Plant and Equipment	0.48	0.55
	(I) Capital work-in-progress	-	-
	(II) Intangible assets under development	-	-
(g)	Goodwill	-	-
(h)	Other Intangible assets	-	-
(i)	Other non-financial assets (to be specified)	-	-
	Balance with Revenue Authorities	19.16	5.60
	Amortisation of Expenses	-	-
	Deposits	5.00	5.00
	Sub-total - Non Financial Assets	25.39	12.01
	Total Assets	6,526.02	2,161.19
B	Equity and liabilities		
1	Equity		
	Equity attributable to owners of parent		
(a)	Equity share capital	1,005.00	1,005.00
(b)	Other equity - Reserves & Surplus	(572.37)	17.71
	Total equity attributable to owners of parent	432.63	1,022.71
	Non controlling interest	-	-
	Total equity	432.63	1,022.71
2	Liabilities		
2.1	Financial Liabilities		
(a)	Derivative financial instruments	-	-
(b)	Payables	-	-
	(I) 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	43.00	-
	(II) Other Payables	-	-
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	17.22
(C)	Debt Securities	-	-
(d)	Borrowings (Other than Debt Securities)	5,989.85	1,109.46
(e)	Deposits	-	-
(f)	Subordinated Liabilities	-	-
(g)	Other financial liabilities	21.46	2.62
	Sub-total - Financial Liabilities	6,054.31	1,129.29
2.2	Non-Financial Liabilities		
(a)	Current tax liabilities (Net)	-	-
(b)	Provisions	39.08	9.19
(C)	Deferred tax liabilities (Net)	-	-
(d)	Other non-financial liabilities	-	-
	Sub-total - Non Financial Liabilities	39.08	9.19
	Total equity and liabilities	6,526.02	2,161.19
		0.00	-

Disclosure of notes on assets and liabilities

For, Karnavati Finance Limited

Date :
Place : Mumbai

Jay Morzaria
Managing Director
DIN: 02338864

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
BALANCE SHEET AS ON 31 March 2026
(Amount ₹ in lakhs, unless otherwise mentioned)

Particulars		Note No.	AS AT 31 March 2026		AS AT 31 March 2025	
1		2	3	4	5	6
I.	ASSETS					
	1 Financial Assets					
	a Cash and cash equivalents	3		10.69		1.96
	b Bank Balances other than cash and cash equivalents	4				
	c Recievables	5				
	(i) Trade recievables					
	(ii) Other recievables					
	d Loans	6		6,474.74		2,132.02
	e Investments					
	f Other Financial assets	7		15.20		15.20
	2 Non Financial Assets					
	a Inventories	8				
	b Current tax assets (net)					
	c Deffered tax assets (net)			0.76		0.86
	S Property, plant and equipment	9		0.48		0.55
	e Intangible assets					
	f Other non - financial assets	10		24.16		10.60
	TOTAL			6,526.02		2,161.19
II.	LIABILITIES AND EQUITY					
	1 Liabilities					
	A Financial liabilities	11				
	a Payables					
(I)	Trade payables					
	(i) Total Outstanding dues of micro enterprises and small enterprises					
	(ii) Total Outstanding dues of creditor other than micro enterprises and small enterprises		43.00	43.00	17.22	17.22
(II)	Other payables					
	(i) Total Outstanding dues of micro enterprises and small enterprises					
	(ii) Total Outstanding dues of creditor other than micro enterprises and small enterprises					
	b Debt Securities					
	c Borrowings (other than debt securities)	12		5,989.85		1,109.46
	d Deposits					
	e Subordinate debts					
	f Other Financial Liabilities	13		21.46		2.62
	b Non - financial liabilities					
	Current tax liabilities (net)			-		-
	Provisions	14		39.08		9.19
	Other non - financial liabilities	15		-		-
	2 Equity					
	Equity Share Capital	16	1,005.00		1,005.00	
	Other Equity	17	(572.37)	432.63	17.71	1,022.71
	TOTAL			6,526.02		2,161.19
				0.00		0.00

The Schedules referred to herein above form an integral part of the Balance Sheet.

This is the Balance Sheet referred to in our report of even date.

For B B Gusani & Associates
Chartered Accountants

For and on behalf of the Board of Directors of
Karnavati Finance Limited

Bhargav Gusani
Proprietor
M. No. 120710
FRN: 0140875W
Place: Jamnagar
Date :

Raman P Morzaria
Whole Time Director
DIN: 00203310

Jay R Morzaria
Managing Director
DIN: 02338864

Kush R Morzaria
Chief Financial Officer
PAN: BAJPM1377E

Akanksha Rai
Company Secretary
PAN: BFZPR9132P

Place: Jamnagar
Date :

Place: Jamnagar
Date :

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
PROFIT AND LOSS STATEMENT FOR THE PERIOD ENDED 31 March 2026
(Amount ₹ in lakhs, unless otherwise mentioned)

Particulars	Refer Note No.	FOR THE Year ENDED 31 March 2026	FOR THE Year ENDED 31 March 2025
Revenue From Operations			
a Interest Income	18	530.79	155.35
b Fees and comission Income			
c Net gain on Fair Value Changes			
d Sale of Services			
e Sale of Products(including Excise Duty)		-	1.88
f Impairment Profit			
I. Total Income From Operations		530.79	157.23
II. Other income		0.12	0.03
III. Total Income (I + II)		530.91	157.26
Expenses:			
a Finance costs	19	387.38	115.20
b Fees and comission Expenses			
c Net Loss on Fair Value Changes			
d Purchases of Stock-in-Trade	20		1.88
e Cost of material consumed	21		
Changes in inventories of finished goods work-in-progress and Stock-in-Trade			
f Employee benefits expense	22	32.57	17.95
g Depreciation and amortization expense	23	0.07	0.10
h Other expenses	24	685.46	190.07
IV. Total expenses		1,105.48	325.20
Profit before exceptional and extraordinary items and tax (III-IV)		(574.57)	(167.94)
VI. Exceptional items			
VII. Profit before extraordinary items and tax (V - VI)		(574.57)	(167.94)
VIII. Extraordinary Items			
IX. Profit before tax (VII- VIII)		(574.57)	(167.94)
X Tax expense:			
(1) Current tax		14.08	
(2) Deferred tax		0.10	0.12
(3) Prior Period Income Tax written off		1.33	
Profit (Loss) for the period from continuing operations (VII-VIII)		(590.07)	(168.06)
Profit/(loss) from discontinuing operations			
Tax expense of discontinuing operations			
Profit/(loss) from Discontinuing operations (after tax)			
XIII Profit (Loss) for the period (XI + XII)		(590.07)	(168.06)
Other Comprehensive Income			
(A)(i) Items that will not be reclassified to profit or loss			
(ii) Income Tax on items that will not be reclassified to profit or loss			
Subtotal (A)			
(B)(i) Items that will be reclassified to profit or loss			
(ii) Income Tax on items that will be reclassified to profit or loss			
Subtotal (B)			
XIV Other Comprehensive Income (A+B)			
Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit and Loss and Other Comprehensive Income For the period)		(590.07)	(168.06)
XVI Earnings per equity share:			
(1) Basic		(0.00)	(0.00)
(2) Diluted			(0.17)

The Schedules referred to herein above form an integral part of the Profit & Loss Account.
This is the Statement of Profit & Loss Account referred to in our report of even date.

For B B Gusani & Associates
Chartered Accountants

For and on behalf of the Board of Directors of
Karnavati Finance Limited

Bhargav Gusani
Proprietor
M. No. 120710
FRN: 0140875W
Place: Jamnagar
Date : 29th May 2025

Raman P Morzaria
Whole Time Director
DIN: 00203310

Jay R Morzaria
Managing Director
DIN: 02338864

Kush R Morzaria
Chief Financial Officer
PAN: BAJPM1377E
Place: Jamnagar
Date : 29th May 2025

Akanksha Rai
Company Secretary
PAN: BfZPR9132P
Place: Jamnagar
Date :

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Statement of Cash Flows
For the Year Ending 31st March 2026
#REF!

PARTICULAR	31st March 2026	31st March 2025
A. Cash Flow from Operating Activities		
Net Profit Before Taxation	(574.57)	(167.94)
<u>Adjustment For :</u>		
Audit Fees		
Depreciation	0.07	0.10
Reversal of NPA Provision		
Written Off		
NPA Provision	657.42	174.52
General Provision on Standard Assets		
Finance Cost	387.38	115.20
Operating Profit before change in Working Capital	470.30	121.87
Movement in Working Capital		
Decrease/-Increase in Loan Advance	(5,000.14)	524.02
Decrease/-Increase in Inventory	-	1.88
Decrease/-Increase in Trade Receivable		
Decrease/-Increase in Other Current Assets	(13.56)	(1.04)
-Decrease/Increase in Current Liabilities	25.79	(89.15)
-Decrease/Increase in Other Current Liabilities	18.84	(4.46)
-Decrease/Increase in Provision	29.89	(5.11)
Movement in Working Capital	(4,939.18)	426.15
Net Cash Generation From Operation	(4,468.88)	548.01
Direct Tax Paid	(15.41)	
Net Cash From Operating Activities	(4,484.28)	548.01
Cash Flow From Investing Activities		
-Purchase/Sale of Fixed Assets		
Net Cash Flow from Investing Activities	-	-
Cash Flow from Financial Activities		
-Decrease/Increase in Long Term Borrowings	4,880.39	(445.14)
Decrease/-Increase in Long Term Advances		
Finance Cost	(387.38)	(115.20)
Issue of Share Capital		
Net Cash From Financial Activities	4,493.01	(560.34)
Net Increase/Decrease in Cash & Cash Equivalent	8.73	(12.34)
Cash at the Beginning of Year	1.96	14.30
Cash at the End of Year	10.69	1.96

This is the Cash Flow Statement referred to in our report of even date.

For B B Gusani & Associates
Chartered Accountants

For and on behalf of the Board of Directors of
Karnavati Finance Limited

Bhargav Gusani
Proprietor
M. No. 120710
FRN: 0140875W
 Place: Jamnagar
 #REF!

Raman P Morzaria
Whole Time Director
DIN: 00203310

Jay R Morzaria
Managing Director
DIN: 02338864

Kush R Morzaria
Chief Financial Officer
PAN: BAJPM1377E

Akanksha Rai
Company Secretary
PAN: BFZPR9132P

Place: Jamnagar
 #REF!

#REF!
 #REF!

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Notes forming part of financial statements for the period ended 31 March 2026
#REF!

NOTE No. 3 : CASH & CASH EQUIVALENTS

3 CASH & CASH EQUIVALENTS		
	AS AT 31 March 2026	AS AT 31 March 2025
Cash In Hand	5.43	0.33
Balances with Banks (of the nature of cash and cash equivalents)	5.26	1.64
Fixed Deposits with Banks (Maturity of Less than 3 Months)		-
TOTAL	10.69	1.96

NOTE No. 4 : BANK BALANCE OTHER THAN CASH & CASH EQUIVALENTS

4 BANK BALANCE OTHER THAN CASH AND CASH EQUIVALENTS		
	AS AT 31 March 2026	AS AT 31 March 2025
Embarked Balances with Banks		
Balances with Bank to the extent held as margin money or security against the borrowings, guarantees or any other commitments		
Repatriation restrictions, if any		
TOTAL	-	-

NOTE No. 5 : RECEIVABLES

5 RECEIVABLES		
	AS AT 31 March 2026	AS AT 31 March 2025
(A) Trade Receivables		
Considered Good - Unsecured		
Trade Receivable which have significant increase in credit risk		
Trade Receivable - credit impaired		
Others		
TOTAL		-

NOTE No. 5.1 : Classification of Trade Receivables

5 Classification of Trade Receivables		
	AS AT 31 March 2026	AS AT 31 March 2025
(A) Ageing of Trade Receivables		
Less than 6 months	-	-
6 Months - 1 Year		
1 yr - 2 Years		
2 yrs - 3 Years		
More than 3 Years		
(B) Considered Good - Secured		
Undisputed Trade Receivables - considered good	-	-
Disputed Trade Receivables - considered good		
(C) Trade Receivable which have significant increase in credit risk		
Undisputed Trade Receivables - which have significant increase	-	-
Disputed Trade Receivables - which have significant increase	-	-
(D) Trade Receivable - credit impaired		
Undisputed Trade Receivable - credit impaired	-	-
Disputed Trade Receivable - credit impaired	-	-

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Notes forming part of financial statements for the period ended 31 March 2026
#REF!

NOTE No. 6 : Loans

6 Loans					
As On 31st March 2026					
	Valued at Fair Value through			Value At Amortised Cost	Total
	Other Comprehensive Income	Profit and Loss account			
<u>A) Secured Loan</u>					
i) Mortgage Loan	-	-		2,281.31	
ii) Business Loan	-	-			
iii) Personal Loan	-	-			
iv) Education Loan	-	-		-	-
Total (A) - Gross	-	-		2,281.31	-
Less :- Impairment Loss Allowance	-	-		-	-
Total (A) - Net	-	-		-	-
<u>B) Unsecured Loan</u>					
i) Mortgage Loan	-	-		-	-
ii) Business Loan	-	-		-	-
iii) Personal Loan	-	-		-	-
iv) Education Loan	-	-		-	-
Total (B) - Gross	-	-		-	-
Less :- Impairment Loss Allowance	-	-		-	-
Total (B) - Net	-	-		-	-
TOTAL (A) + (B)	-	-		2,281.31	-

NOTE No. 6 : Loans

6 Loans					
As On 31st March 2025					
	Valued at Fair Value through			Value At Amortised Cost	Total
	Other Comprehensive Income	Profit and Loss account			
<u>A) Secured Loan</u>					
i) Mortgage Loan	-	-		1,806.76	1,806.76
ii) Business Loan	-	-		883.95	883.95
iii) Personal Loan	-	-		-	-
iv) Education Loan	-	-		-	-
Total (A) - Gross	-	-		2,690.71	2,690.71
Less :- Impairment Loss Allowance	-	-		-	-
Total (A) - Net	-	-		-	-
<u>B) Unsecured Loan</u>					
i) Mortgage Loan	-	-		-	-
ii) Business Loan	-	-		386.67	386.67
iii) Personal Loan	-	-		789.10	789.10
iv) Education Loan	-	-		2.43	2.43
Total (B) - Gross	-	-		1,178.20	1,178.20
Less :- Impairment Loss Allowance	-	-		(1,736.89)	(1,736.89)
Total (B) - Net	-	-		(558.69)	(558.69)
TOTAL (A) + (B)	-	-		2,132.02	2,132.02

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Notes forming part of financial statements for the period ended 31 March 2026
#REF!

NOTE No. 7 : Other Financial Assets

7 Other Financial Assets	AS AT 31 March 2026	AS AT 31 March 2025
Security Deposits		
Advances Given	15.20	15.20
Amortisation of annual fees		
Income Tax Refundable		
TDS Credit		
TOTAL	15.20	15.20

NOTE No. 9: Other Non financial Assets

9 Other Non financial Assets	AS AT 31 March 2026	AS AT 31 March 2025
Balance with Revenue Authorities	19.16	5.60
Deposits	5.00	5.00
Amortization of Annual Fees	-	-
	24.16	10.60

Karnavati Finance Limited

CIN NO.L65910MH1984PLC034724

Notes forming part of financial statements for the period ended 31 March 2026

#REF!

16 Interest Income As AT 31 March 2026				
Particulars	On Financial Assets measured through			
	Fair value through Other Comprehensive Income	Fair value through Profit and Loss account	At Amortised Cost	Total
Interest on Loan			530.79	530.79
Interest on Income from Investment				
Interest on Deposits with Bank				
Other Interest Income				
Interest on Income Tax Refund				
TOTAL			530.79	530.79

16 Interest Income As AT 31 March 2025				
Particulars	On Financial Assets measured through			
	Fair value through Other Comprehensive Income	Fair value through Profit and Loss account	At Amortised Cost	Total
Interest on Loan			155.35	155.35
Interest on Income from Investment				
Interest on Deposits with Bank				
Other Interest Income				
Interest on Income Tax Refund				
TOTAL			155.35	155.35

NOTE No. 17 : FINANCE COST

17 FINANCE COST				
	As AT 31 March 2026		As AT 31 March 2025	
	on Financial Liabilities measured at fair value through Profit and loss	on Financial Liabilities measured at fair value through Other comprehensive Income	on Financial Liabilities measured at fair value through Profit and loss	on Financial Liabilities measured at fair value through Other comprehensive Income
Interest on Deposits				
Interest on Borrowings	387.38		115.20	
Other Interest Expenses				
Bank Interest				
TOTAL	387.38		115.20	

NOTE No. 18: CHANGES IN INVENTORIES OF FOREIGN CURRENCY

18		
	As AT 31 March 2026	As AT 31 March 2025
Inventories (At Close)		
Closing Stock of Foreign Currency		
Inventories (At Commencement)		1.88
Opening Stock of Foreign Currency		1.88
TOTAL	-	1.88

Karnavati Finance Limited

CIN NO.L65910MH1984PLC034724

Notes forming part of financial statements for the period ended 31 March 2026

#REF!

NOTE No. 19 : EMPLOYEES BENEFIT EXPENSES

19 EMPLOYEES BENEFIT EXPENSES				
	As AT 31 March 2026		As AT 31 March 2025	
Salaries & Bonus	24.57		10.34	
Director's Remuneration	8.00		7.50	
Staff Welfare Expenses			0.11	
		32.57		17.95
TOTAL	32.57	32.57	17.95	17.95

NOTE No. 20 : DEPRECIATION & AMORTIZATION EXPENSES

20 DEPRECIATION & AMORTIZATION EXPENSES				
	As AT 31 March 2026		As AT 31 March 2025	
Depreciation	0.07		0.10	
Preliminary Expenses Written off				
		0.07		0.10
TOTAL	0.07	0.07	0.10	0.10

NOTE No. 21 : OTHER EXPENSES

21 OTHER EXPENSES				
	As AT 31 March 2026		As AT 31 March 2025	
Indirect Expenses				
Advertisement Expenses	0.30		0.92	
Annual Fees Expenses	5.45		4.92	
Audit Fees	6.60		0.20	
Bank Charges	0.00		0.02	
Customer Credit Report Exp	-		0.00	
Kasar	-		0.00	
Bank Interest Expense	-		1.22	
BSE Non Compliance Penalty	-		0.06	
CGST Expense	0.68		0.48	
Court Case Fees	-		0.25	
Digital Sign.Exp.	0.02		-	
Electricity Expenses	-		0.16	
E Voting Expenses	-		-	
IGST Expenses	0.43		0.25	
Interest of BSE Fees	0.05		-	
Internet Expenses	0.05		0.07	
Legal Fees	7.39		-	
Misc Expenses	0.01		0.18	
NPA Expenses	657.42		174.52	
Office Expenses	-		-	
Office Rent	2.40		2.40	
Printing & Stationery Expenses	0.10		0.03	
Professional Fees	2.65		2.25	
Rounding Off	0.00		0.00	
ROC Fees	0.08		0.15	
Service Charges	0.00		0.00	
SGST Expenses	0.68		0.50	
Software Renewal Fees	-		-	
Statutory Exp.	0.02		-	
Travelling Expenses	-		-	
Vehicle Expenses	-		0.51	
Website Design Expense	0.41		-	
Write Off	0.74		0.99	
		685.46		190.07
TOTAL	685.46	685.46	190.07	190.07

NOTE No. 10 : TRADE PAYABLES

10	TRADE PAYABLES	As at 31 March 2026		As at 31 March 2025	
	Total outstanding dues of micro enterprises and small enterprises		43.00		17.22
	Total outstanding dues of creditors other than micro enterprises and small enterprises				
	TOTAL		43.00		17.22

Details of dues to Micro, small & medium Enterprises as per MSMED Act, 2006

The Company has initiated the process of obtaining the confirmation from suppliers who have registered under the Micro, Small and Medium enterprise development Act, 2006 (MSMED Act, 2006) based on information available with the company, the balance due to micro and small enterprise as defined under the MSMED Act, 2006 is Nil. No interest has been paid or payable under MSMED Act, 2006 during the year

10 Trade Payables ageing schedule

Particular	Ageing as on 31st March 2026		Ageing as on 31st March 2025	
(i) MSME				
(ii) Others				
Less than 1 Year				0.00
1 year - 2 year				0.00
2 year - 3 year				0.00
More than 3 years				0.00
(iii) Disputed Dues - MSME				-
(iv) Disputed Dues - Other				-
TOTAL		-		0.00

NOTE No. 11 : BORROWINGS (OTHER THAN DEBT SECURITIES)

11	BORROWINGS (OTHER THAN DEBT SECURITIES)	As at 31 March 2026		
		Valued at Fair Value through		
		Other Comprehensive Income	Profit and Loss account	At Amortised Cost
				Total
(A) Term loans				
(i) From Banks				-
(ii) From Others				-
(B) Deferred Payment Liabilities				-
(C) Loans from Related parties				-
(D) Loan Repayable on Demand				-
(i) From Banks				-
(ii) From related Parties				41.77
(iii) From Others				
(E) Other Loans				
(i) Inter Corporate Loan under Pass through Arrangement				5,948.09
Total Borrowings				5,989.85
Borrowings in India				5,989.85
Borrowings Outside India				
Total Borrowings				5,989.85
Unsecured Borrowings				5,989.85
Secured Borrowings				
Total Borrowings				5,989.85
TOTAL				5,989.85

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Notes forming part of financial statements for the period ended 31 March 2026
#REF!

NOTE No. 11 : BORROWINGS (OTHER THAN DEBT SECURITIES)

11 BORROWINGS (OTHER THAN DEBT SECURITIES)				
	As at 31 March 2025			
	Valued at Fair Value through Other Comprehensive Income	Profit and Loss account	At Amortised Cost	Total
(A) Term loans			-	-
(i) From Banks			-	-
(ii) From Others			-	-
(B) Deferred Payment Liabilities			-	-
(C) Loans from Related parties			-	-
(D) Loan Repayable on Demand			-	-
(i) From Banks			-	-
(ii) From related Parties			283.19	283.19
(iii) From Others			-	-
(E) Other Loans			-	-
(i) Inter Corporate Loan under Pass through Arrangement			826.28	826.28
Total Borrowings	-	-	1,109.46	1,109.46
Borrowings in India			1,109.46	1,109.46
Borrowings Outside India			-	-
Total Borrowings	-	-	1,109.46	1,109.46
Unsecured Borrowings			1,109.46	1,109.46
Secured Borrowings	-	-	-	-
Total Borrowings	-	-	1,109.46	1,109.46
TOTAL	-	-	1,109.46	1,109.46

NOTE No. 12 : OTHER FINANCIAL LIABILITIES

12 OTHER FINANCIAL LIABILITIES				
	As at 31 March 2026		As at 31 March 2025	
Interest Accrued				
Unpaid Dividends				
Unpaid Matured Deposits and interest accrued thereon				
Others		21.46		2.62
TOTAL		21.46		2.62

NOTE No. 13 : PROVISIONS

13 PROVISIONS				
	As at 31 March 2026		As at 31 March 2025	
Provision for Income Tax		14.08		6.93
General Provision on Standard Asset		23.00		0.46
Provision for Audit Fees		2.00		1.80
TOTAL		39.08		9.19

NOTE No. 14 : OTHER NON FINANCIAL LIABILITIES

14 OTHER NON FINANCIAL LIABILITIES				
	As at 31 March 2026		As at 31 March 2025	
Other Payables				
TDS payable				
GST Payable				
TOTAL		-		-

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
BALANCE SHEET AS ON 31 March 2026
(Amount ₹ in lakhs, unless otherwise mentioned)

Particulars		Note No.	AS AT 31 March 2026		AS AT 31 March 2025	
1		2	3	4	5	6
I. ASSETS						
1 Financial Assets						
a	Cash and cash equivalents	3		1,069,278		196,423
b	Bank Balances other than cash and cash equivalents	4		-		-
c	Recievables	5		-		-
	(i) Trade recievables					
	(ii) Other recievables					
d	Loans	6		647,473,681		213,201,822
e	Investments					
f	Other Financial assets	7		1,519,948		1,519,948
2 Non Financial Assets						
a	Inventories					
b	Current tax assets (net)					
c	Deferred tax assets (net)			75,858		85,889
d	Property, plant and equipment	8		47,556		54,657
e	Intangible assets					
f	Other non - financial assets	9		2,415,718		1,060,078
TOTAL				652,602,040		216,118,817
II. LIABILITIES AND EQUITY						
1 Liabilities						
A Financial liabilities		10				
a	Payables					
(I)	Trade payables					
	(i) Total Outstanding dues of micro enterprises and small enterprises					
	(ii) Total Outstanding dues of creditor other than micro enterprises and small enterprises		4,300,176	4,300,176	1,721,583	1,721,583
(II)	Other payables					
	(i) Total Outstanding dues of micro enterprises and small enterprises					
	(ii) Total Outstanding dues of creditor other than micro enterprises and small enterprises					
b	Debt Securities					
c	Borrowings (other than debt securities)	11		598,985,030		110,946,220
d	Deposits					
e	Subordinate debts					
f	Other Financial Liabilities	12		2,145,957		261,691
b Non - financial liabilities						
	Current tax liabilities (net)					
	Provisions	13		3,907,758		918,805
	Other non - financial liabilities	14		-		
2 Equity						
	Equity Share Capital	14	100,500,000		100,500,000	
	Other Equity	15	(57,236,885)	43,263,115	1,770,513	102,270,513
TOTAL				652,602,036		216,118,813
				4		4

The Schedules referred to herein above form an integral part of the Balance Sheet.

This is the Balance Sheet referred to in our report of even date.

For B B Gusani & Associates
Chartered Accountants

For and on behalf of the Board of Directors of
Karnavati Finance Limited

Bhargav Gusani
Proprietor
M. No. 120710
FRN: 0140875W
 Place: Jamnagar
 Date :

Raman P Morzaria
Whole Time Director
DIN: 00203310

Jay R Morzaria
Managing Director
DIN: 02338864

Kush R Morzaria
Chief Financial Officer
PAN: BAJPM1377E

Akanksha Rai
Company Secretary
PAN: BFZPR9132P

Place: Jamnagar
 Date :

Place: Jamnagar
 Date :

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
PROFIT AND LOSS STATEMENT FOR THE PERIOD ENDED 31 March 2026
(Amount ₹ in lakhs, unless otherwise mentioned)

Particulars	Refer Note No.	FOR THE Year ENDED 31 March 2026	FOR THE Year ENDED 31 March 2025
Revenue From Operations			
a Interest Income	16	53,079,261	15,534,702
b Fees and comission Income			
c Net gain on Fair Value Changes			
d Sale of Services			
e Sale of Products(including Excise Duty)		-	187,971
f Impairment Profit			
I. Total Income From Operations		53,079,261	15,722,673
II. Other income		11,622	3,000
III. Total Income (I + II)		53,090,883	15,725,673
Expenses:			
a Finance costs	17	38,737,756	11,519,867
b Fees and comission Expenses			
c Net Loss on Fair Value Changes			
d Purchases of Stock-in-Trade			
e Cost of material consumed	18		188,042
Changes in inventories of finished goods work-in-progress and Stock-in-Trade			
f Employee benefits expense	19	3,256,500	1,795,250
g Depreciation and amortization expense	20	7,101	9,564
h Other expenses	21	68,546,347	19,007,302
IV. Total expenses		110,547,704	32,520,025
Profit before exceptional and extraordinary items and tax (III-IV)		(57,456,821)	(16,794,352)
VI. Exceptional items			
VII. Profit before extraordinary items and tax (V - VI)		(57,456,821)	(16,794,352)
VIII. Extraordinary Items			
IX. Profit before tax (VII- VIII)		(57,456,821)	(16,794,352)
X Tax expense:			
(1) Current tax		1,407,779	-
(2) Deferred tax		10,030	11,751
(3) Prior Period Income Tax written off		132,768	-
Profit (Loss) for the period from continuing operations (VII-VIII)		(59,007,398)	(16,806,103)
Profit/(loss) from discontinuing operations			
Tax expense of discontinuing operations			
Profit/(loss) from Discontinuing operations (after tax)			
XII			
XIII Profit (Loss) for the period (XI + XII)		(59,007,398)	(16,806,103)
Other Comprehensive Income			
(A)(i) Items that will not be reclassified to profit or loss			
(ii) Income Tax on items that will not be reclassified to profit or loss			
Subtotal (A)			
(B)(i) Items that will be reclassified to profit or loss			
(ii) Income Tax on items that will be reclassified to profit or loss			
Subtotal (B)			
XIV Other Comprehensive Income (A+B)			
Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit and Loss and Other Comprehensive Income For the period)		(59,007,398)	(16,806,103)
XVI Earnings per equity share:			
(1) Basic		-0.59	(0.17)
(2) Diluted		-0.59	(0.17)

The Schedules referred to herein above form an integral part of the Profit & Loss Account.
This is the Statement of Profit & Loss Account referred to in our report of even date.

For B B Gusani & Associates
Chartered Accountants

For and on behalf of the Board of Directors of
Karnavati Finance Limited

Bhargav Gusani
Proprietor
M. No. 120710
FRN: 0140875W
Place: Jamnagar
Date : 29th May 2025

Raman P Morzaria
Whole Time Director
DIN: 00203310

Jay R Morzaria
Managing Director
DIN: 02338864

Kush R Morzaria
Chief Financial Officer
PAN: BAJPM1377E
Place: Jamnagar
Date : 29th May 2025

Akanksha Rai
Company Secretary
PAN: BFZPR9132P
Place: Jamnagar
Date :

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Statement of Cash Flows
For the Year Ending 31st March 2026
#REF!

PARTICULAR	31st March 2026	31st March 2025
A. Cash Flow from Operating Activities		
Net Profit Before Taxation	(57,456,820.95)	(16,794,351.75)
<u>Adjustment For :</u>		
Audit Fees		
Depreciation	7,100.78	9,564.45
Reversal of NPA Provision		
Written Off		
NPA Provision	65,741,943.05	17,451,564.41
General Provision on Standard Assets		
Finance Cost	38,737,756.00	11,519,867.00
Operating Profit before change in Working Capital	47,029,978.88	12,186,644.11
Movement in Working Capital		
Decrease/-Increase in Loan Advance	(500,013,802.41)	52,402,185.35
Decrease/-Increase in Inventory	-	188,041.80
Decrease/-Increase in Trade Receivable	-	-
Decrease/-Increase in Other Current Assets	(1,355,640.00)	(103,625.00)
-Decrease/Increase in Current Liabilities	2,578,592.60	(8,914,654.68)
-Decrease/Increase in Other Current Liabilities	1,884,265.86	(446,300.00)
-Decrease/Increase in Provision	2,988,953.41	(511,026.51)
Movement in Working Capital	(493,917,630.54)	42,614,620.96
Net Cash Generation From Operation	(446,887,651.66)	54,801,265.07
Direct Tax Paid	(1,540,547.00)	
Net Cash From Operating Activities	(448,428,198.66)	54,801,265.07
Cash Flow From Investing Activities		
-Purchase/Sale of Fixed Assets		
Net Cash Flow from Investing Activities	-	-
Cash Flow from Financial Activities		
-Decrease/Increase in Long Term Borrowings	488,038,810.00	(44,514,492.66)
Decrease/-Increase in Long Term Advances		
Finance Cost	(38,737,756.00)	(11,519,867.00)
Issue of Share Capital		
Net Cash From Financial Activities	449,301,054.00	(56,034,359.66)
Net Increase/Decrease in Cash & Cash Equivalent	872,855.34	(1,233,994.14)
Cash at the Beginning of Year	196,423.15	1,430,417.29
Cash at the End of Year	1,069,278.49	196,423.15

This is the Cash Flow Statement referred to in our report of even date.

For B B Gusani & Associates
Chartered Accountants

Bhargav Gusani
Proprietor
M. No. 120710
FRN: 0140875W
Place: Jamnagar
#REF!

For and on behalf of the Board of Directors of
Karnavati Finance Limited

Raman P Morzaria
Whole Time Director
DIN: 00203310

Jay R Morzaria
Managing Director
DIN: 02338864

Kush R Morzaria
Chief Financial Officer
PAN: BAJPM1377E

Akanksha Rai
Company Secretary
PAN: BFZPR9132P

Place: Jamnagar
#REF!

#REF!
#REF!

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
STATEMENT OF CHANGES IN EQUITY AS ON 31st March,2026
#REF!
NOTE No.14 Equity Share Capital

Particulars	Number of Shares		Amount	
As at 1st April 2024		100,500,000		100,500,000.00
Issue of shares during the year 2024-25				
As at March 31,2025		100,500,000		100,500,000.00
As at 1st April 2025		100,500,000		100,500,000.00
Issue of shares during the year 2025-26		-		
As at March 31,2026		100,500,000		100,500,000.00

Note No. 15 Other Equity

Particulars	Reserves and Surplus				Other Comprehensive Income	Total Other Equity
	Securities premium	Retained Earnings	General Reserve	Reserve fund as per RBI Act		
Balance as at 1st April 2024	10,140,000.00	2,863,003.85	15,000.00	5,558,613.00	-	18,576,616.85
Changes in accounting policy/ prior period errors						
Restated Balance at the beginning of the reporting period						
Profit after tax		(16,681,269.15)				(16,681,269.15)
Other Comprehensive Income (Net of tax)						
Act,1934						
Any other changes (to be specified)						
Balance as at 31st March 2025	10,140,000.00	(13,818,265.31)	15,000.00	5,558,613.00	-	1,895,347.69
Balance as at 1st April 2025	10,140,000.00	(13,818,265.31)	15,000.00	5,558,613.00	-	1,895,347.69
Changes in accounting policy/ prior period errors						
Restated Balance at the beginning of the reporting period						
Profit after tax		-				-
Other Comprehensive Income (Net of tax)						
Act,1934						
Any other changes (to be specified)						
Balance as at 31st March 2026	10,140,000.00	(13,818,265.31)	15,000.00	5,558,613.00	-	1,895,347.69

For B B Gusani & Associates
Chartered Accountants

For and on behalf of the Board of Directors of
Karnavati Finance Limited

Bhargav Gusani
Proprietor
M. No. 120710
FRN: 0140875W
 Place: Jamnagar
 Date :

Raman P Morzaria
Whole Time Director
DIN: 00203310

Jay R Morzaria
Managing Director
DIN: 02338864

Kush R Morzaria
Chief Financial Officer
PAN: BAJPM1377E
 Place: Jamnagar
 Date :

Akanksha Rai
Company Secretary
PAN: BFZPR9132P
 Place: Jamnagar
 Date :

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Notes forming part of financial statements for the period ended 31 March 2026
#REF!

NOTE No. 3 : CASH & CASH EQUIVALENTS

3 CASH & CASH EQUIVALENTS		
	AS AT 31 March 2026	AS AT 31 March 2025
Cash In Hand	542,939.44	32,794.44
Balances with Banks (of the nature of cash and cash equivalents)	526,339.05	163,628.71
Fixed Deposits with Banks (Maturity of Less than 3 Months)		-
TOTAL	1,069,278.49	196,423.15

NOTE No. 4 : BANK BALANCE OTHER THAN CASH & CASH EQUIVALENTS

4 BANK BALANCE OTHER THAN CASH AND CASH EQUIVALENTS		
	AS AT 31 March 2026	AS AT 31 March 2025
Embarked Balances with Banks		
Balances with Bank to the extent held as margin money or security against the borrowings, guarantees or any other commitments		
Repatriation restrictions, if any		
TOTAL	-	-

NOTE No. 5 : RECEIVABLES

5 RECEIVABLES		
	AS AT 31 March 2026	AS AT 31 March 2025
(A) Trade Receivables		
Considered Good - Unsecured		
Trade Receivable which have significant increase in credit risk		
Trade Receivable - credit impaired		
Others		
TOTAL		-

NOTE No. 5.1 : Classification of Trade Receivables

5 Classification of Trade Receivables		
	AS AT 31 March 2026	AS AT 31 March 2025
(A) Ageing of Trade Receivables		
Less than 6 months	-	-
6 Months - 1 Year		
1 yr - 2 Years		
2 yrs - 3 Years		
More than 3 Years		
(B) Considered Good - Secured		
Undisputed Trade Receivables - considered good	-	-
Disputed Trade Receivables - considered good		
(C) Trade Receivable which have significant increase in credit risk		
Undisputed Trade Receivables - which have significant increase	-	-
Disputed Trade Receivables - which have significant increase	-	-
(D) Trade Receivable - credit impaired		
Undisputed Trade Receivable - credit impaired	-	-
Disputed Trade Receivable - credit impaired	-	-

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Notes forming part of financial statements for the period ended 31 March 2026
#REF!

NOTE No. 6 : Loans

6 Loans					
As On 31st March 2026					
	Valued at Fair Value through			Value At Amortised Cost	Total
	Other Comprehensive Income	Profit and Loss account			
<u>A) Secured Loan</u>					
i) Mortgage Loan	-	-		228,131,356.62	
ii) Business Loan	-	-			
iii) Personal Loan	-	-			
iv) Education Loan	-	-		-	-
Total (A) - Gross	-	-		228,131,356.62	-
Less :- Impairment Loss Allowance	-	-		-	-
Total (A) - Net	-	-		-	-
<u>B) Unsecured Loan</u>					
i) Mortgage Loan	-	-		-	-
ii) Business Loan	-	-		-	-
iii) Personal Loan	-	-		-	-
iv) Education Loan	-	-		-	-
Total (B) - Gross	-	-		-	-
Less :- Impairment Loss Allowance	-	-		-	-
Total (B) - Net	-	-		-	-
TOTAL (A) + (B)	-	-		228,131,356.62	-

NOTE No. 6 : Loans

6 Loans					
As On 31st March 2025					
	Valued at Fair Value through			Value At Amortised Cost	Total
	Other Comprehensive Income	Profit and Loss account			
<u>A) Secured Loan</u>					
i) Mortgage Loan	-	-		180,675,805.94	180,675,805.94
ii) Business Loan	-	-		88,394,725.00	88,394,725.00
iii) Personal Loan	-	-		-	-
iv) Education Loan	-	-		-	-
Total (A) - Gross	-	-		269,070,530.94	269,070,530.94
Less :- Impairment Loss Allowance	-	-		-	-
Total (A) - Net	-	-		-	-
<u>B) Unsecured Loan</u>					
i) Mortgage Loan	-	-		-	-
ii) Business Loan	-	-		38,667,001.51	38,667,001.51
iii) Personal Loan	-	-		78,909,998.62	78,909,998.62
iv) Education Loan	-	-		243,483.00	243,483.00
Total (B) - Gross	-	-		117,820,483.13	117,820,483.13
Less :- Impairment Loss Allowance	-	-		(173,689,192.13)	(173,689,192.13)
Total (B) - Net	-	-		(55,868,709.00)	(55,868,709.00)
TOTAL (A) + (B)	-	-		213,201,821.94	213,201,821.94

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724
Notes forming part of financial statements for the period ended 31 March 2026
#REF!

NOTE No. 7 : Other Financial Assets

7 Other Financial Assets	AS AT 31 March 2026	AS AT 31 March 2025
Security Deposits		
Advances Given	1,519,948.00	1,519,948.00
Amortisation of annual fees		
Income Tax Refundable		
TDS Credit		
TOTAL	1,519,948.00	1,519,948.00

NOTE No. 9: Other Non financial Assets

9 Other Non financial Assets	AS AT 31 March 2026	AS AT 31 March 2025
Balance with Revenue Authorities	1,915,718.00	560,078.00
Deposits	500,000.00	500,000.00
Ammortization of Annual Fees		-
	2,415,718.00	1,060,078.00

NOTE No. 10 : TRADE PAYABLES

10	TRADE PAYABLES	As at 31 March 2026		As at 31 March 2025	
	Total outstanding dues of micro enterprises and small enterprises		4,300,175.92		1,721,583.32
	Total outstanding dues of creditors other than micro enterprises and small enterprises				
	TOTAL		4,300,175.92		1,721,583.32

Details of dues to Micro, small & medium Enterprises as per MSMED Act, 2006

The Company has initiated the process of obtaining the confirmation from suppliers who have registered under the Micro, Small and Medium enterprise development Act, 2006 (MSMED Act, 2006) based on information available with the company, the balance due to micro and small enterprise as defined under the MSMED Act, 2006 is Nil. No interest has been paid or payable under MSMED Act, 2006 during the year

10 Trade Payables ageing schedule

Particular	Ageing as on 31st March 2026		Ageing as on 31st March 2025	
(i) MSME				
(ii) Others				
Less than 1 Year				0.55
1 year - 2 year				1.54
2 year - 3 year				13.86
More than 3 years				1.26
(iii) Disputed Dues - MSME				-
(iv) Disputed Dues - Other				-
TOTAL		-		17.22

NOTE No. 11 : BORROWINGS (OTHER THAN DEBT SECURITIES)

11	BORROWINGS (OTHER THAN DEBT SECURITIES)	As at 31 March 2026		
		Valued at Fair Value through		
		Other Comprehensive Income	Profit and Loss account	At Amortised Cost
				Total
(A) Term loans				-
(i) From Banks				-
(ii) From Others				-
(B) Deferred Payment Liabilities				-
(C) Loans from Related parties				-
(D) Loan Repayable on Demand				-
(i) From Banks				
(ii) From related Parties				4,176,530.06
(iii) From Others				
(E) Other Loans				
(i) Inter Corporate Loan under Pass through Arrangement				594,808,500.00
Total Borrowings				598,985,030.06
Borrowings in India				598,985,030.06
Borrowings Outside India				
Total Borrowings				598,985,030.06
Unsecured Borrowings				598,985,030.06
Secured Borrowings				
Total Borrowings				598,985,030.06
TOTAL				598,985,030.06

NOTE No. 11 : BORROWINGS (OTHER THAN DEBT SECURITIES)

11 BORROWINGS (OTHER THAN DEBT SECURITIES)				
	As at 31 March 2025			
	Valued at Fair Value through Other Comprehensive Income	Profit and Loss account	At Amortised Cost	Total
(A) Term loans				-
(i) From Banks				-
(ii) From Others				-
(B) Deferred Payment Liabilities				-
(C) Loans from Related parties				-
(D) Loan Repayable on Demand				-
(i) From Banks				
(ii) From related Parties			28,318,633.06	28,318,633.06
(iii) From Others				
(E) Other Loans				
(i) Inter Corporate Loan under Pass through Arrangement			82,627,587.00	82,627,587.00
Total Borrowings	-	-	110,946,220.06	110,946,220.06
Borrowings in India			110,946,220.06	110,946,220.06
Borrowings Outside India				
Total Borrowings	-	-	110,946,220.06	110,946,220.06
Unsecured Borrowings			110,946,220.06	110,946,220.06
Secured Borrowings				
Total Borrowings	-	-	110,946,220.06	110,946,220.06
TOTAL	-	-	110,946,220.06	110,946,220.06

NOTE No. 12 : OTHER FINANCIAL LIABILITIES

12 OTHER FINANCIAL LIABILITIES				
	As at 31 March 2026		As at 31 March 2025	
Interest Accrued				
Unpaid Dividends				
Unpaid Matured Deposits and interest accrued thereon		2,145,956.86		261,691.00
Others				
TOTAL		2,145,956.86		261,691.00

NOTE No. 13 : PROVISIONS

13 PROVISIONS				
	As at 31 March 2026		As at 31 March 2025	
Provision for Income Tax		1,407,779.00		693,012.00
General Provision on Standard Asset		2,299,979.12		45,792.71
Provision for Audit Fees		200,000.00		180,000.00
TOTAL		3,907,758.12		918,804.71

NOTE No. 14 : OTHER NON FINANCIAL LIABILITIES

14 OTHER NON FINANCIAL LIABILITIES				
	As at 31 March 2026		As at 31 March 2025	
Other Payables				
TDS payable				
GST Payable				
TOTAL		-		-

[illegible]

NOTE No. 16 : SHARE CAPITAL

16 SHARE CAPITAL				
	AS AT 31 March 2026		AS AT 31 March 2025	
AUTHORISED SHARE CAPITAL 10,05,00,000 Equity Shares of Rs. 1/- Each				100,500,000.00
Issued, Subscribed & Paidup Equity Shares of Rs. 1/- Each Fully paid up				100,500,000.00

16.1 The reconciliation of Numbers of Shares outstanding is set out below:

	Particulars	AS AT 31 March 2026	AS AT 31 March 2025
		Number of Shares	Number of Shares
	Equity Shares at the beginning of the year	100,500,000	100,500,000
	Add: Issued during the Year	-	-
	Equity Shares at the end of the year	<u>100,500,000</u>	<u>100,500,000</u>

16.2 Terms/Rights attached to Equity Shares

The Company has only one class of equity shares. Each equity share carries one vote. With effect from 24th February 2023, the face value of each equity share has been subdivided from Rs. 10/- to Re. 1/- per share pursuant to a stock split

In the event of liquidation of the company, the holders of the equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity share held by the shareholders

16.3 Details of Shareholders holding more than 5% shares in company

	Particulars	AS AT 31 March 2026		AS AT 31 March 2025		% of Change during the Year
		No. of Shares	% of Total Holding	No. of Shares	% of Total Holding	
	Raman Pragjibhai Morzaria	29,388,810.00	29.24%	29,388,810.00	29.24%	-
	Kush R Morzaria	14,788,500.00	14.71%	14,788,500.00	14.71%	-
	Jay Ramanbhai Morzara	11,573,500.00	11.52%	11,573,500.00	11.52%	-
As per the record of the company, including its register of shareholders/members and other declaration received from shareholders regarding beneficial interest, the above shareholding represent both legal & beneficial ownership of shares						

NOTE No. 17 : OTHER EQUITY

17 OTHER EQUITY			
	AS AT 31 March 2026	AS AT 31 March 2025	
<u>Reserve Fund in terms of section 45-IC(1) of the Reserve Bank of India Act, 1934</u>			
Balance as per Last Financial Statement	589,507.68	3,950,728.32	
Add: Set aside during the Year	-	(3,361,220.64)	
	589,507.68	589,507.68	
<u>General Reserve</u>	15,000.00	15,000.00	
<u>Profit & Loss Account</u>			
As per Last Balance Sheet	(8,973,994.25)	4,470,888.30	
Add: Profit for the year	(59,007,398.05)	(16,806,103.18)	
	(67,981,392.29)	(12,335,214.88)	
Less: Appropriations			
Transferred to Statutory Reserve Fund		3,361,220.64	
Provision for Reduction in Value of Investments			
Proposed Dividend			
Tax on Dividend	(67,981,392.29)	(8,973,994.25)	
Securities Premium on Equity Shares	10,140,000.00	10,140,000.00	
Total	(57,236,884.61)	1,770,513.44	

Karnavati Finance Limited

CIN NO.L65910MH1984PLC034724

Notes forming part of financial statements for the period ended 31 March 2026

#REF!

16 Interest Income				
As AT 31 March 2026				
Particulars	On Financial Assets measured through			
	Fair value through Other Comprehensive Income	Fair value through Profit and Loss account	At Amortised Cost	Total
Interest on Loan			53,079,261.00	53,079,261.00
Interest on Income from Investment				
Interest on Deposits with Bank				
Other Interest Income				
Interest on Income Tax Refund				
TOTAL			53,079,261.00	53,079,261.00

16 Interest Income				
As AT 31 March 2025				
Particulars	On Financial Assets measured through			
	Fair value through Other Comprehensive Income	Fair value through Profit and Loss account	At Amortised Cost	Total
Interest on Loan			15,534,702.00	15,534,702.00
Interest on Income from Investment				
Interest on Deposits with Bank				
Other Interest Income				
Interest on Income Tax Refund				
TOTAL			15,534,702.00	15,534,702.00

NOTE No. 17 : FINANCE COST

17 FINANCE COST				
	As AT 31 March 2026		As AT 31 March 2025	
	on Financial Liabilities measured at fair value through Profit and loss	on Financial Liabilities measured at fair value through Other comprehensive Income	on Financial Liabilities measured at fair value through Profit and loss	on Financial Liabilities measured at fair value through Other comprehensive Income
Interest on Deposits				
Interest on Borrowings	38,737,756.00		11,519,867.00	
Other Interest Expenses				
Bank Interest				
TOTAL	38,737,756.00		11,519,867.00	

NOTE No. 18: CHANGES IN INVENTORIES OF FOREIGN CURRENCY

18		
Inventories (At Close) Closing Stock of Foreign Currency Inventories (At Commencement) Opening Stock of Foreign Currency	As AT 31 March 2026	As AT 31 March 2025
		188041.80
TOTAL	-	188,041.80

Karnavati Finance Limited
CIN NO.L65910MH1984PLC034724

Notes forming part of financial statements for the period ended 31 March 2026

#REF!

NOTE No. 19 : EMPLOYEES BENEFIT EXPENSES

19 EMPLOYEES BENEFIT EXPENSES				
	As AT 31 March 2026		As AT 31 March 2025	
Salaries & Bonus	2,456,500.00		1,034,000.00	
Director's Remuneration	800,000.00		750,000.00	
Staff Welfare Expenses		3,256,500.00	11,250.00	1,795,250.00
TOTAL	3,256,500.00	3,256,500.00	1,795,250.00	1,795,250.00

NOTE No. 20 : DEPRECIATION & AMORTIZATION EXPENSES

20 DEPRECIATION & AMORTIZATION EXPENSES				
	As AT 31 March 2026		As AT 31 March 2025	
Depreciation	7100.78		9,564.45	
Preliminary Expenses Written off		7,100.78		9,564.45
TOTAL	7,100.78	7,100.78	9,564.45	9,564.45

NOTE No. 21 : OTHER EXPENSES

21 OTHER EXPENSES				
	As AT 31 March 2026		As AT 31 March 2025	
Indirect Expenses				
Advertisement Expenses	30,064.00		92,276.00	
Annual Fees Expenses	544,758.04		492,063.10	
Audit Fees	660,000.00		20,000.00	
Bank Charges	328.06		2,215.17	
Customer Credit Report Exp			293.16	
Kasar			7.83	
Bank Interest Expense			121,923.00	
BSE Non Compliance Penalty			6,000.00	
CGST Expense	67,551.60		48,041.36	
Court Case Fees			25,000.00	
Digital Sign.Exp.	2,000.00		-	
Electricity Expenses			15,972.00	
E Voting Expenses			-	
IGST Expenses	43,200.00		24,570.00	
Interest of BSE Fees	4,602.00		-	
Internet Expenses	4,800.00		7,000.00	
Legal Fees	738,920.00			
Misc Expenses	1,180.00		18,290.00	
NPA Expenses	65,741,943.05		17,451,564.41	
Office Expenses			-	
Office Rent	240,000.00		240,000.00	
Printing & Stationery Expenses	9,762.00		3,009.00	
Professional Fees	265,171.00		225,051.00	
Rounding Off	0.82		1.34	
ROC Fees	7,800.00		14,700.00	
Service Charges	195.00		213.46	
SGST Expenses	67,821.60		49,841.36	
Software Renewal Fees			-	
Statutory Exp.	1,800.00		-	
Travelling Expenses			-	
Vehicle Expenses			50,500.31	
Website Design Expense	40,560.00			
Write Off	73,890.00		98,769.00	
		68,546,347.17		19,007,301.50
TOTAL	68,546,347.17	68,546,347.17	19,007,301.50	19,007,301.50

Karnavati Finance Ltd.

"VRAJ" 5th Floor

Limda Lane Road Nr.Pnrapol

Jamnagar

E-MAIL : karnavatifinance@gmail.com

PAN : AA BCK 16 41 H

CIN: L65910MH1984PLC034724

E-Mail : karnavatifinance@gmail.com

Trial Balance

1-Apr-24 to 31-Mar-25

Particulars	Opening Balance
Capital Account	119076620.76 Cr
Reserves & Surplus	5326650.36 Cr
<i>General Reserve</i>	15000.00 Cr
<i>Statutory Reserve As Per RBI Sec 45 IC</i>	5311650.36 Cr
Equity Share Premium	10140000.00 Cr
Reserves & Surplus	16681268.70 Dr
Resrve & Surplus	19791239.10 Cr
Share Capital	100500000.00 Cr
Loans (Liability)	155361077.98 Cr
Bank OD A/c	2051893.92 Cr
<i>HDFC BANK A/C 50200036361958</i>	2151528.66 Cr
<i>ICICI BANK 028105005086 - ECOFIN</i>	99570.74 Dr
<i>ICICI BANK CA 028105006730 - ONE ARC LAB</i>	64.00 Dr
Unsecured Loans	153309184.06 Cr
<i>ECOFIN SERVICES</i>	3693383.00 Cr
<i>JAY R MORZARIA (LOAN)</i>	35693953.00 Cr
<i>Merlin Commosales Private Limited</i>	55277426.00 Cr
<i>Ramanbhai P Morzaria</i>	70985.06 Cr
<i>Wealth Mine Networks Private Limited</i>	58573437.00 Cr
Current Liabilities	12774059.77 Cr
Duties & Taxes	863940.00 Cr
TDS PAYABLE	863940.00 Cr
<i>TDS 192 B</i>	446800.00 Cr
<i>TDS 194A</i>	388469.00 Cr
<i>TDS 194C</i>	
<i>TDS 194I</i>	5000.00 Cr
<i>TDS 194J</i>	23671.00 Cr
<i>INPUT CGST @ 9 % MH</i>	
<i>INPUT SGST @ 9 % MH</i>	
Provisions	1691521.77 Cr
<i>General Provision on Standard Asset</i>	409363.77 Cr
<i>Provision of Audit Fees</i>	360000.00 Cr

<i>Provision of Income Tax</i>	922158.00 Cr
<i>Provision of Interest</i>	
Sundry Creditors	10210238.00 Cr
Salary Payable	<u>8472700.00 Cr</u>
AKANSHA RAI	15000.00 Cr
Akbar Odiya	280000.00 Cr
Akshay Nilesh Kanani	244000.00 Cr
Amit Damodar Kanani	244000.00 Cr
ARCHNA JAYANTIBHAI RUPAREL	295200.00 Cr
Ashish Gori	240000.00 Cr
ASHISH VINDORAI PABARI	360000.00 Cr
ASHVIN MOHANBHAI KUNDLIYA	480000.00 Cr
Chetan Mangaldas Kanani	285000.00 Cr
Dhara Vijaybhai Samani	240000.00 Cr
Dharmendra Rathod	285000.00 Cr
Dhruvi Narendra Nayak	660000.00 Cr
GEETA DHARMESHBHAI PABARI	480000.00 Cr
JAY GANATRA	5000.00 Cr
JIGNESH GOPALBHAI KUNDLIYA	360000.00 Cr
Jignesh Gori	276000.00 Cr
KHUSHBU PRADIPBHAI	420000.00 Cr
KRISHNA JIGNESHBHAI KUNDLIYA	360000.00 Cr
Kush R Morzaria (Salary)	125000.00 Cr
Mansinh Kasara (Bahadurbhai)	
Narendrasinh Parmar	280000.00 Cr
Nilesh Damodar Kanani	276000.00 Cr
Palak Pitroda	660000.00 Cr
Rajesh Mehta	6000.00 Cr
RAJ MAVJIBHAI RATHOD	285000.00 Cr
Raj R Popat	153500.00 Cr
Reena M Rathod	17000.00 Cr
SHILP B MANDLIA	21000.00 Cr
SHRADDHA ASHOKKUMAR MASHRU	360000.00 Cr
vandana Nilesh Kanani	280000.00 Cr
VINODRAI GOPALDAS PABARI	480000.00 Cr
Advocate Harunbhai Shekh	20840.00 Dr
Advocate Parth D Buddhbhatti	
AEXOCORP CONSULTING	
BATHIYA LEGAL	
B S E Ltd.	31935.00 Dr
CARE TECHNOLOGY	
Central Depository Service (India) Ltd.	
CHANDUBHAI BARAI	90000.00 Cr
CRIF HIGH MARK CREDIT INFORMATION SERVICESPVT.LTD.	5900.00 Cr
Darshan Publicity- MSME	24708.00 Cr
D G M S & CO.	81800.00 Dr
Dhanraj News & Media Pvt. Ltd. (AAJ KAL NEW PAPER)	945.00 Cr

DHRUMIL GOVINDBHAI NANDVANA
EQUIFAX CREDIT INFORMATION SERVICE PVT.LTD.

Experian Credit Information Co of India Ltd. 5900.00 Cr

Hiral U Mehta 7500.00 Cr

Jay R Morzaria (REMUNERATION) 791097.00 Cr

Jitendra Parmar & Associates - BKBPP9411Q 16500.00 Cr

Jitendra Pradipbhai Parmar HUF

KJB & CO LLP- MSME 20754.00 Dr

LAXMI ENTERPRISE

MUKESH MOHANBHAI KUNDLIYA 420000.00 Cr

National Securities Depoitory Ltd.

Nobat Karayalata 8516.00 Cr

ORION LEGAL SUPPLIES

Rakesh Advertising Pvt Ltd

Ramanbhai P Morzarai (Remuneration) 271400.00 Cr

Ramanbhai P Morzaria (Rent) 214850.00 Cr

Roots & Stalks Digital Private Limited - MSME 19440.00 Cr

SANKET M MUNGLE

Satelite Corp.Service Pvt.Ltd - MSME 7375.00 Cr

S S Tejwani & Co

TransUnion CIBIL Ltd. 5900.00 Cr

VIVEK ENTERPRISE 2836.00 Cr

GST RCM Payable 8360.00 Cr

Fixed Assets **56321.46 Dr**

Air Condition 5277.00 Dr

C.C.T.V.CAMARA 3986.00 Dr

Computer 9776.46 Dr

Furniture 366258.00 Dr

Mobile 1075.00 Dr

Provision of Depriication 335239.00 Cr

R.O. Water Purifier 5188.00 Dr

Current Assets **287155437.05 Dr**

Opening Stock 188041.80 Dr

Deposits (Asset) 500000.00 Dr

Flat Rent Deposit 500000.00 Dr

Loans & Advances (Asset) 283062571.70 Dr

Loans & Advance (R) 17161616.00 Dr

Anil M Dattani 2 - ML 204394.00 Dr

D Bhagvanji & Co. - ML 2644664.00 Dr

DILIP ENTERPRISE - PL - 217 1744158.00 Dr

Heena Jayantbhai Punjani - ML 549160.00 Dr

JAHID MAHMADHUSSEN SAMA - PL 117543.00 Dr

Kajal Pramodbhai Khetiya - BL 14737.00 Dr

Manish Raichura - PL 336249.00 Dr

Mrudulaben Hedav-1 - ML 184833.00 Dr

Mrudulaben Hedav 2 - ML 243599.00 Dr

Pramod S Khetia - PL 30840.00 Dr

<i>Rajmoti Infra Pvt.Ltd. - ML</i>	4687390.00 Dr
<i>Rameshchandra & Co. - PL</i>	2945000.00 Dr
<i>Tilak Petroleum - BL</i>	1882000.00 Dr
<i>Yogeshwari N Vayada - ML</i>	1577049.00 Dr
Loans & Advances Chetariya Group	1257183.29 Dr
<i>Devshibhai L Chetariya (New Loan) - PL - 52</i>	1257183.29 Dr
LOANS & ADVANCES - ECOFIN SERVICES	3355806.25 Dr
02 - HIMACHAL PRADESH	20000.00 Dr
<i>Prashant Sharma - Ecofin - 02 - HIMACHAL PRADESH</i>	15000.00 Dr
<i>VINOD KUMAR-ECOFIN-02 HIMACHAL PRADESH</i>	5000.00 Dr
05-UTTARAKHAND	45913.00 Dr
<i>Kishan Singh Bisht-ECOFIN-05 UTTARAKHAND</i>	19000.00 Dr
<i>Sandeep Singh Negi - ECOFIN-05 UTTARAKHAND</i>	26913.00 Dr
06 - HARYANA	44841.00 Dr
<i>Akash Dhal - ECOFIN-06-HARYANA</i>	8800.00 Dr
<i>Dalbir Singh - ECOFIN - 06 - HARYANA</i>	10000.00 Dr
<i>MANOJ KUMAR -ECOFIN-06 HARYANA</i>	12916.00 Dr
<i>Parveen Kumar-ECOFIN-06 HARYANA</i>	8125.00 Dr
<i>Shwetanshu Pathak-ECOFIN-06 HARYANA</i>	5000.00 Dr
07 - DELHI	155737.00 Dr
<i>ANKITA SINGH-ECOFIN-07 DELHI</i>	10000.00 Dr
<i>Jagdeep Kumar-ECOFIN-07 DELHI</i>	1458.00 Dr
<i>Jagdish Chander Mehra-ECOFIN-07 DELHI</i>	11668.00 Dr
<i>Minhaz Hussain-Ecofin-07 Delhi</i>	32084.00 Dr
<i>Parveen Kumar-ECOFIN-07 DELHI</i>	16667.00 Dr
<i>RAHUL NEGI-ECOFIN-07 DELHI</i>	10000.00 Dr
<i>Ritika Mishra - ECOFIN - 07 - DELHI</i>	5859.00 Dr
<i>Santosh Kumar-ECOFIN-07 DELHI</i>	25000.00 Dr
<i>Shivani Kapoor - ECOFIN-07-DELHI</i>	30000.00 Dr
<i>Shubhankar Upadhyaya-ECOFIN-07 DELHI</i>	3001.00 Dr
<i>UDAY KAPUR-ECOFIN-07 DELHI</i>	10000.00 Dr
08 - RAJASTHAN	6090.00 Dr
<i>Narendra Singh Rajawat-ECOFIN-08 RAJASTHAN</i>	6090.00 Dr
09 - UTTAR PRADESH	292340.00 Dr
<i>Aashee Srivastava-ECOFIN-09 UTTAR PRADESH</i>	55000.00 Dr
<i>Abhishek Krishna Tripathi-ECOFIN-09 UTTAR PRADESH</i>	10418.00 Dr
<i>Abhishek Mishra-ECOFIN-09 UTTAR PRADESH</i>	1084.00 Dr
<i>Abhishek Singh-ECOFIN-09 UTTAR PRADESH</i>	10000.00 Dr
<i>Aditi Khare-ECOFIN-09 UTTAR PRADESH</i>	7500.00 Dr
<i>Aman Batra-ECOFIN-09 UTTAR PRADESH</i>	3251.00 Dr
<i>Amit Pal-ECOFIN-09 UTTAR PRADESH</i>	15000.00 Dr
<i>Amresh Kumar Sharma-ECOFIN-09 UTTAR PRADESH</i>	15000.00 Dr
<i>Manish Kumar Sharma-ECOFIN-09 UTTAR PRADESH</i>	15000.00 Dr
<i>Manmeet Bhogal-ECOFIN-09 UTTAR PRADESH</i>	4160.00 Dr
<i>Pawan Trividi-ECOFIN-09 UTTAR PRADESH</i>	14550.00 Dr
<i>Rajneesh Kumar Srivastava-ECOFIN-09 UTTAR PRADESH</i>	667.00 Dr
<i>Shivam Tripathi-ECOFIN-09 UTTAR PRADESH</i>	10000.00 Dr

SHIV ANAND - ECOFIN - 09 UTTAR PRADESH	15000.00 Dr
Shubhajeet Dey-ECOFIN-09 UTTAR PRADESH	10417.00 Dr
Siddharth Pandey-ECOFIN-09 UTTAR PRADESH	48000.00 Dr
Sushil Ram - ECOFIN - 09 -UTTAR PRADESH	16667.00 Dr
Uttam Tripathi-Ecofin-09 Uttar Pradesh	7500.00 Dr
Vishal Kumar Rajput-ECOFIN- 09 UTTAR PRADESH	10000.00 Dr
Yogesh Pal-ECOFIN-09 UTTAR PRADESH	23126.00 Dr
10 - BIHAR	86615.00 Dr
Aditya Raj-ECOFIN-10 BIHAR	8334.00 Dr
Aman Kumar-Ecofin-10 Bihar	16281.00 Dr
Anshu Kumar-ECOFIN-10 BIHAR	27000.00 Dr
Shiv Chandan Kumar-ECOFIN-10 BIHAR	35000.00 Dr
19 - WEST BENGAL	50401.00 Dr
Arnab Mukherjee-ECOFIN-19 WEST BENGAL	13000.00 Dr
Mohamad Nurul Hasan-ECOFIN-19 WEST BENGAL	19000.00 Dr
Samik Ghosal-ECOFIN-19 WEST BENGAL	4701.00 Dr
Sourav Sadhukhan-Ecofin-19 West Bengal	10000.00 Dr
Tarak Bhowmick-ECOFIN-19 WEST BENGAL	3700.00 Dr
20 - JHARKHAND	10006.00 Dr
DEEPAK KUMAR -ECOFIN-20 JHARKHAND	10006.00 Dr
21 - ODISHA	48750.00 Dr
Kabindra Kumar Nayak-ECOFIN-21 ODISHA	16666.00 Dr
Tushar Ranjan Parida-ECOFIN-21 ODISHA	32084.00 Dr
22 - CHATTISGARH	25833.00 Dr
Aayush Kumar Godhe-ECOFIN-22 CHHATISGARH	25833.00 Dr
23 - MADHYA PRADESH	38834.00 Dr
ANANT KAPOOR-ECOFIN-23 MADHYA PRADESH	23334.00 Dr
Manoj Singh Kushwah-ECOFIN-23 MADHYA PRADESH	5500.00 Dr
Saurabh Shrivastava-ECOFIN-23 MADHYA PRADESH	10000.00 Dr
24 - GUJARAT	97500.00 Dr
Baria Hiteshkumar Dahyabhai-ECOFIN-24 GUJARAT	7500.00 Dr
Dhaval Maisheri-ECOFIN-24 GUJARAT	25000.00 Dr
Gauswami Prakashpuri Lalpuri-Ecofin-24 Gujarat	5000.00 Dr
Jayesh Himatsingh Chauhan-ECOFIN-24 GUJARAT	15000.00 Dr
Mohamedasif A Jabbar Meman-Ecofin-24 GUJARAT	8334.00 Dr
Padhiyar Bahadursinh Vikramsinh-ECOFIN-24 GUJARAT	25000.00 Dr
Pallaprolu Laxma Reddy-ECOFIN-24 GUJARAT	11666.00 Dr
27 - MAHARASHTRA	624282.83 Dr
Amritpalsingh Nachhattar Gharru-ECOFIN-27 MAHARASHT	24470.00 Dr
Anand Srivastava-Ecofin-27 Maharashtra	5451.00 Dr
Anish Tanaji Patil-ECOFIN-27 MAHARASHTRA	6500.00 Dr
Ashok Tule-ECOFIN-27 MAHARASHTRA	1042.00 Dr
Atul Galande - ECOFIN-27-MAHARASHTRA	26636.00 Dr
Avdhut Sukhdeo Parse-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Binesh Attuvalappil - ECOFIN - 27 - MAHARASHTRA	41040.00 Dr
Cassandra Saldanha-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Ganesh ramchandra renuse - ecofin - 27- MAHARASHTRA	10000.00 Dr

Jessica Jiddu Pinto-Ecofin-27 Maharashtra	11668.00 Dr
Juhi Anand Chopra-ECOFIN-27 MAHARASHTRA	11000.00 Dr
Kalpesh Kataria - ECOFIN-27-MAHARASHTRA	45000.00 Dr
Kamala Kanta Nayak-ECOFIN-27 MAHARASHTRA	15000.00 Dr
Ketul Ashok Lapasiya - ECOFIN -27-MAHARASHTRA	18500.00 Dr
Kishan Prabhakar Munde - ECOFIN-27-MAHARASHTRA	25000.00 Dr
Mangesh Ram Borade-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Mohamedjaved Nasimudin Kazi-ECOFIN-27 MAHARASHTRA	25000.00 Dr
Mohammad Naeem Mohammad Yusuf Shaikh - ECOFIN - 27	13332.00 Dr
Narayan Shripaada-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Narendra Daundkar-ECOFIN-27 MAHARASHTRA	7500.00 Dr
Naresh Laxman Velkar - ECOFIN-27-MAHARASHTRA	5000.00 Dr
Nihal Ranpara - ECOFIN - 27 - MAHARASHTRA	25000.00 Dr
Noorjahan Mohdali Merchant - ECOFIN-27-MAHARASHTRA	1458.00 Dr
Pramod Balasaheb Hegade - ECOFIN - 27 - MAHARASHTRA	10000.00 Dr
Prasad Parab-ECOFIN-27 MAHARASHTRA	3250.00 Dr
Rajesh Biwal-ECOFIN-27 MAHARASHTRA	7584.00 Dr
Rakesh Pundlik Warude - ECOFIN-27-MAHARASHTRA	10000.00 Dr
Rakesh Subhash Patil - ECOFIN-27-MAHARASHTRA	11666.00 Dr
Ramesh Dogi-ECOFIN-27 MAHARASHTRA	13500.00 Dr
Rupesh Babu Budhkar-ECOFIN-27 MAHARASHTRA	5000.00 Dr
Sanjeev Kiranbhai Makwana-Ecofin-27 Maharashtra	10000.00 Dr
Sanket Kamble - ECOFIN-27-MAHARASHTRA	25000.00 Dr
Santosh Baban Pagere - Ecofin - 27 - MAHARASHTRA	10000.00 Dr
Santosh Khodade - ECOFIN-27-MAHARASHTRA	4597.00 Dr
Sayyed Imranabbas - Ecofin - 27 - MAHARASHTRA	15000.00 Dr
Sharad Kamble-Ecofin-27 Maharashtra	10000.00 Dr
Shraddha Laxman Kadam- ECOFIN-27-MAHARASHTRA	20000.00 Dr
Siddhant Kapoor - ECOFIN-27-MAHARASHTRA	11736.00 Dr
Siddharameshwar Rudrayya Hiremath-ECOFIN-27 MH	23750.00 Dr
Vijay Vinayak Lengare-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Vikas Sawant - ECOFIN-27-MAHARASHTRA	12552.83 Dr
VINOD BADRINATH WAGH-ECOFIN-27 MAHARASHTRA	15000.00 Dr
Vinod Mane-ECOFIN-27 MAHARASHTRA	2050.00 Dr
Vivek Suresh Bansod-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Zaheer Abdul Gafoor Shaikh - ECOFIN-27-MAHARASHTRA	25000.00 Dr
28-ANDHRA PRADESH	60468.00 Dr
Chittiswaroop Yenugu-ECOFIN-28 ANDHRA PRADESH	10000.00 Dr
Jelli Roja-28- ANDHRA PRADESH	3000.00 Dr
Kallazi Rajesh-ECOFIN-28 ANDHRA PRADESH	3900.00 Dr
Monalisa Balaraju-ECOFIN-28 ANDHRA PRADESH	5201.00 Dr
Ramilla Sagar-ECOFIN-28 ANDHRA PRADESH	11700.00 Dr
Sai Murali Krishna Panyam N Y-ECOFIN-28 ANDHRA PRAD	16667.00 Dr
Vijay Ratan-ECOFIN-28 ANDHRA PRADESH	10000.00 Dr
29 - KARNATAKA	530239.00 Dr
Aayush Kumar Godhe-ECOFIN-29 KARNATAKA	3951.00 Dr
Akshata R-ECOFIN-29 KARNATAKA	50000.00 Dr

<i>Anand Shreenivas Joshi- ECOFIN - 29 KARNATAKA</i>	23126.00 Dr
<i>Anoop Joseph C Alex-ECOFIN-29 KARNATAKA</i>	8334.00 Dr
<i>Avneesh Upadhyay-ECOFIN-29 KARNATAKA</i>	1251.00 Dr
<i>Biswajit Behera - ECOFIN-29-KARNATAKA</i>	16667.00 Dr
<i>Bk Praveen Kumar -ECOFIN-29 KARNATAKA</i>	41963.00 Dr
<i>Chethan Sharma Bg-ECOFIN-29 KARNATAKA</i>	10000.00 Dr
<i>Damuka Shashanka-ECOFIN-29 KARNATAKA</i>	15000.00 Dr
<i>Guru Shankar - ECOFIN-29-KARNATAKA</i>	28333.00 Dr
<i>Jaffer Sadiq-Ecofin-29 Karnataka</i>	5000.00 Dr
<i>Kalu Ch Sahu - ECOFIN-29-KARNATAKA</i>	8334.00 Dr
<i>Kanick Raj - Ecofin - 29 - KARNATAKA</i>	5000.00 Dr
<i>K Keerthika-Ecofin-29 Karnataka</i>	16000.00 Dr
<i>Lohith Pole-ECOFIN-29 KARNATAKA</i>	3334.00 Dr
<i>Madhu Km - ECOFIN-29-KARNATAKA</i>	5836.00 Dr
<i>Mohamed Ibrahim-ECOFIN-29 Karnataka</i>	7500.00 Dr
<i>Mohammad Ali Mullanavar - Ecofin - 29 KARNATAKA</i>	23126.00 Dr
<i>Naveen Ramesh-ECOFIN-29 KARNATAKA</i>	10000.00 Dr
<i>Nithin R Krishnan-ECOFIN-29 KARNATAKA</i>	7500.00 Dr
<i>Partha Chowdhury-ECOFIN-29 KARNATAKA</i>	10000.00 Dr
<i>Pavan Rajanna -ECOFIN-29 KARNATAKA</i>	16667.00 Dr
<i>Poornesha A s-ECOFIN-29 KARNATAKA</i>	24999.00 Dr
<i>Prabhakar Hemanth - ECOFIN-29-KARNATAKA</i>	10000.00 Dr
<i>Prabhu Kumar-Ecofin-29 Karnataka</i>	5000.00 Dr
<i>Puneeth Akshay Kn-Ecofin-29 Karnataka</i>	10000.00 Dr
<i>Rafiq Ur Rehman V - ECOFIN-29-KARNATAKA</i>	9400.00 Dr
<i>Raghu Thamasandra Appregowda - Ecofin - 29 - KARNATAKA</i>	25000.00 Dr
<i>Ravichandran Nr - ECOFIN-29-KARNATAKA</i>	10418.00 Dr
<i>Rohan Mp-ECOFIN-29 KARNATAKA</i>	10000.00 Dr
<i>Saket Saket-Ecofin-29 KARNATAKA</i>	15000.00 Dr
<i>Sheethal Venkatappa Gnanamurthy-ECOFIN-29 KARNATAKA</i>	17500.00 Dr
<i>Shwetha Shetty-ECOFIN-29 KARNATAKA</i>	10000.00 Dr
<i>Sowmya Murthy - Ecofin - 29 - KARNATAKA</i>	10000.00 Dr
<i>Swetha Shettappa - ECOFIN-29-KARNATAKA</i>	34000.00 Dr
<i>Tejashwini Gs-ECOFIN-29 KARNATAKA</i>	15000.00 Dr
<i>Umesh Narayanagowda-ECOFIN-29 KARNATAKA</i>	7000.00 Dr
32 - KERALA	15500.00 Dr
<i>Lal Allen Chacko-ECOFIN-32 KERALA</i>	10000.00 Dr
<i>Ranjith Parameswaran-ECOFIN-32 KERALA</i>	5500.00 Dr
33 TAMILNADU	568170.00 Dr
<i>Aishwarya Arun Kumar-ECOFIN-33 TAMILNADU</i>	14965.00 Dr
<i>Albertmathew Na Antony - ECOFIN - 33 - TAMILNADU</i>	15835.00 Dr
<i>Andria Judith-ECOFIN-33 TAMIL NADU</i>	12999.00 Dr
<i>Arun S N - ECOFIN-33- TAMIL NADU</i>	28000.00 Dr
<i>ARUN SUBRAMANI-ECOFIN-33 TAMIL NADU</i>	25000.00 Dr
<i>D Chatthurukkan-ECOFIN-33 TAMIL NADU</i>	4875.00 Dr
<i>Devendran Radhakrishnan-Ecofin-33 Tamil Nadu</i>	10167.00 Dr
<i>Ganesh Ravikumar-ECOFIN-33 TAMILNADU</i>	15834.00 Dr

<i>Hariharan Chandrasekar - ECOFIN - 33 -TAMILNADU</i>	7500.00 Dr
<i>Javeed Khan - ECOFIN-33-TAMIL NADU</i>	14168.00 Dr
<i>KIRAN RASHARAM-ECOFIN-33 TAMIL NADU</i>	20000.00 Dr
<i>Kumanan Rathinavel - ECOFIN -33-TAMIL NADU</i>	15201.00 Dr
<i>M S Sathya Murthy - ECOFIN-33-TAMIL NADU</i>	2500.00 Dr
<i>Padmanaban Gopals-ECOFIN-33 TAMILNADU</i>	10000.00 Dr
<i>Pradeepkumar Vengatesan-ECOFIN-33 TAMILNADU</i>	5000.00 Dr
<i>Pragash Chandran-ECOFIN-33 TAMIL NADU</i>	5000.00 Dr
<i>Rajesh Arumugam -ECOFIN-33-TAMILNADU</i>	7050.00 Dr
<i>Ramu Ramasamy - ECOFIN - 33-TAMILNADU</i>	16667.00 Dr
<i>Ranjith Rajan-ECOFIN-33 TAMILNADU</i>	49000.00 Dr
<i>R V Sreenivasan Venkatesan-ECOFIN-33 TMAIL NADU</i>	25000.00 Dr
<i>Saravanan Manivasagam - ECOFIN-33-TAMILNADU</i>	8307.00 Dr
<i>Senthilkumar Jeganathan-ECOFIN-33 TAMIL NADU</i>	49550.00 Dr
<i>Sharunee Selvam-ECOFIN-33 TAMIL NADU</i>	28334.00 Dr
<i>Sivaram Veluswamy-ECOFIN-33 TAMIL NADU</i>	10667.00 Dr
<i>Sriram Vasudevan-ECOFIN-33 TAMIL NADU</i>	32084.00 Dr
<i>Surendren Balanirajan - ECOFIN-33-TAMIL NADU</i>	9800.00 Dr
<i>Suresh Krishna - ECOFIN - 33 - TAMILNADU</i>	25000.00 Dr
<i>Vinothkumar Vijayagopal - ECOFIN-33-TAMIL NADU</i>	5000.00 Dr
<i>Visakan Purushothaman Kulothungan-ECOFIN-33TAMILNAD</i>	23000.00 Dr
<i>Yashika Shynie-ECOFIN-33 TAMIL NADU</i>	16667.00 Dr
<i>Yunus Mohammed Essac - ECOFIN-33-TAMILNADU</i>	30000.00 Dr
<i>Yuvaraja Loganathan - ECOFIN-33-TAMIL NADU</i>	25000.00 Dr
36 - TELANGANA	358629.00 Dr
<i>Amrutaluri Ravi - ECOFIN-36-TELANGANA</i>	33542.00 Dr
<i>A Pavan Kumar-ECOFIN-36 TELANGANA</i>	5834.00 Dr
<i>Atmuri Gowthami-ECOFIN-36 TELANGANA</i>	11461.00 Dr
<i>Burugula Manjunath-ECOFIN-36 TELANGANA</i>	3950.00 Dr
<i>Chengalavala Venkata Balakrishna Sriram-ECOFIN-36 T</i>	7500.00 Dr
<i>DEEPAK POLE-ECOFIN-36 TELANGANA</i>	22589.00 Dr
<i>Deevan Kumar - Ecofin - 36 - TELANGANA</i>	42500.00 Dr
<i>Kasani Rajesh-ECOFIN-36 TELANGANA</i>	5208.00 Dr
<i>Kunchala Sravan Kumar Reddy-ECOFIN-36 TELANGANA</i>	3750.00 Dr
<i>Mohammed Aijazuddin-ECOFIN-36 TELANGANA</i>	25000.00 Dr
<i>MOHD ABDUL RAHEEM-ECOFIN-36 TELANGANA</i>	21250.00 Dr
<i>Nanakampeta Sudhaker - ECOFIN-36-TELANGANA</i>	20000.00 Dr
<i>Pagadala Ramanji-ECOFIN-36 TELANGANA</i>	15000.00 Dr
<i>Panendra Reddy Theyagura-Ecofin-36 Telangana</i>	15000.00 Dr
<i>PANKAJ JAIN-ECOFIN-36 TELANGANA</i>	8334.00 Dr
<i>Ravi Kiran Vangaveti-ECOFIN-36 TELANGANA</i>	34100.00 Dr
<i>Santhosh Challa-Ecofin-36 Telangana</i>	25000.00 Dr
<i>Shiva Charan Putla - ECOFIN-36-TELANGANA</i>	35000.00 Dr
<i>Soma Sekhar Goud Lakkasani-ECOFIN-36 TELANGANA</i>	902.00 Dr
<i>Vijaya Kumar Mogili-ECOFIN-36 TELANGANA</i>	17499.00 Dr
<i>VIJAY KUMAR MUDAKALA-ECOFIN-36 TELANGANA</i>	5210.00 Dr
37 - ANDHRA PRADESH	278153.00 Dr

Alluri Rajesh-Ecofin-37 Andhra Pradesh	15000.00 Dr
Battula Lavanya Kumar - Ecofin - 37 - ANDHRA PRADES	15000.00 Dr
Bijjam Yaswanth-ECOFIN-37 ANDHRA PRADESH	15000.00 Dr
Chinthapanti Saran Kumar Reddy-Ecofin-37 Andhra Pra	10000.00 Dr
Imtiyaz Ahmed - ECOFIN - 37-ANDHRA PRADESH	50000.00 Dr
Jaripiti Sreekanth-ECOFIN-37 ANDHRA PRADESH	15000.00 Dr
Konduru Ramprakash Reddy-ECOFIN-37 ANDHRA PRADESH	16167.00 Dr
Kurum Venu Gopal-Ecofin-37 Andhra Pradesh	1254.00 Dr
Lokesh Kalluri-ECOFIN-37 ANDHRA PRADESH	600.00 Dr
MallikharJuna Rao Cherukuri - ECOFIN 37 - ANDHRA PRADESH	25000.00 Dr
Masthan Vali Pathan-ECOFIN-37 ANDHRA PRADESH	7500.00 Dr
Muttukuru Hari Babu-ECOFIN-37 ANDHRA PRADESH	4563.00 Dr
Prasanth Karcherla-ECOFIN-37 ANDHRA PRADESH	11667.00 Dr
Rajasekhar Yarraguntla - ECOFIN-37-ANDHRA PRADESH	10000.00 Dr
Sachin Saina - 37 - ANDHRA PRADESH	3066.00 Dr
Sanjeeva Kumar Rajavaram-ECOFIN-37 ANDHRA PRADESH	20000.00 Dr
Shaik Rahamtullah-ECOFIN-37 ANDHRA PRADESH	7500.00 Dr
Srikanth Tenneti-ECOFIN-37 ANDHRA PRADESH	8334.00 Dr
Venubabu Karicheti - ECOFIN-37-ANDHRA PRADESH	41042.00 Dr
Yarabikki Srinivasarao-ECOFIN-37 ANDHRA PRADESH	1460.00 Dr
Suspense - ECOFIN LOAN	2495.58 Cr
Loans Advances Jatania Group	6538646.00 Dr
Arvindbhai P. Jatania - PL	1195776.00 Dr
Darshan Jatania - PL	493161.00 Dr
H P Jatania - PL	1216080.00 Dr
Madhuben A. Jatania - PL	1199301.00 Dr
Nayanesh Jantania - PL	1153459.00 Dr
Sapna Jatania - PL	1208071.00 Dr
Sudhaben Savla - PL	72798.00 Dr
Loans & Advances (JRM)	15440500.00 Dr
ACME HOUSING DESIGN LLP	
Atlas Infratech Private Limited -BL	10672061.00 Dr
Bhupendra M Jain-PL	
Jatin S Shah -PL	
Jitendra V Bhatiya - NEW LOAN - PL	741033.00 Dr
Nirav Panchmatia PL	27619.00 Dr
Sukhvant Kaur Bhoi - PL	2872000.00 Dr
Suresh Rokade [JRM] -PL	117787.00 Dr
Varpabhai Dhirabhai Nagesh - ML	1010000.00 Dr
Loans & Advances (ME)	122432010.00 Dr
Ankita Vijaykumar Pujara	8939675.00 Dr
Chandulal Tuver	10610693.00 Dr
Kantibhai Sodha	10610693.00 Dr
Manisha Jhawar	26700000.00 Dr
Milan Tuver	14324436.00 Dr
Pannaben Sodha	10610693.00 Dr
Prabhaben Tuver	10610693.00 Dr

<i>Sunrise Efficient Marketing Limited-BL</i>	30025127.00 Dr
Loans Advances Nasik	4276504.64 Dr
<i>Decent Enterprise - BL - 73</i>	1270353.20 Dr
<i>Dipak Kakkad - PL - 92</i>	430556.44 Dr
<i>I Design Interior Solution - BL - 91</i>	492559.00 Dr
<i>Nilesh Barge - PL - 170</i>	947964.00 Dr
<i>Sharad Sankla - PL - 153</i>	1135072.00 Dr
Loans & Advances (NS)	30105925.00 Dr
<i>Aditya Dave - PL</i>	1411038.00 Dr
<i>Hetalben N Panchal - PL - 176</i>	5806231.00 Dr
<i>Maheshkumar Shah - PL</i>	37393.00 Dr
<i>Naresh Amrutbhai Panchal - PL - 175</i>	5818853.00 Dr
<i>Nikhilbhai Shah -2 - PL</i>	2109765.00 Dr
<i>Nikhilbhai Shah -3 - PL</i>	14922645.00 Dr
Loans & Advances Tanna Group	23301590.93 Dr
<i>Chetan Tanna - BL - 8</i>	15432334.00 Dr
<i>MANISH M TANNA - PL - 9</i>	1848430.93 Dr
<i>PRAKRUTI INVESTMENT PVT LTD -2 - BL</i>	6020826.00 Dr
<i>ANIL K RAITHATHA-2- PL</i>	1646414.00 Dr
<i>ANIL K RAITHATHA - PL</i>	552347.00 Dr
<i>ANKITA SANJAY CHHATRALA - Education Loan</i>	216331.00 Dr
<i>B M ENTERPRISE</i>	216033.00 Dr
<i>Darshil Education Foundation -2</i>	3456121.40 Dr
<i>Darshil Education Foundation - BL -1</i>	2822301.91 Dr
<i>Dilipbhai H Barchha -2 - PL NEW LOAN - 7</i>	5557943.00 Dr
<i>GLOBAL MULTI SERV - V D GROUP</i>	1526675.00 Dr
Interest Reversal	45390072.13 Cr
<i>Jasmina Kundliya - PL - 165</i>	1254465.00 Dr
<i>Jimit Bharatbhai Dattani</i>	250945.00 Dr
<i>Jitendra Kishorbhai Barchha</i>	895936.00 Dr
<i>Nehal Jitendra Barchha</i>	396207.00 Dr
<i>NET Communication - BL - 121</i>	873643.00 Dr
<i>NEW HAVEN ENGINEERING COMPANY PVT LTD - SECURED</i>	120834247.69 Dr
<i>NIRAV H LALAN</i>	107649.00 Dr
<i>N.P.A. Provision</i>	57865248.28 Cr
<i>Parulben Raithatha Dwarka - PL - 168</i>	936303.00 Dr
<i>Rahul Dhirajlal Katira</i>	1050130.00 Dr
<i>R-One Realty & Infra Projects LLP</i>	1190012.00 Dr
<i>Sanjaysinh Rajjada - PL - 75</i>	1580152.00 Dr
<i>S K Mine Chem</i>	4500000.00 Dr
<i>TEJAL MITESH SANGHVI</i>	10260900.00 Dr
<i>Tejas Rupareliya Dwarka - PL - 163</i>	1627829.00 Dr
<i>Tushar Raithatha</i>	695525.00 Dr
Cash-in-hand	163140.44 Dr
<i>Cash on Hand</i>	163140.44 Dr
Bank Accounts	1167642.11 Dr
<i>IDBI BANK 0571102000013305</i>	1126656.57 Dr

<i>Indusind Bank A/C No.201003422145</i>	30872.20 Dr
<i>State Bank of India A/c No.36874577011</i>	10113.34 Dr
TDS	113091.00 Dr
<i>T D S F.Y. 2017-18</i>	19231.00 Dr
<i>TDS F Y 2018-19</i>	12384.00 Dr
<i>TDS F.Y. 2019-2020</i>	3275.00 Dr
<i>TDS F.Y. 2020-21</i>	78201.00 Dr
<i>Amortisation of Annual Fees</i>	3750.00 Dr
<i>Defered Tax</i>	97640.00 Dr
<i>Income Tax Refundable 2016-17</i>	70860.00 Dr
<i>Income Tax Refund F Y 2017-18</i>	70376.00 Dr
<i>Milton Industries Ltd.</i>	1519948.00 Dr
<i>TDS F.Y. 2023-24 A.Y. 2024-25</i>	198376.00 Dr
<i>TDS F Y 2024-25</i>	
Sales Accounts	
<i>Aed Sale</i>	
<i>Usd Sale</i>	
Direct Incomes	
<i>Interest Income</i>	
Direct Expenses	
<i>Interest Exp.</i>	
Indirect Incomes	
<i>Cheque Return Charges</i>	
<i>Penal Interest Income</i>	
Indirect Expenses	
<i>Advertisement Exp.</i>	
<i>Annual Exp. (Non GST)</i>	
<i>ANNUAL FEES (MAHARASHTRA)</i>	
<i>Audit & Consulting Fees (NON GST)</i>	
<i>Bank Charges</i>	
<i>Bank Interest</i>	
<i>BSE Non Compliance Penalty</i>	
<i>CGST EXPENSE</i>	
<i>Court Case Fees</i>	
<i>Customer Credit Report Exp</i>	
<i>Defered Tax Exp</i>	
<i>Depriciation</i>	
<i>Director Remuneration Exp.</i>	
<i>Eletric Exp.</i>	
<i>IGST EXPENSE</i>	
<i>Income Tax Exp.</i>	
<i>Interest of Income Tax</i>	
<i>Interest of T D S</i>	
<i>Internet Exp</i>	
<i>Kasar</i>	
<i>LEGAL FEES (INTERSTATE)</i>	
<i>Misc. Exp.</i>	

NPA Expense

Office Rent (Jamnagar)

Printing & Stationery Exp.

Professional Fees

R.O.C. Fees

Rounding Off

Salary Exp.(Jamnagar)

SERVICE CHARGES

SGST EXPENSE

Staff Lunch / Dinner Exp.

Vehicle Exp.

Write Off

Profit & Loss A/c

Grand Total

Karnavati Finance Ltd.

1-Apr-24 to 31-Mar-25

Nature of loan	Transactions		Closing Balance
	Debit	Credit	
	8580482.53	1244570.60	111740708.83 Cr
			5326650.36 Cr
			15000.00 Cr
			5311650.36 Cr
			10140000.00 Cr
	8580482.53	1244570.60	24017180.63 Dr
			19791239.10 Cr
			100500000.00 Cr
	229100061.00	184580020.00	110841036.98 Cr
	89531146.00	87374069.00	105183.08 Dr
	89531046.00	87374069.00	5448.34 Dr
			99570.74 Dr
	100.00		164.00 Dr
	139568915.00	97205951.00	110946220.06 Cr
			3693383.00 Cr
	93613184.00	84201946.00	26282715.00 Cr
	630999.00	6309996.00	60956423.00 Cr
	1946471.00	3911404.00	2035918.06 Cr
	43378261.00	2782605.00	17977781.00 Cr
	16811253.38	6939272.64	2902079.03 Cr
	2011415.76	1400806.76	253331.00 Cr
	1992195.00	1380686.00	252431.00 Cr
	539200.00	92400.00	
	1297728.00	1139944.00	230685.00 Cr
	535.00	745.00	210.00 Cr
	28000.00	24000.00	1000.00 Cr
	126732.00	123597.00	20536.00 Cr
	9610.38	10060.38	450.00 Cr
	9610.38	10060.38	450.00 Cr
	3040384.38	2267667.32	918804.71 Cr
	409505.17	45934.11	45792.71 Cr
	180000.00		180000.00 Cr

666427.21	437281.21	693012.00 Cr
1784452.00	1784452.00	
11734883.24	3246228.56	1721583.32 Cr
8773700.00	964000.00	663000.00 Cr
210000.00	213000.00	18000.00 Cr
280000.00		
244000.00		
244000.00		
295200.00		
240000.00		
360000.00		
450000.00		30000.00 Cr
		285000.00 Cr
240000.00		
285000.00		
660000.00		
480000.00		
15000.00	10000.00	
360000.00		
276000.00		
420000.00		
360000.00		
275000.00	300000.00	150000.00 Cr
38500.00	42000.00	3500.00 Cr
280000.00		
276000.00		
660000.00		
78000.00	78000.00	6000.00 Cr
285000.00		
		153500.00 Cr
153000.00	153000.00	17000.00 Cr
189000.00	168000.00	
360000.00		
280000.00		
480000.00		
50000.00		70840.00 Dr
27500.00		27500.00 Dr
14750.00	14750.00	
176700.00	176700.00	
385430.00	390580.00	26785.00 Dr
7900.00	7900.00	
88852.24	88852.24	
		90000.00 Cr
		5900.00 Cr
79140.00	54432.00	
210000.00	180000.00	111800.00 Dr
		945.00 Cr

	35000.00	35000.00 Cr	
	5900.00	5900.00 Cr	
		5900.00 Cr	
		7500.00 Cr	
39000.00	349050.00	1101147.00 Cr	
168205.00	169835.40	18130.40 Cr	
51968.00	70130.00	18162.00 Cr	
		20754.00 Dr	
8260.00	8260.00		
420000.00			
83208.00	83208.00		
		8516.00 Cr	
3540.00	3540.00		
21068.00	21068.00		
609950.00	338550.00		
439850.00	225000.00		
		19440.00 Cr	
19870.00	19870.00		
22749.00	14750.00	624.00 Dr	
23600.00	23600.00		
5900.00	345.92	345.92 Cr	
3743.00	907.00		
24570.00	24570.00	8360.00 Cr	
7900.00	9564.45	54657.01 Dr	
		5277.00 Dr	
		3986.00 Dr	
7900.00		17676.46 Dr	
		366258.00 Dr	
		1075.00 Dr	
	9564.45	344803.45 Cr	
		5188.00 Dr	
312910512.25	383918930.92	216147018.38 Dr	
		188041.80 Dr	
		500000.00 Dr	
		500000.00 Dr	
163071163.25	232957113.01	213176621.94 Dr	
4228151.00	4558078.00	16831689.00 Dr	
Mortgage Loan	9600.00	213994.00	
Mortgage Loan	532824.00	1440664.00	1736824.00 Dr
Unsecured-PL	218907.00		1,963,065.00 1963065
Mortgage Loan	1229060.00	1778220.00	216661 JAHID MAHM
Unsecured-PL	99118.00		216,661.00 400788
Unsecured-BL			14,737.00 30840 Pramod S Kh
Unsecured-PL	64539.00		400,788.00 3255800
Mortgage Loan	48515.00		233348.00 Dr Devshibhai L
Mortgage Loan	30573.00		274172.00 Dr 3355806.3 LOANS & AD
Unsecured-PL			30,840.00 1307082

Mortgage Loan	600000.00		5287390.00 Dr	539067 Darshan Jata
Unsecured-PL	336000.00	25200.00	3,255,800.00	1329277
Unsecured-BL	858000.00	1100000.00	1,640,000.00	1310935 Madhuben A
Mortgage Loan	201015.00		1778064.00 Dr	1260827 Nayanesh Jar
	391789.00	1648972.29		1320521 Sapna Jatania
Unsecured-PL	391789.00	1648972.29		77265
Unsecured-PL			3,355,806.25	
			20000.00 Dr	Jitendra V Bh
			15000.00 Dr	3160000 Nirav Panchn
			5000.00 Dr	Sukhvant Kau
			45913.00 Dr	484594.44 Suresh Rokac
			19000.00 Dr	852897 Dipak Kakkac
			26913.00 Dr	1277533 Nilesh Barge
			44841.00 Dr	2080423.9 Sharad Sankli
			8800.00 Dr	1664558 MANISH M T.
			10000.00 Dr	529758 ANIL K RAITH
			12916.00 Dr	29120 ANIL K RAITH
			8125.00 Dr	6255517 B M ENTERPF
			5000.00 Dr	1718306 Dilipbhai H B.
			155737.00 Dr	1160946 GLOBAL MUL
			10000.00 Dr	Jasmina Kunc
			1458.00 Dr	Jimit Bharatb
			11668.00 Dr	Jitendra Kishu
			32084.00 Dr	Nehal Jitendr
			16667.00 Dr	1023457 NIRAV H LAL
			10000.00 Dr	Parulben Rait
			5859.00 Dr	1635797 Rahul Dhirajli
			25000.00 Dr	Sanjaysinh Ra
			30000.00 Dr	121250 S K Mine Che
			3001.00 Dr	690907 Tejas Rupare
			10000.00 Dr	Tushar Raitha
			6090.00 Dr	
			6090.00 Dr	
			292340.00 Dr	
			55000.00 Dr	
			10418.00 Dr	
			1084.00 Dr	
			10000.00 Dr	
			7500.00 Dr	
			3251.00 Dr	
			15000.00 Dr	
			15000.00 Dr	
			15000.00 Dr	
			4160.00 Dr	
			14550.00 Dr	
			667.00 Dr	
			10000.00 Dr	

	15000.00 Dr
	10417.00 Dr
	48000.00 Dr
	16667.00 Dr
	7500.00 Dr
	10000.00 Dr
	23126.00 Dr
	86615.00 Dr
	8334.00 Dr
	16281.00 Dr
	27000.00 Dr
	35000.00 Dr
	50401.00 Dr
	13000.00 Dr
	19000.00 Dr
	4701.00 Dr
	10000.00 Dr
	3700.00 Dr
	10006.00 Dr
	10006.00 Dr
	48750.00 Dr
	16666.00 Dr
	32084.00 Dr
	25833.00 Dr
	25833.00 Dr
	38834.00 Dr
	23334.00 Dr
	5500.00 Dr
	10000.00 Dr
	97500.00 Dr
	7500.00 Dr
	25000.00 Dr
	5000.00 Dr
	15000.00 Dr
	8334.00 Dr
	25000.00 Dr
	11666.00 Dr
	624282.83 Dr
	24470.00 Dr
	5451.00 Dr
	6500.00 Dr
	1042.00 Dr
	26636.00 Dr
	10000.00 Dr
	41040.00 Dr
	10000.00 Dr
	10000.00 Dr

11668.00 Dr
11000.00 Dr
45000.00 Dr
15000.00 Dr
18500.00 Dr
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13332.00 Dr
10000.00 Dr
7500.00 Dr
5000.00 Dr
25000.00 Dr
1458.00 Dr
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3250.00 Dr
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25000.00 Dr
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20000.00 Dr
11736.00 Dr
23750.00 Dr
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25000.00 Dr
60468.00 Dr

10000.00 Dr
3000.00 Dr
3900.00 Dr
5201.00 Dr
11700.00 Dr
16667.00 Dr
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15500.00 Dr

10000.00 Dr
5500.00 Dr
568170.00 Dr

14965.00 Dr
15835.00 Dr
12999.00 Dr
28000.00 Dr
25000.00 Dr
4875.00 Dr
10167.00 Dr
15834.00 Dr

7500.00 Dr
14168.00 Dr
20000.00 Dr
15201.00 Dr
2500.00 Dr
10000.00 Dr
5000.00 Dr
5000.00 Dr
7050.00 Dr
16667.00 Dr
49000.00 Dr
25000.00 Dr
8307.00 Dr
49550.00 Dr
28334.00 Dr
10667.00 Dr
32084.00 Dr
9800.00 Dr
25000.00 Dr
5000.00 Dr
23000.00 Dr
16667.00 Dr
30000.00 Dr
25000.00 Dr
358629.00 Dr

33542.00 Dr
5834.00 Dr
11461.00 Dr
3950.00 Dr
7500.00 Dr
22589.00 Dr
42500.00 Dr
5208.00 Dr
3750.00 Dr
25000.00 Dr
21250.00 Dr
20000.00 Dr
15000.00 Dr
15000.00 Dr
8334.00 Dr
34100.00 Dr
25000.00 Dr
35000.00 Dr
902.00 Dr
17499.00 Dr
5210.00 Dr
278153.00 Dr

15000.00 Dr
15000.00 Dr
15000.00 Dr
10000.00 Dr
50000.00 Dr
15000.00 Dr
16167.00 Dr
1254.00 Dr
600.00 Dr
25000.00 Dr
7500.00 Dr
4563.00 Dr
11667.00 Dr
10000.00 Dr
3066.00 Dr
20000.00 Dr
7500.00 Dr
8334.00 Dr
41042.00 Dr
1460.00 Dr
2495.58 Cr

606328.00

7144974.00 Dr

<i>Unsecured-PL</i>	111306.00		1,307,082.00
<i>Unsecured-PL</i>	45906.00		539,067.00
<i>Unsecured-PL</i>	113197.00		1,329,277.00
<i>Unsecured-PL</i>	111634.00		1,310,935.00
<i>Unsecured-PL</i>	107368.00		1,260,827.00
<i>Unsecured-PL</i>	112450.00		1,320,521.00
<i>Unsecured-PL</i>	4467.00		77,265.00
	86074885.00	76055375.00	25460010.00 Dr
	19092635.00		19092635.00 Dr
<i>Unsecured-BL</i>	591585.00	9186271.00	2077375.00 Dr
	32792567.00	32792567.00	
	32792567.00	32792567.00	
<i>Unsecured-PL</i>	365942.00	1106975.00	
<i>Unsecured-PL</i>	2361.00	29980.00	
<i>Unsecured-PL</i>	288000.00		3,160,000.00
<i>Unsecured-PL</i>	29228.00	147015.00	
<i>Mortgage Loan</i>	120000.00		1130000.00 Dr
	14370472.00	48407757.00	88394725.00 Dr
<i>Secured -BL</i>	1706345.00	4999428.00	5,646,592.00
<i>Secured -BL</i>	1331735.00		11,942,428.00
<i>Secured -BL</i>	1331734.00		11,942,427.00
<i>Secured -BL</i>	5970000.00		32,670,000.00
<i>Secured -BL</i>	212129.00	13908329.00	628,236.00
<i>Secured -BL</i>	1331734.00		11,942,427.00
<i>Secured -BL</i>	1331734.00		11,942,427.00

Secured -BL	1155061.00	29500000.00	1,680,188.00
	609410.00	302691.00	4583223.64 Dr
Unsecured-BL	159440.00		1,429,793.20
Unsecured-PL	54038.00		484,594.44
Unsecured-BL	45847.00		538,406.00
Unsecured-PL	207624.00	302691.00	852,897.00
Unsecured-PL	142461.00		1,277,533.00
	4879514.00	14246274.00	20739165.00 Dr
	177096.00		1588134.00 Dr
	1380199.00	7186430.00	
	4694.00	42087.00	
	1198904.00	7017757.00	
	264794.00		2374559.00 Dr
	1853827.00		16776472.00 Dr
	2924547.00		26226137.93 Dr
Unsecured-BL	1936890.00		17,369,224.00
Unsecured-PL	231993.00		2,080,423.93
Unsecured-BL	755664.00		6,776,490.00
Unsecured-PL	255984.00	237840.00	1,664,558.00
Unsecured-PL	85139.00	107728.00	529,758.00
Unsecured - E	27152.00		243483.00 Dr
Unsecured-PL	13087.00	200000.00	29,120.00
Unsecured-BL	433775.00		3,889,896.40
Unsecured-BL	354226.00		3,176,527.91
Unsecured-PL	697574.00		6,255,517.00
Unsecured-PL	191631.00		1,718,306.00
	5193782.00	57812518.25	98008808.38 Cr
Unsecured-PL	101981.00	195500.00	1,160,946.00
Unsecured-PL	7508.00	258453.00	
Unsecured-PL		895936.00	
Unsecured-PL		396207.00	
Unsecured-BL	406696.00	865158.00	415,181.00
Mortgage Loan	38789982.25		159624229.94 Dr
Unsecured - PL		107649.00	
		17815135.47	75680383.75 Cr
Unsecured - F	87154.00		1,023,457.00
Unsecured - F	169667.00	1219797.00	
Unsecured-BL	149359.00		1,339,371.00
Unsecured - F	145645.00	90000.00	1,635,797.00
Unsecured - F	133151.00	4633151.00	
Mortgage Loan	1025713.00	674835.00	10611778.00 Dr
Unsecured - F	631479.00	2138058.00	121,250.00
Unsecured - F	85382.00	90000.00	690,907.00
	1205254.00	1335600.00	32794.44 Dr
	1205254.00	1335600.00	32794.44 Dr
	148220000.00	149329196.48	58445.63 Dr
	148220000.00	149328547.48	18109.09 Dr

		30872.20 Dr	
	649.00	9464.34 Dr	
		113091.00 Dr	
		19231.00 Dr	
		12384.00 Dr	
		3275.00 Dr	
		78201.00 Dr	
281520.00	285270.00		
	11751.43	85,888.57	
		70860.00 Dr	
		70376.00 Dr	
		1519948.00 Dr	
		198376.00 Dr	
132575.00		107375.00 Dr	25200.00
	187971.00	187971.00 Cr	
	20538.00	20538.00 Cr	
	167433.00	167433.00 Cr	
57919884.25	73454586.25	15534702.00 Cr	
57919884.25	73454586.25	15534702.00 Cr	
11399451.00		11399451.00 Dr	
11399451.00		11399451.00 Dr	
54660.00	57660.00	3000.00 Cr	
	3000.00	3000.00 Cr	
54660.00	54660.00		
22249290.00	1305006.62	20944283.38 Dr	
92276.00		92276.00 Dr	
12500.00		12500.00 Dr	
761083.10	281520.00	479563.10 Dr	
20000.00		20000.00 Dr	
2215.17		2215.17 Dr	
121923.00		121923.00 Dr	
6000.00		6000.00 Dr	
48041.36		48041.36 Dr	
25000.00		25000.00 Dr	
293.16		293.16 Dr	
11751.43		11751.43 Dr	
9564.45		9564.45 Dr	
750000.00		750000.00 Dr	
15972.00		15972.00 Dr	
24570.00		24570.00 Dr	
437281.21	437281.21		
27604.00		27604.00 Dr	
92812.00		92812.00 Dr	
7000.00		7000.00 Dr	
8.07	0.24	7.83 Dr	
176700.00	176700.00		
18290.00		18290.00 Dr	

17861069.58	409505.17	17451564.41 Dr
240000.00		240000.00 Dr
3009.00		3009.00 Dr
225051.00		225051.00 Dr
14700.00		14700.00 Dr
1.34		1.34 Dr
1034000.00		1034000.00 Dr
213.46		213.46 Dr
49841.36		49841.36 Dr
11250.00		11250.00 Dr
50500.31		50500.31 Dr
98769.00		98769.00 Dr
1244570.60	8580482.53	7335911.93 Cr
660278065.01	660278065.01	

1ADHUSSEN SAMA - PL

ietia - PL

Chetariya (New Loan) - PL - 52

VANCES - ECOFIN SERVICES

nia - PL

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liya Dwarka - PL - 163

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Karnavati Finance Ltd.

"VRAJ" 5th Floor

Limda Lane Road Nr.Pnrapol

Jamnagar

E-MAIL : karnavatifinance@gmail.com

PAN : AA BCK 16 41 H

CIN: L65910MH1984PLC034724

E-Mail : karnavatifinance@gmail.com

Trial Balance

1-Apr-25 to 31-Mar-26

Particulars	Opening Balance
Capital Account	102270517.58 Cr
Reserves & Surplus	5326650.36 Cr
General Reserve	15000.00 Cr
Statutory Reserve As Per RBI Sec 45 IC	5311650.36 Cr
Equity Share Premium	10140000.00 Cr
Reserves & Surplus	33487371.88 Dr
Resrve & Surplus	19791239.10 Cr
Share Capital	100500000.00 Cr
Loans (Liability)	110846485.32 Cr
Bank OD A/c	99734.74 Dr
ICICI BANK 028105005086 - ECOFIN	99570.74 Dr
ICICI BANK CA 028105006730 - ONE ARC LAB	164.00 Dr
Unsecured Loans	110946220.06 Cr
ECOFIN SERVICES	3693383.00 Cr
INSPIRA POWER AND ENERGY	
JAY R MORZARIA (LOAN)	26282715.00 Cr
Merlin Commosales Private Limited	60956423.00 Cr
Ramanbhai P Morzaria	2035918.06 Cr
Wealth Mine Networks Private Limited	17977781.00 Cr
Current Liabilities	2902079.03 Cr
Duties & Taxes	253331.00 Cr
TDS PAYABLE	252431.00 Cr
TDS 194A	230685.00 Cr
TDS 194C	210.00 Cr
TDS 194I	1000.00 Cr
TDS 194J	20536.00 Cr
CGST	
IGST	
Input CGST @ 9% (Guj)	
INPUT CGST @ 9 % MH	450.00 Cr
INPUT SGST @ 9% (Guj)	
INPUT SGST @ 9 % MH	450.00 Cr
Provisions	918804.71 Cr

General Provision on Standard Asset	45792.71 Cr
Provision of Audit Fees	180000.00 Cr
Provision of Income Tax	693012.00 Cr
Provision of Interest	
Sundry Creditors	1721583.32 Cr
Salary Payable	663000.00 Cr
AKANSHA RAI	18000.00 Cr
ASHVIN MOHANBHAI KUNDLIYA	30000.00 Cr
Chetan Mangaldas Kanani	285000.00 Cr
Kush R Morzaria (Salary)	150000.00 Cr
Mansinh Kasara (Bahadurbhai)	3500.00 Cr
Rajesh Mehta	6000.00 Cr
Raj R Popat	153500.00 Cr
Reena M Rathod	17000.00 Cr
SHILP B MANDLIA	
Advocate Harunbhai Shekh	70840.00 Dr
Advocate Parth D Buddhbhatti	27500.00 Dr
BATHIYA LEGAL	
B B GUSANI & ASSOCIATES	
B S E Ltd.	26785.00 Dr
Central Depository Service (India) Ltd.	
CHANDUBHAI BARAI	90000.00 Cr
CRIF HIGH MARK CREDIT INFORMATION SERVICES PVT.LTD.	5900.00 Cr
D G M S & CO.	111800.00 Dr
Dhanraj News & Media Pvt. Ltd. (AAJ KAL NEW PAPER)	945.00 Cr
DHRUMIL GOVINDBHAI NANDVANA	35000.00 Cr
EQUIFAX CREDIT INFORMATION SERVICE PVT.LTD.	5900.00 Cr
Experian Credit Information Co of India Ltd.	5900.00 Cr
Hiral U Mehta	7500.00 Cr
JATIN MUKESH	
Jay R Morzaria REMUNERATION / SALARY	1101147.00 Cr
Jitendra Parmar & Associates - BKBPP9411Q	18130.40 Cr
Jitendra Pradipbhai Parmar HUF	18162.00 Cr
KJB & CO LLP- MSME	20754.00 Dr
LAXMI ENTERPRISE	
National Securities Depository Ltd.	
Nobat Karayalata	8516.00 Cr
ORION LEGAL SUPPLIES	
Rakesh Advertising Pvt Ltd	
Ramanbhai P Morzarai (REMUNERATION /SALARY)	
Ramanbhai P Morzaria (Rent)	
Roots & Stalks Digital Private Limited - MSME	19440.00 Cr
Satelite Corp.Service Pvt.Ltd - MSME	624.00 Dr
SHYAM KAPADIA	
S S Tejwani & Co	
TransUnion CIBIL Ltd.	345.92 Cr
VIVEK ENTERPRISE	

<i>GST RCM Payable</i>	8360.00 Cr
Fixed Assets	54657.01 Dr
<i>Air Condition</i>	5277.00 Dr
<i>C.C.T.V.CAMARA</i>	3986.00 Dr
<i>Computer</i>	17676.46 Dr
<i>Furniture</i>	366258.00 Dr
<i>Mobile</i>	1075.00 Dr
<i>Provision of Depreciation</i>	344803.45 Cr
<i>R.O. Water Purifier</i>	5188.00 Dr
Current Assets	215964424.92 Dr
<i>Opening Stock</i>	
<i>Deposits (Asset)</i>	500000.00 Dr
<i>Flat Rent Deposit</i>	500000.00 Dr
<i>Loans & Advances (Asset)</i>	213176621.94 Dr
<i>Loans & Advance (R)</i>	16831689.00 Dr
<i>AMI ATULKUMAR VORA</i>	
<i>D Bhagvanji & Co. - ML</i>	1736824.00 Dr
<i>DILIP ENTERPRISE - PL - 217</i>	1963065.00 Dr
<i>HARUN ABDULKARIM - LOAN</i>	
<i>JAHID MAHMADHUSSEN SAMA - PL</i>	216661.00 Dr
<i>Kajal Pramodbhai Khetiya - BL</i>	14737.00 Dr
<i>Manish Raichura - PL</i>	400788.00 Dr
<i>Mrudulaben Hedav-1 - ML</i>	233348.00 Dr
<i>Mrudulaben Hedav 2 - ML</i>	274172.00 Dr
<i>Pramod S Khetia - PL</i>	30840.00 Dr
<i>Rajmoti Infra Pvt.Ltd. - ML</i>	5287390.00 Dr
<i>Rameshchandra & Co. - PL</i>	3255800.00 Dr
<i>Tilak Petroleum - BL</i>	1640000.00 Dr
<i>Yogeshwari N Vayada - ML</i>	1778064.00 Dr
LOANS & ADVANCES - ECOFIN SERVICES	3355806.25 Dr
02 - HIMACHAL PRADESH	20000.00 Dr
<i>Prashant Sharma - Ecofin - 02 - HIMACHAL PRADESH</i>	15000.00 Dr
<i>VINOD KUMAR-ECOFIN-02 HIMACHAL PRADESH</i>	5000.00 Dr
05-UTTARAKHAND	45913.00 Dr
<i>Kishan Singh Bisht-ECOFIN-05 UTTARAKHAND</i>	19000.00 Dr
<i>Sandeep Singh Negi - ECOFIN-05 UTTARAKHAND</i>	26913.00 Dr
06 - HARYANA	44841.00 Dr
<i>Akash Dhal - ECOFIN-06-HARYANA</i>	8800.00 Dr
<i>Dalbair Singh - ECOFIN - 06 - HARYANA</i>	10000.00 Dr
<i>MANOJ KUMAR -ECOFIN-06 HARYANA</i>	12916.00 Dr
<i>Parveen Kumar-ECOFIN-06 HARYANA</i>	8125.00 Dr
<i>Shwetanshu Pathak-ECOFIN-06 HARYANA</i>	5000.00 Dr
07 - DELHI	155737.00 Dr
<i>ANKITA SINGH-ECOFIN-07 DELHI</i>	10000.00 Dr
<i>Jagdeep Kumar-ECOFIN-07 DELHI</i>	1458.00 Dr
<i>Jagdish Chander Mehra-ECOFIN-07 DELHI</i>	11668.00 Dr
<i>Minhaz Hussain-Ecofin-07 Delhi</i>	32084.00 Dr

Parveen Kumar-ECOFIN-07 DELHI	16667.00 Dr
RAHUL NEGI-ECOFIN-07 DELHI	10000.00 Dr
Ritika Mishra - ECOFIN - 07 - DELHI	5859.00 Dr
Santosh Kumar-ECOFIN-07 DELHI	25000.00 Dr
Shivani Kapoor - ECOFIN-07-DELHI	30000.00 Dr
Shubhankar Upadhyaya-ECOFIN-07 DELHI	3001.00 Dr
UDAY KAPUR-ECOFIN-07 DELHI	10000.00 Dr
08 - RAJASTHAN	6090.00 Dr
Narendra Singh Rajawat-ECOFIN-08 RAJASTHAN	6090.00 Dr
09 - UTTAR PRADESH	292340.00 Dr
Aashee Srivastava-ECOFIN-09 UTTAR PRADESH	55000.00 Dr
Abhishek Krishna Tripathi-ECOFIN-09 UTTAR PRADESH	10418.00 Dr
Abhishek Mishra-ECOFIN-09 UTTAR PRADESH	1084.00 Dr
Abhishek Singh-ECOFIN-09 UTTAR PRADESH	10000.00 Dr
Aditi Khare-ECOFIN-09 UTTAR PRADESH	7500.00 Dr
Aman Batra-ECOFIN-09 UTTAR PRADESH	3251.00 Dr
Amit Pal-ECOFIN-09 UTTAR PRADESH	15000.00 Dr
Amresh Kumar Sharma-ECOFIN-09 UTTAR PRADESH	15000.00 Dr
Manish Kumar Sharma-ECOFIN-09 UTTAR PRADESH	15000.00 Dr
Manmeet Bhogal-ECOFIN-09 UTTAR PRADESH	4160.00 Dr
Pawan Trividi-ECOFIN-09 UTTAR PRADESH	14550.00 Dr
Rajneesh Kumar Srivastava-ECOFIN-09 UTTAR PRADESH	667.00 Dr
Shivam Tripathi-ECOFIN-09 UTTAR PRADESH	10000.00 Dr
SHIV ANAND - ECOFIN - 09 UTTAR PRADESH	15000.00 Dr
Shubhajeet Dey-ECOFIN-09 UTTAR PRADESH	10417.00 Dr
Siddharth Pandey-ECOFIN-09 UTTAR PRADESH	48000.00 Dr
Sushil Ram - ECOFIN - 09 -UTTAR PRADESH	16667.00 Dr
Uttam Tripathi-Ecofin-09 Uttar Pradesh	7500.00 Dr
Vishal Kumar Rajput-ECOFIN- 09 UTTAR PRADESH	10000.00 Dr
Yogesh Pal-ECOFIN-09 UTTAR PRADESH	23126.00 Dr
10 - BIHAR	86615.00 Dr
Aditya Raj-ECOFIN-10 BIHAR	8334.00 Dr
Aman Kumar-Ecofin-10 Bihar	16281.00 Dr
Anshu Kumar-ECOFIN-10 BIHAR	27000.00 Dr
Shiv Chandan Kumar-ECOFIN-10 BIHAR	35000.00 Dr
19 - WEST BENGAL	50401.00 Dr
Arnab Mukherjee-ECOFIN-19 WEST BENGAL	13000.00 Dr
Mohamad Nurul Hasan-ECOFIN-19 WEST BENGAL	19000.00 Dr
Samik Ghosal-ECOFIN-19 WEST BENGAL	4701.00 Dr
Sourav Sadhukhan-Ecofin-19 West Bengal	10000.00 Dr
Tarak Bhowmick-ECOFIN-19 WEST BENGAL	3700.00 Dr
20 - JHARKHAND	10006.00 Dr
DEEPAK KUMAR -ECOFIN-20 JHARKHAND	10006.00 Dr
21 - ODISHA	48750.00 Dr
Kabindra Kumar Nayak-ECOFIN-21 ODISHA	16666.00 Dr
Tushar Ranjan Parida-ECOFIN-21 ODISHA	32084.00 Dr
22 - CHATTISGARH	25833.00 Dr

<i>Aayush Kumar Godhe-ECOFIN-22 CHHATISGARH</i>	25833.00 Dr
23 - MADHYA PRADESH	38834.00 Dr
<i>ANANT KAPOOR-ECOFIN-23 MADHYA PRADESH</i>	23334.00 Dr
<i>Manoj Singh Kushwah-ECOFIN-23 MADHYA PRADESH</i>	5500.00 Dr
<i>Saurabh Shrivastava-ECOFIN-23 MADHYA PRADESH</i>	10000.00 Dr
24 - GUJARAT	97500.00 Dr
<i>Baria Hiteshkumar Dahyabhai-ECOFIN-24 GUJARAT</i>	7500.00 Dr
<i>Dhaval Maisheri-ECOFIN-24 GUJARAT</i>	25000.00 Dr
<i>Gauswami Prakashpuri Lalpuri-Ecofin-24 Gujarat</i>	5000.00 Dr
<i>Jayesh Himatsingh Chauhan-ECOFIN-24 GUJARAT</i>	15000.00 Dr
<i>Mohamedasif A Jabbar Meman-Ecofin-24 GUJARAT</i>	8334.00 Dr
<i>Padhiyar Bahadursinh Vikramsinh-ECOFIN-24 GUJARAT</i>	25000.00 Dr
<i>Pallaprolu Laxma Reddy-ECOFIN-24 GUJARAT</i>	11666.00 Dr
27 - MAHARASHTRA	624282.83 Dr
<i>Amritpalsingh Nachhattar Gharu-ECOFIN-27 MAHARASHT</i>	24470.00 Dr
<i>Anand Srivastava-Ecofin-27 Maharashtra</i>	5451.00 Dr
<i>Anish Tanaji Patil-ECOFIN-27 MAHARASHTRA</i>	6500.00 Dr
<i>Ashok Tule-ECOFIN-27 MAHARASHTRA</i>	1042.00 Dr
<i>Atul Galande - ECOFIN-27-MAHARASHTRA</i>	26636.00 Dr
<i>Avdhut Sukhdeo Parse-ECOFIN-27 MAHARASHTRA</i>	10000.00 Dr
<i>Binesh Attuvalappil - ECOFIN - 27 - MAHARASHTRA</i>	41040.00 Dr
<i>Cassandra Saldanha-ECOFIN-27 MAHARASHTRA</i>	10000.00 Dr
<i>Ganesh ramchandra renuse - ecofin - 27- MAHARASHTRA</i>	10000.00 Dr
<i>Jessica Jiddu Pinto-Ecofin-27 Maharashtra</i>	11668.00 Dr
<i>Juhi Anand Chopra-ECOFIN-27 MAHARASHTRA</i>	11000.00 Dr
<i>Kalpesh Kataria - ECOFIN-27-MAHARASHTRA</i>	45000.00 Dr
<i>Kamala Kanta Nayak-ECOFIN-27 MAHARASHTRA</i>	15000.00 Dr
<i>Ketul Ashok Lapasiya - ECOFIN -27-MAHARASHTRA</i>	18500.00 Dr
<i>Kishan Prabhakar Munde - ECOFIN-27-MAHARASHTRA</i>	25000.00 Dr
<i>Mangesh Ram Borade-ECOFIN-27 MAHARASHTRA</i>	10000.00 Dr
<i>Mohamedjaved Nasimudin Kazi-ECOFIN-27 MAHARASHTRA</i>	25000.00 Dr
<i>Mohammad Naeem Mohammad Yusuf Shaikh - ECOFIN - 27</i>	13332.00 Dr
<i>Narayan Shripaada-ECOFIN-27 MAHARASHTRA</i>	10000.00 Dr
<i>Narendra Daundkar-ECOFIN-27 MAHARASHTRA</i>	7500.00 Dr
<i>Naresh Laxman Velkar - ECOFIN-27-MAHARASHTRA</i>	5000.00 Dr
<i>Nihal Ranpara - ECOFIN - 27 - MAHARASHTRA</i>	25000.00 Dr
<i>Noorjahan Mohdali Merchant - ECOFIN-27-MAHARASHTRA</i>	1458.00 Dr
<i>Pramod Balasaheb Hegade - ECOFIN - 27 - MAHARASHTRA</i>	10000.00 Dr
<i>Prasad Parab-ECOFIN-27 MAHARASHTRA</i>	3250.00 Dr
<i>Rajesh Biwal-ECOFIN-27 MAHARASHTRA</i>	7584.00 Dr
<i>Rakesh Pundlik Warude - ECOFIN-27-MAHARASHTRA</i>	10000.00 Dr
<i>Rakesh Subhash Patil - ECOFIN-27-MAHARASHTRA</i>	11666.00 Dr
<i>Ramesh Dogi-ECOFIN-27 MAHARASHTRA</i>	13500.00 Dr
<i>Rupesh Babu Budhkar-ECOFIN-27 MAHARASHTRA</i>	5000.00 Dr
<i>Sanjeev Kiranbhai Makwana-Ecofin-27 Maharashtra</i>	10000.00 Dr
<i>Sanket Kamble - ECOFIN-27-MAHARASHTRA</i>	25000.00 Dr
<i>Santosh Baban Pagere - Ecofin - 27 - MAHARASHTRA</i>	10000.00 Dr

Santosh Khodade - ECOFIN-27-MAHARASHTRA	4597.00 Dr
Sayyed Imranabbas - Ecofin - 27 - MAHARASHTRA	15000.00 Dr
Sharad Kamble-Ecofin-27 Maharashtra	10000.00 Dr
Shraddha Laxman Kadam- ECOFIN-27-MAHARASHTRA	20000.00 Dr
Siddhant Kapoor - ECOFIN-27-MAHARASHTRA	11736.00 Dr
Siddharameshwar Rudrayya Hiremath-ECOFIN-27 MH	23750.00 Dr
Vijay Vinayak Lengare-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Vikas Sawant - ECOFIN-27-MAHARASHTRA	12552.83 Dr
VINOD BADRINATH WAGH-ECOFIN-27 MAHARASHTRA	15000.00 Dr
Vinod Mane-ECOFIN-27 MAHARASHTRA	2050.00 Dr
Vivek Suresh Bansod-ECOFIN-27 MAHARASHTRA	10000.00 Dr
Zaheer Abdul Gafoor Shaikh - ECOFIN-27-MAHARASHTRA	25000.00 Dr
28-ANDHRA PRADESH	60468.00 Dr
Chittiswaroop Yenugu-ECOFIN-28 ANDHRA PRADESH	10000.00 Dr
Jelli Roja-28- ANDHRA PRADESH	3000.00 Dr
Kallazi Rajesh-ECOFIN-28 ANDHRA PRADESH	3900.00 Dr
Monalisa Balaraju-ECOFIN-28 ANDHRA PRADESH	5201.00 Dr
Ramilla Sagar-ECOFIN-28 ANDHRA PRADESH	11700.00 Dr
Sai Murali Krishna Panyam N Y-ECOFIN-28 ANDHRA PRAD	16667.00 Dr
Vijay Ratan-ECOFIN-28 ANDHRA PRADESH	10000.00 Dr
29 - KARNATAKA	530239.00 Dr
Aayush Kumar Godhe-ECOFIN-29 KARNATAKA	3951.00 Dr
Akshata R-ECOFIN-29 KARNATAKA	50000.00 Dr
Anand Shreenivas Joshi- ECOFIN - 29 KARNATAKA	23126.00 Dr
Anoop Joseph C Alex-ECOFIN-29 KARNATAKA	8334.00 Dr
Avneesh Upadhyay-ECOFIN-29 KARNATAKA	1251.00 Dr
Biswajit Behera - ECOFIN-29-KARNATAKA	16667.00 Dr
Bk Praveen Kumar -ECOFIN-29 KARNATAKA	41963.00 Dr
Chethan Sharma Bg-ECOFIN-29 KARNATAKA	10000.00 Dr
Damuka Shashanka-ECOFIN-29 KARNATAKA	15000.00 Dr
Guru Shankar - ECOFIN-29-KARNATAKA	28333.00 Dr
Jaffer Sadiq-Ecofin-29 Karnataka	5000.00 Dr
Kalu Ch Sahu - ECOFIN-29-KARNATAKA	8334.00 Dr
Kanick Raj - Ecofin - 29 - KARNATAKA	5000.00 Dr
K Keerthika-Ecofin-29 Karnataka	16000.00 Dr
Lohith Pole-ECOFIN-29 KARNATAKA	3334.00 Dr
Madhu Km - ECOFIN-29-KARNATAKA	5836.00 Dr
Mohamed Ibrahim-ECOFIN-29 Karnataka	7500.00 Dr
Mohammad Ali Mullanavar - Ecofin - 29 KARNATAKA	23126.00 Dr
Naveen Ramesh-ECOFIN-29 KARNATAKA	10000.00 Dr
Nithin R Krishnan-ECOFIN-29 KARNATAKA	7500.00 Dr
Partha Chowdhury-ECOFIN-29 KARNATAKA	10000.00 Dr
Pavan Rajanna -ECOFIN-29 KARNATAKA	16667.00 Dr
Poornesha A s-ECOFIN-29 KARNATAKA	24999.00 Dr
Prabhakar Hemanth - ECOFIN-29-KARNATAKA	10000.00 Dr
Prabhu Kumar-Ecofin-29 Karnataka	5000.00 Dr
Puneeth Akshay Kn-Ecofin-29 Karnataka	10000.00 Dr

<i>Rafiq Ur Rehman V - ECOFIN-29-KARNATAKA</i>	9400.00 Dr
<i>Raghu Thamasandra Appregowda - Ecofin - 29 - KARNATAKA</i>	25000.00 Dr
<i>Ravichandran Nr - ECOFIN-29-KARNATAKA</i>	10418.00 Dr
<i>Rohan Mp-ECOFIN-29 KARNATAKA</i>	10000.00 Dr
<i>Saket Saket-Ecofin-29 KARNATAKA</i>	15000.00 Dr
<i>Sheethal Venkatappa Gnanamurthy-ECOFIN-29 KARNATAKA</i>	17500.00 Dr
<i>Shwetha Shetty-ECOFIN-29 KARNATAKA</i>	10000.00 Dr
<i>Sowmya Murthy - Ecofin - 29 - KARNATAKA</i>	10000.00 Dr
<i>Swetha Shettappa - ECOFIN-29-KARNATAKA</i>	34000.00 Dr
<i>Tejashwini Gs-ECOFIN-29 KARNATAKA</i>	15000.00 Dr
<i>Umesh Narayanagowda-ECOFIN-29 KARNATAKA</i>	7000.00 Dr
32 - KERALA	15500.00 Dr
<i>Lal Allen Chacko-ECOFIN-32 KERALA</i>	10000.00 Dr
<i>Ranjith Parameswaran-ECOFIN-32 KERALA</i>	5500.00 Dr
33 TAMILNADU	568170.00 Dr
<i>Aishwarya Arun Kumar-ECOFIN-33 TAMILNADU</i>	14965.00 Dr
<i>Albertmathew Na Antony - ECOFIN - 33 - TAMILNADU</i>	15835.00 Dr
<i>Andria Judith-ECOFIN-33 TAMIL NADU</i>	12999.00 Dr
<i>Arun S N - ECOFIN-33- TAMIL NADU</i>	28000.00 Dr
<i>ARUN SUBRAMANI-ECOFIN-33 TAMIL NADU</i>	25000.00 Dr
<i>D Chatthurukkan-ECOFIN-33 TAMIL NADU</i>	4875.00 Dr
<i>Devendran Radhakrishnan-Ecofin-33 Tamil Nadu</i>	10167.00 Dr
<i>Ganesh Ravikumar-ECOFIN-33 TAMILNADU</i>	15834.00 Dr
<i>Hariharan Chandrasekar - ECOFIN - 33 -TAMILNADU</i>	7500.00 Dr
<i>Javeed Khan - ECOFIN-33-TAMIL NADU</i>	14168.00 Dr
<i>KIRAN RASHARAM-ECOFIN-33 TAMIL NADU</i>	20000.00 Dr
<i>Kumanan Rathinavel - ECOFIN -33-TAMIL NADU</i>	15201.00 Dr
<i>M S Sathya Murthy - ECOFIN-33-TAMIL NADU</i>	2500.00 Dr
<i>Padmanaban Gopals-ECOFIN-33 TAMILNADU</i>	10000.00 Dr
<i>Pradeepkumar Vengatesan-ECOFIN-33 TAMILNADU</i>	5000.00 Dr
<i>Pragash Chandran-ECOFIN-33 TAMIL NADU</i>	5000.00 Dr
<i>Rajesh Arumugam -ECOFIN-33-TAMILNADU</i>	7050.00 Dr
<i>Ramu Ramasamy - ECOFIN - 33-TAMILNADU</i>	16667.00 Dr
<i>Ranjith Rajan-ECOFIN-33 TAMILNADU</i>	49000.00 Dr
<i>R V Sreenivasan Venkatesan-ECOFIN-33 TMAIL NADU</i>	25000.00 Dr
<i>Saravanan Manivasagam - ECOFIN-33-TAMILNADU</i>	8307.00 Dr
<i>Senthilkumar Jeganathan-ECOFIN-33 TAMIL NADU</i>	49550.00 Dr
<i>Sharunee Selvam-ECOFIN-33 TAMIL NADU</i>	28334.00 Dr
<i>Sivaram Veluswamy-ECOFIN-33 TAMIL NADU</i>	10667.00 Dr
<i>Sriram Vasudevan-ECOFIN-33 TAMIL NADU</i>	32084.00 Dr
<i>Surendren Balanirajan - ECOFIN-33-TAMIL NADU</i>	9800.00 Dr
<i>Suresh Krishna - ECOFIN - 33 - TAMILNADU</i>	25000.00 Dr
<i>Vinothkumar Vijayagopal - ECOFIN-33-TAMIL NADU</i>	5000.00 Dr
<i>Visakan Purushothaman Kulothungan-ECOFIN-33TAMILNAD</i>	23000.00 Dr
<i>Yashika Shynie-ECOFIN-33 TAMIL NADU</i>	16667.00 Dr
<i>Yunus Mohammed Essac - ECOFIN-33-TAMILNADU</i>	30000.00 Dr
<i>Yuvaraja Loganathan - ECOFIN-33-TAMIL NADU</i>	25000.00 Dr

36 - TELANGANA	358629.00 Dr
Amrutaluri Ravi - ECOFIN-36-TELANGANA	33542.00 Dr
A Pavan Kumar-ECOFIN-36 TELANGANA	5834.00 Dr
Atmuri Gowthami-ECOFIN-36 TELANGANA	11461.00 Dr
Burugula Manjunath-ECOFIN-36 TELANGANA	3950.00 Dr
Chengalavala Venkata Balakrishna Sriram-ECOFIN-36 T	7500.00 Dr
DEEPAK POLE-ECOFIN-36 TELANGANA	22589.00 Dr
Deevan Kumar - Ecofin - 36 - TELANGANA	42500.00 Dr
Kasani Rajesh-ECOFIN-36 TELANGANA	5208.00 Dr
Kunchala Sravan Kumar Reddy-ECOFIN-36 TELANGANA	3750.00 Dr
Mohammed Aijazuddin-ECOFIN-36 TELANGANA	25000.00 Dr
MOHD ABDUL RAHEEM-ECOFIN-36 TELANGANA	21250.00 Dr
Nanakampeta Sudhaker - ECOFIN-36-TELANGA	20000.00 Dr
Pagadala Ramanji-ECOFIN-36 TELANGANA	15000.00 Dr
Panendra Reddy Theyagura-Ecofin-36 Telangana	15000.00 Dr
PANKAJ JAIN-ECOFIN-36 TELANGANA	8334.00 Dr
Ravi Kiran Vangaveti-ECOFIN-36 TELANGANA	34100.00 Dr
Santhosh Challa-Ecofin-36 Telangana	25000.00 Dr
Shiva Charan Putla - ECOFIN-36-TELANGANA	35000.00 Dr
Soma Sekhar Goud Lakkasani-ECOFIN-36 TELANGANA	902.00 Dr
Vijaya Kumar Mogili-ECOFIN-36 TELANGANA	17499.00 Dr
VIJAY KUMAR MUDAKALA-ECOFIN-36 TELANGANA	5210.00 Dr
37 - ANDHRA PRADESH	278153.00 Dr
Alluri Rajesh-Ecofin-37 Andhra Pradesh	15000.00 Dr
Battula Lavanya Kumar - Ecofin - 37 - ANDHRA PRADES	15000.00 Dr
Bijjam Yaswanth-ECOFIN-37 ANDHRA PRADESH	15000.00 Dr
Chinthapanti Saran Kumar Reddy-Ecofin-37 Andhra Pra	10000.00 Dr
Imtiyaz Ahmed - ECOFIN - 37-ANDHRA PRADESH	50000.00 Dr
Jaripiti Sreekanth-ECOFIN-37 ANDHRA PRADESH	15000.00 Dr
Konduru Ramprakash Reddy-ECOFIN-37 ANDHRA PRADESH	16167.00 Dr
Kurum Venu Gopal-Ecofin-37 Andhra Pradesh	1254.00 Dr
Lokesh Kalluri-ECOFIN-37 ANDHRA PRADESH	600.00 Dr
MallikharJuna Rao Cherukuri - ECOFIN 37 - ANDHRA PRADESH	25000.00 Dr
Masthan Vali Pathan-ECOFIN-37 ANDHRA PRADESH	7500.00 Dr
Muttukuru Hari Babu-ECOFIN-37 ANDHRA PRADESH	4563.00 Dr
Prasanth Karcherla-ECOFIN-37 ANDHRA PRADESH	11667.00 Dr
Rajasekhar Yarraguntla - ECOFIN-37-ANDHRA PRADESH	10000.00 Dr
Sachin Saina - 37 - ANDHRA PRADESH	3066.00 Dr
Sanjeeva Kumar Rajavaram-ECOFIN-37 ANDHRA PRADESH	20000.00 Dr
Shaik Rahamtullah-ECOFIN-37 ANDHRA PRADESH	7500.00 Dr
Srikanth Tenneti-ECOFIN-37 ANDHRA PRADESH	8334.00 Dr
Venubabu Karicheti - ECOFIN-37-ANDHRA PRADESH	41042.00 Dr
Yarabikki Srinivasarao-ECOFIN-37 ANDHRA PRADESH	1460.00 Dr
Suspense - ECOFIN LOAN	2495.58 Cr
Loans Advances Jatania Group	7144974.00 Dr
Arvindbhai P. Jatania - PL	1307082.00 Dr
Darshan Jatania - PL	539067.00 Dr

<i>H P Jatania - PL</i>	1329277.00 Dr
<i>Madhuben A. Jatania - PL</i>	1310935.00 Dr
<i>Nayanesh Jantania - PL</i>	1260827.00 Dr
<i>Sapna Jatania - PL</i>	1320521.00 Dr
<i>Sudhaben Savla - PL</i>	77265.00 Dr
Loans & Advances (JRM)	25460010.00 Dr
<i>ACME HOUSING DESIGN LLP</i>	19092635.00 Dr
<i>Anurag Singhvi</i>	
<i>Atlas Infratech Private Limited -BL</i>	2077375.00 Dr
<i>NEW ERA CLEAN TECH SOLUTION</i>	
<i>PARTH DEVELOPERS</i>	
<i>Sukhvant Kaur Bhoi - PL</i>	3160000.00 Dr
<i>Varpabhai Dhirabhai Nagesh - ML</i>	1130000.00 Dr
Loans & Advances (ME)	88394725.00 Dr
<i>Ankita Vijaykumar Pujara</i>	5646592.00 Dr
<i>Chandulal Tuver</i>	11942428.00 Dr
<i>Kantibhai Sodha</i>	11942427.00 Dr
<i>Manisha Jhawar</i>	32670000.00 Dr
<i>Milan Tuver</i>	628236.00 Dr
<i>Pannaben Sodha</i>	11942427.00 Dr
<i>Prabhaben Tuver</i>	11942427.00 Dr
<i>Sunrise Efficient Marketing Limited-BL</i>	1680188.00 Dr
Loans Advances Nasik	4583223.64 Dr
<i>Decent Enterprise - BL - 73</i>	1429793.20 Dr
<i>Dipak Kakkad - PL - 92</i>	484594.44 Dr
<i>I Design Interior Solution - BL - 91</i>	538406.00 Dr
<i>Nilesh Barge - PL - 170</i>	852897.00 Dr
<i>Sharad Sankla - PL - 153</i>	1277533.00 Dr
Loans & Advances (NS)	20739165.00 Dr
<i>Aditya Dave - PL</i>	1588134.00 Dr
<i>Nikhilbhai Shah -2 - PL</i>	2374559.00 Dr
<i>Nikhilbhai Shah -3 - PL</i>	16776472.00 Dr
Loans & Advances Tanna Group	26226137.93 Dr
<i>Chetan Tanna - BL - 8</i>	17369224.00 Dr
<i>MANISH M TANNA - PL - 9</i>	2080423.93 Dr
<i>PRAKRUTI INVESTMENT PVT LTD -2 - BL</i>	6776490.00 Dr
<i>ANIL K RAITHATHA-2- PL</i>	1664558.00 Dr
<i>ANIL K RAITHATHA - PL</i>	529758.00 Dr
<i>ANKITA SANJAY CHHATRALA - Education Loan</i>	243483.00 Dr
<i>Bhaveshbhai Mandalia</i>	
<i>B M ENTERPRISE</i>	29120.00 Dr
<i>Darshil Education Foundation -2</i>	3889896.40 Dr
<i>Darshil Education Foundation - BL -1</i>	3176527.91 Dr
<i>Dilipbhai H Barchha -2 - PL NEW LOAN - 7</i>	6255517.00 Dr
<i>GLOBAL MULTI SERV - V D GROUP</i>	1718306.00 Dr
<i>HIREN VIJAYKUMAR KOTECHEA HUF</i>	
<i>Interest Reversal</i>	98008808.38 Cr

Jasmina Kundliya - PL - 165	1160946.00 Dr
KOTECHA DAYALJI VANRAVAN HUF	
Kotecha Foram Rishit	
KOTECHA VIJAY VANRAVAN HUF	
NET Communication - BL - 121	415181.00 Dr
NEW HAVEN ENGINEERING COMPANY PVT LTD - SECURED	159624229.94 Dr
N.P.A. Provision	75680383.75 Cr
Parulben Raithatha Dwarka - PL - 168	1023457.00 Dr
RAHUL BHATT	
Rishit Dayaljibhai Kotecha HUF	
R-One Realty & Infra Projects LLP	1339371.00 Dr
Sanjaysinh Rajada - PL - 75	1635797.00 Dr
Shilp Bhaveshbhai Mandalia	
TEJAL MITESH SANGHVI	10611778.00 Dr
Tejas Rupareliya Dwarka - PL - 163	121250.00 Dr
Tushar Raithatha	690907.00 Dr
Cash-in-hand	32794.44 Dr
Cash on Hand	32794.44 Dr
Bank Accounts	63893.97 Dr
HDFC BANK A/C 50200036361958	5448.34 Dr
IDBI BANK 0571102000013305	18109.09 Dr
Indusind Bank A/C No.201003422145	30872.20 Dr
State Bank of India A/c No.36874577011	9464.34 Dr
TDS	113091.00 Dr
T D S F.Y. 2017-18	19231.00 Dr
TDS F Y 2018-19	12384.00 Dr
TDS F.Y. 2019-2020	3275.00 Dr
TDS F.Y. 2020-21	78201.00 Dr
TDS F.Y. 2021-2022	
Amortisation of Annual Fees	
Defered Tax	85888.57 Dr
Income Tax Refundable 2016-17	70860.00 Dr
Income Tax Refund F Y 2017-18	70376.00 Dr
Milton Industries Ltd.	1519948.00 Dr
TDS 25-26	
TDS F.Y. 2023-24 A.Y. 2024-25	198376.00 Dr
TDS F Y 2024-25	132575.00 Dr
Direct Incomes	
Interest Income	
Direct Expenses	
Interest Exp.	
Indirect Incomes	
Interest on Income Tax Refund	
Indirect Expenses	
Advertisement Exp.	
Annual Exp. (Non GST)	
ANNUAL FEES (MAHARASHTRA)	

Audit & Consulting Fees
Audit & Consulting Fees (NON GST)
Bank Charges
CGST EXPENSE

Depreciation

Digital Sign.Exp.
Director Remuneration Exp.
IGST EXPENSE
Income Tax Exp.
Interest of BSE Fees
Interest of T D S

Internet Exp

LEGAL FEES (GUJARAT)
LEGAL FEES (INTERSTATE)

Misc. Exp.

NPA Expense
Office Rent (Jamnagar)
Printing & Stationery Exp.
Professional Fees

R.O.C. Fees

Rounding Off
Salary Exp.(Jamnagar)
SERVICE CHARGES
SGST EXPENSE
Statutory Exp.
Website Design Expense

Write Off

Profit & Loss A/c

Grand Total

Karnavati Finance Ltd.

1-Apr-25 to 31-Mar-26

Transactions		Closing Balance
Debit	Credit	
7959714.85	6961649.96	101272452.69 Cr
		5326650.36 Cr
		15000.00 Cr
		5311650.36 Cr
		10140000.00 Cr
7959714.85	6961649.96	34485436.77 Dr
		19791239.10 Cr
		100500000.00 Cr
64519828.00	552558638.00	598885295.32 Cr
		99734.74 Dr
		99570.74 Dr
		164.00 Dr
64519828.00	552558638.00	598985030.06 Cr
2035295.00		1658088.00 Cr
16973701.00	529113728.00	512140027.00 Cr
36056588.00	13641631.00	3867758.00 Cr
695825.00	6958262.00	67218860.00 Cr
2556893.00	829747.00	308772.06 Cr
6201526.00	2015270.00	13791525.00 Cr
8039725.86	11043711.32	5906064.49 Cr
2305072.04	4139337.90	2137596.86 Cr
2125259.00	4139330.00	2266502.00 Cr
1872194.00	3873654.00	2232145.00 Cr
621.00	411.00	
2000.00	1000.00	
250444.00	264265.00	84357.00 Cr
270.00		270.00 Dr
144000.00		144000.00 Dr
432.00		432.00 Dr
17338.02	3.95	16884.07 Dr
432.00		432.00 Dr
17341.02	3.95	16887.07 Dr
1631061.00	2232188.00	1519931.71 Cr

1022.705

11207.00	1285346.00	1319931.71 Cr
360000.00	380000.00	200000.00 Cr
693012.00		
566842.00	566842.00	
3955992.82	4524585.42	4300175.92 Cr
1276800.00	1061500.00	447700.00 Cr
216000.00	216000.00	18000.00 Cr
30000.00		
106800.00		178200.00 Cr
225000.00	300000.00	225000.00 Cr
45500.00	45500.00	3500.00 Cr
79000.00	79000.00	6000.00 Cr
153500.00		
221000.00	221000.00	17000.00 Cr
200000.00	200000.00	
	70840.00	
57750.00	85250.00	
620000.00	620000.00	
220000.00	436000.00	216000.00 Cr
390462.00	417247.00	
110577.00	110577.00	
90000.00		
6400.00	5900.00	5400.00 Cr
299600.00	436600.00	25200.00 Cr
945.00		
35000.00		
11800.00	5900.00	
5900.00		
7500.00		
18000.00	18000.00	
12000.00	120000.00	1209147.00 Cr
18130.00	2018.00	2018.40 Cr
237909.00	272166.00	52419.00 Cr
	20754.00	
5664.00	5664.00	
55854.00	85602.00	29748.00 Cr
8516.00		
3540.00	3540.00	
21068.00	21068.00	
136500.00	180000.00	43500.00 Cr
10000.00	240000.00	230000.00 Cr
		19440.00 Cr
925.00	10915.00	9366.00 Cr
225000.00	225000.00	
59000.00	59000.00	
6290.82	6182.42	237.52 Cr
4862.00	4862.00	

980047.414 2299979.124

147600.00	147600.00	8360.00 Cr
	5277.00	49380.01 Dr
		5277.00 Dr
		3986.00 Dr
		17676.46 Dr
		366258.00 Dr
		1075.00 Dr
	5277.00	350080.45 Cr
		5188.00 Dr
1256856205.68	757630230.34	715190400.26 Dr
		500000.00 Dr
		500000.00 Dr
665608938.68	168820563.68	709964996.94 Dr
7200986.00	12585493.00	11447182.00 Dr
209845.00		209845.00 Dr
1089760.00	800000.00	2026584.00 Dr
246382.00		2209447.00 Dr
106927.00		106927.00 Dr
42321.00		258982.00 Dr
	14737.00	
133451.00		534239.00 Dr
61248.00		294596.00 Dr
34410.00		308582.00 Dr
	30840.00	
3237390.00	7825000.00	699780.00 Dr
336000.00	117600.00	3474200.00 Dr
921000.00	1237000.00	1324000.00 Dr
782252.00	2560316.00	
		3355806.25 Dr
		20000.00 Dr
		15000.00 Dr
		5000.00 Dr
		45913.00 Dr
		19000.00 Dr
		26913.00 Dr
		44841.00 Dr
		8800.00 Dr
		10000.00 Dr
		12916.00 Dr
		8125.00 Dr
		5000.00 Dr
		155737.00 Dr
		10000.00 Dr
		1458.00 Dr
		11668.00 Dr
		32084.00 Dr

16667.00 Dr
10000.00 Dr
5859.00 Dr
25000.00 Dr
30000.00 Dr
3001.00 Dr
10000.00 Dr
6090.00 Dr
6090.00 Dr
292340.00 Dr
55000.00 Dr
10418.00 Dr
1084.00 Dr
10000.00 Dr
7500.00 Dr
3251.00 Dr
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15000.00 Dr
15000.00 Dr
4160.00 Dr
14550.00 Dr
667.00 Dr
10000.00 Dr
15000.00 Dr
10417.00 Dr
48000.00 Dr
16667.00 Dr
7500.00 Dr
10000.00 Dr
23126.00 Dr
86615.00 Dr
8334.00 Dr
16281.00 Dr
27000.00 Dr
35000.00 Dr
50401.00 Dr
13000.00 Dr
19000.00 Dr
4701.00 Dr
10000.00 Dr
3700.00 Dr
10006.00 Dr
10006.00 Dr
48750.00 Dr
16666.00 Dr
32084.00 Dr
25833.00 Dr

25833.00 Dr

38834.00 Dr

23334.00 Dr

5500.00 Dr

10000.00 Dr

97500.00 Dr

7500.00 Dr

25000.00 Dr

5000.00 Dr

15000.00 Dr

8334.00 Dr

25000.00 Dr

11666.00 Dr

624282.83 Dr

24470.00 Dr

5451.00 Dr

6500.00 Dr

1042.00 Dr

26636.00 Dr

10000.00 Dr

41040.00 Dr

10000.00 Dr

10000.00 Dr

11668.00 Dr

11000.00 Dr

45000.00 Dr

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18500.00 Dr

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10000.00 Dr

25000.00 Dr

13332.00 Dr

10000.00 Dr

7500.00 Dr

5000.00 Dr

25000.00 Dr

1458.00 Dr

10000.00 Dr

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7584.00 Dr

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10000.00 Dr
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7000.00 Dr
15500.00 Dr

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568170.00 Dr

14965.00 Dr
15835.00 Dr
12999.00 Dr
28000.00 Dr
25000.00 Dr
4875.00 Dr
10167.00 Dr
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7500.00 Dr
14168.00 Dr
20000.00 Dr
15201.00 Dr
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10000.00 Dr
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7050.00 Dr
16667.00 Dr
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8307.00 Dr
49550.00 Dr
28334.00 Dr
10667.00 Dr
32084.00 Dr
9800.00 Dr
25000.00 Dr
5000.00 Dr
23000.00 Dr
16667.00 Dr
30000.00 Dr
25000.00 Dr

	358629.00 Dr
	33542.00 Dr
	5834.00 Dr
	11461.00 Dr
	3950.00 Dr
	7500.00 Dr
	22589.00 Dr
	42500.00 Dr
	5208.00 Dr
	3750.00 Dr
	25000.00 Dr
	21250.00 Dr
	20000.00 Dr
	15000.00 Dr
	15000.00 Dr
	8334.00 Dr
	34100.00 Dr
	25000.00 Dr
	35000.00 Dr
	902.00 Dr
	17499.00 Dr
	5210.00 Dr
	278153.00 Dr
	15000.00 Dr
	15000.00 Dr
	15000.00 Dr
	10000.00 Dr
	50000.00 Dr
	15000.00 Dr
	16167.00 Dr
	1254.00 Dr
	600.00 Dr
	25000.00 Dr
	7500.00 Dr
	4563.00 Dr
	11667.00 Dr
	10000.00 Dr
	3066.00 Dr
	20000.00 Dr
	7500.00 Dr
	8334.00 Dr
	41042.00 Dr
	1460.00 Dr
	2495.58 Cr
662621.00	7807595.00 Dr
121667.00	1428749.00 Dr
50176.00	589243.00 Dr

123732.00		1453009.00 Dr
122026.00		1432961.00 Dr
117361.00		1378188.00 Dr
122918.00		1443439.00 Dr
4741.00		82006.00 Dr
544331568.00	47535202.00	522256376.00 Dr
680979.00	19773614.00	
1510356.00	1510356.00	
260727.00		2338102.00 Dr
533918903.00	18698629.00	515220274.00 Dr
7552603.00	7552603.00	
288000.00		3448000.00 Dr
120000.00		1250000.00 Dr
16399837.00	13877185.00	90917377.00 Dr
1394601.00	1784329.00	5256864.00 Dr
1498877.00		13441305.00 Dr
1498877.00		13441304.00 Dr
8720000.00	11720000.00	29670000.00 Dr
78850.00		707086.00 Dr
1498877.00		13441304.00 Dr
1498877.00		13441304.00 Dr
210878.00	372856.00	1518210.00 Dr
557778.00		5141001.64 Dr
179451.00		1609244.20 Dr
60821.00		545415.44 Dr
50117.00		588523.00 Dr
107047.00		959944.00 Dr
160342.00		1437875.00 Dr
6318410.00	13536055.00	13521520.00 Dr
199325.00		1787459.00 Dr
749712.00	2033710.00	1090561.00 Dr
5369373.00	11502345.00	10643500.00 Dr
3291609.00		29517746.93 Dr
2179988.00		19549212.00 Dr
261112.00		2341535.93 Dr
850509.00		7626999.00 Dr
127232.00	870242.00	921548.00 Dr
	529758.00	
50896.00	294379.00	
113507.00		113507.00 Dr
3657.00		32777.00 Dr
488219.00	178886.00	4199229.40 Dr
388794.00	78801.00	3486520.91 Dr
789366.00		7044883.00 Dr
215663.00		1933969.00 Dr
2011507.00		2011507.00 Dr
15618802.00	71973078.68	154363085.06 Cr

17090.00	1000000.00	178036.00 Dr	
2010521.00		2010521.00 Dr	
2003945.00		2003945.00 Dr	
2008219.00		2008219.00 Dr	
9316.00	424497.00		
53315485.68		212939715.62 Dr	
3698797.00	4695238.00	76676824.75 Cr	62491315.6394864 139168140.4
95268.00		1118725.00 Dr	
112125.00		112125.00 Dr	
2016438.00		2016438.00 Dr	
168105.00		1507476.00 Dr	
152266.00		1788063.00 Dr	
205852.00		205852.00 Dr	
1028099.00	1027778.00	10612099.00 Dr	
2721.00	123971.00		
194239.00	90000.00	795146.00 Dr	
817406.00	307261.00	542939.44 Dr	
817406.00	307261.00	542939.44 Dr	
587858575.00	587495864.66	426604.31 Dr	
30294246.00	30048802.00	250892.34 Dr	
557474099.00	557447062.66	45145.43 Dr	
		30872.20 Dr	
90230.00		99694.34 Dr	
42000.00		155091.00 Dr	
		19231.00 Dr	
		12384.00 Dr	
		3275.00 Dr	
		78201.00 Dr	
42000.00		42000.00 Dr	
336458.00	102153.00	234305.00 Dr	
		85888.57 Dr	
		70860.00 Dr	
		70376.00 Dr	
		1519948.00 Dr	
1528685.00		1528685.00 Dr	
585342.00	693012.00	90706.00 Dr	
78801.00	211376.00		
71973076.68	125052337.68	53079261.00 Cr	
71973076.68	125052337.68	53079261.00 Cr	
38736538.00		38736538.00 Dr	
38736538.00		38736538.00 Dr	
	11622.00	11622.00 Cr	
	11622.00	11622.00 Cr	
10837368.04	4660925.92	6176442.12 Dr	
30064.00		30064.00 Dr	
27157.60		27157.60 Dr	
619797.36	336501.92	283295.44 Dr	

970000.00	360000.00	610000.00 Dr
50000.00		50000.00 Dr
328.06		328.06 Dr
67551.60		67551.60 Dr
5277.00		5277.00 Dr
2000.00		2000.00 Dr
300000.00		800000.00 Dr
43200.00		43200.00 Dr
132768.00		132768.00 Dr
4602.00		4602.00 Dr
1218.00		1218.00 Dr
4800.00		4800.00 Dr
148340.00		148340.00 Dr
845000.00	254420.00	590580.00 Dr
1180.00		1180.00 Dr
5980584.00	3710004.00	2270580.00 Dr
240000.00		240000.00 Dr
9762.00		9762.00 Dr
265171.00		265171.00 Dr
7800.00		7800.00 Dr
0.82		0.82 Dr
2956500.00		2456500.00 Dr
195.00		195.00 Dr
67821.60		67821.60 Dr
1800.00		1800.00 Dr
40560.00		40560.00 Dr
73890.00		73890.00 Dr
6961649.96	7959714.85	998064.89 Cr
1465884107.07	1465884107.07	

79.59715 69.6165 1012.725