

Jain Deepak Kumar & Co

CHARTERED ACCOUNTANTS

"Purnima", D 356/5, Tagore Nagar, Raipur (CG) 492001
deepakjain1760@gmail.com, 9826250720

INDEPENDENT AUDITORS' REPORT ON STANDALONE FINANCIAL STATEMENT TO THE MEMBERS OF AVIRAL FINANCE PRIVATE LIMITED

Opinion

We have audited the accompanying financial statements of **M/s AVIRAL FINANCE PRIVATE LIMITED (Formerly, Golechha Trade & Management Private Limited) (CIN:U65100CT1985PTC001364)** ("the Company") which comprises the Balance Sheet as at March 31, 2021, the Statement of Profit and Loss for the year then ended, statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the aforesaid financial statements give the information required by the Companies Act 2013 ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the company as at March 31st, 2021 and profit and its cash flows for the year ended on that date.

Basis for Opinion

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

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it is an unlisted company.

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

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

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



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

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Responsibility of Management for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

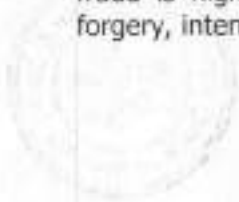
Those Board of Directors are also responsible for overseeing the company's financial reporting process

Auditor's Responsibility for the Audit of the Financial Statements

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

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

1. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

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

Report on Other Legal and Regulatory Requirements

As required by the Companies (Auditor's Report) Order, 2016 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 are given in the Annexure A on the matters Specified in paragraphs 3 and 4 of the Order, to the extent applicable.

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

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



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- b. In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
- c. The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- d. In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
- e. On the basis of the written representations received from the directors as on 31st March, 2021 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2021 from being appointed as a director in terms of Section 164 (2) of the Act.
- f. With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in 'Annexure B'; and
- g. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- The Company does not have any pending litigation on its financial position in its financial statements
 - The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

For, **Jain Deepak Kumar & Co.**

Chartered Accountants

FRN: 013275C



Deepak Jain
Deepak Jain
Partner

M.No. 400937

Raipur 24-09-2021

UDIN: 21400937AAAADB8492



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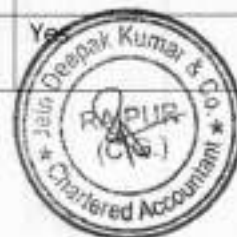
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ANNEXURE 'A' TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 2 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Sr No	Particulars	Auditors Remark
(i) (a)	whether the company is maintaining proper records showing full particulars, including quantitative details and situation of fixed assets;	The company is maintaining proper records showing full particulars, including quantitative details and situation of fixed assets
(i) (b)	whether these fixed assets have been physically verified by the management at reasonable intervals; whether any material discrepancies were noticed on such verification and if so, whether the same have been properly dealt with in the books of account;	The fixed assets have been physically verified by the management at reasonable intervals and no material discrepancies were noticed on such verification
(i) (c)	whether the title deeds of immovable properties are held in the name of the company. If not, provide the details thereof	Yes
(ii) (a)	whether physical verification of inventory has been conducted at reasonable intervals by the management and whether any material discrepancies were noticed and if so, whether they have been properly dealt with in the books of account;	Being a NBFC, the matters in connection with verification of Inventories and all other related method are not applicable. However, the short-term investments (Current) are interchangeably used/worded as inventory in the books of accounts
(iii)	whether the company has granted any loans, secured or unsecured to companies, firms, Limited Liability Partnerships or other parties covered in the register maintained under section 189 of the Companies Act. If so,	According to the information and explanations given to us, the Company has not granted loans to companies, firms or other parties covered in the Register maintained under Section 189 of the Companies Act, 2013
(iii) (a)	whether the terms and conditions of the grant of such loans are not prejudicial to the company's interest	NA
(iii) (b)	whether the schedule of repayment of principal and payment of interest has been stipulated and whether the repayments or receipts are regular;	NA
(iii) (c)	if the amount is overdue, state the total amount overdue for more than ninety days, and whether reasonable steps have been taken by the company for recovery of the principal and interest;	NA
(iv)	in respect of loans, investments, guarantees, and security whether provisions of section 185 and 186	Yes



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	of the Companies Act, 2013 have been complied with. If not, provide the details thereof.	
(v)	in case the company has accepted deposits, whether the directives issued by the Reserve Bank of India and the provisions of sections 73 to 76 or any other relevant provisions of the Companies Act and the rules framed there under, where applicable, have been complied with? If not, the nature of contraventions should be stated; If an order has been passed by Company Law Board or National Company Law Tribunal or Reserve Bank of India or any court or any other tribunal, whether the same has been complied with or not?	Since the company is non deposit accepting Non-banking finance Company and hence the Company has not accepted deposits, therefore this clause of public deposit is not applicable
(vi)	where maintenance of cost records has been specified by the Central Government under sub-section (1) of section 148 of the Companies Act, whether such accounts and records have been made and maintained;	As informed to us, the Central Government has not prescribed maintenance of cost records under sub-section (1) of Section 148 of the Act, in respect of the activities carried on by the Company.
(vii) (a)	is the company regular in depositing undisputed statutory dues including provident fund, employees' state insurance, income-tax, sales-tax, wealth tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues with the appropriate authorities and if not, the extent of the arrears of outstanding statutory dues as at the last day of the financial year concerned for a period of more than six months from the date they became payable, shall be indicated;	Yes According to the records of the company and information and explanations given to us, the Company has generally been regular in depositing other undisputed statutory dues of Income-tax, Tax deducted at sources and other material statutory dues applicable to it, with the appropriate authorities and there are no undisputed dues are outstanding as on the last day of the previous year for a period of more than six months from the date they became payable.
(vii) (b)	in case dues of income tax or sales tax or wealth tax or service tax or duty of customs or duty of excise or value added tax or cess have not been deposited on account of any dispute, then the amounts involved and the forum where dispute is pending shall be mentioned. (A mere representation to the concerned Department shall not constitute a dispute).	According to the information and explanations given to us, there were no undisputed amounts payable in respect of the above dues outstanding as at 31 March, 2021 for a period of more than six months from the date they became payable.
(viii)	whether the company has defaulted in repayment of loans or borrowing to a financial institution, bank, Government or dues to debenture holders? If yes, the period and the amount of default to be reported (in case of defaults to banks, financial	The Company has not defaulted in repayment of loans or borrowing to a financial institution.



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	institutions, and Government, lender wise details to be provided);	
(ix)	whether moneys raised by way of initial public offer or further public offer (including debt instruments) and term loans were applied for the purposes for which those are raised. If not, the details together with delays or default and subsequent rectification, if any, as may be applicable, be reported;	Yes, the term loans were applied for the purposes for which those are raised
(x)	whether any fraud by the company or any fraud on the Company by its officers or employees has been noticed or reported during the year; If yes, the nature and the amount involved is to be indicated;	To the best of our knowledge and according to the information and explanations given to us, no fraud by the Company and no material fraud on the Company has been noticed or reported during the year
(xi)	whether managerial remuneration has been paid or provided in accordance with the requisite approvals mandated by the provisions of section 197 read with Schedule V to the Companies Act? If not, state the amount involved and steps taken by the company for securing refund of the same;	Not Applicable
(xii)	whether the Nidhi Company has complied with the Net Owned Funds to Deposits in the ratio of 1: 20 to meet out the liability and whether the Nidhi Company is maintaining ten per cent unencumbered term deposits as specified in the Nidhi Rules, 2014 to meet out the liability;	Not Applicable
(xiii)	whether all transactions with the related parties are in compliance with sections 177 and 188 of Companies Act, 2013 where applicable and the details have been disclosed in the Financial Statements etc., as required by the applicable accounting standards;	Yes
(xiv)	whether the company has made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year under review and if so, as to whether the requirement of section 42 of the Companies Act,	No



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	2013 have been complied with and the amount raised have been used for the purposes for which the funds were raised. If not, provide the details in respect of the amount involved and nature of non-compliance;	
(xv)	whether the company has entered into any non-cash transactions with directors or persons connected with him and if so, whether the provisions of section 192 of Companies Act, 2013 have been complied with	No
(xvi)	whether the company is required to be registered under section 45-1A of the Reserve Bank of India Act, 1934 and if so, whether the registration has been obtained.	Yes, the Company has taken registration u/s 45-1A of RBI Act, 1934

For, **Jain Deepak Kumar & Co.**

Chartered Accountants

FRN: 013275C



Deepak

Deepak Jain
Partner

M.No. 400937

Raipur 24-09-2021

UDIN: 21400937AAAADB8492



AVIRAL FINANCE PRIVATE LIMITED
 (formerly, Golechha Trade & Management Private Limited)
CIN U65100CT1985PTC001364
BALANCE SHEET AS AT 31 ST MARCH 2021



Figures in ₹

Particulars	Note	Amount	Amount
		31.03.2021	31.03.2020
EQUITY AND LIABILITIES			
Shareholders' Funds			
Share Capital	2.1	6,48,46,300	6,48,46,300
Reserves and Surplus	2.2	6,61,82,667	6,59,38,598
Non-current liabilities			
Long-Term Borrowings	2.3	8,62,95,187	10,88,82,005
Long-Term Provisions	2.4	69,53,291	30,29,725
Deferred Tax Liability	2.4a	2,52,646	2,47,020
Current liabilities			
Other Current Liabilities	2.5	4,12,14,060	8,15,45,259
Other Payable	2.6	22,93,352	42,61,015
TOTAL		26,80,37,503	32,87,49,922
ASSETS			
Non-current assets			
Property, Plant & Equipments	2.7		
-Tangible Assets		42,20,197	49,81,693
-Intangible Assets		6,84,782	10,27,121
Loan Portfolio	2.8	6,88,10,814	15,89,43,377
Current assets			
Loan Portfolio	2.8	15,51,51,223	13,55,77,653
Other Current Asset	2.9	2,39,06,669	1,86,36,596
Inventory		1,41,555	1,41,555
Cash and Cash Equivalents	2.10	1,51,22,263	94,41,928
TOTAL		26,80,37,503	32,87,49,922
Significant Accounting Policies	1		
Notes on Accounts	2		

As per our report of even date attached herewith

For, Jain Deepak Kumar & Co
 Chartered Accountants
 FRN 013275C


 Deepak Kumar Jain
 Partner
 M. No. 400937
 Raipur, 24/09/2021
 UIDIN: 21400937AAAADB8492



For and behalf of the Board of Directors

 
 Vivek Golechha Ankush Golechha
 Director Director
 DIN: 00390543 01770662
 Raipur, 24/09/2021






STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED ON 31ST MARCH 2021

Figures in ₹

Particulars	Note	Amount 2020-21	Amount 2019-20
Revenue From Operations	2.11	6,82,50,159	7,76,67,731
Total Revenue		6,82,50,159	7,76,67,731
Expenses:			
Employee Benefit Expenses	2.12	2,88,47,183	3,28,08,268
Finance costs	2.13	1,93,81,453	2,62,82,233
Operating Expenses	2.14	1,42,97,449	1,57,11,141
Depreciation expense	2.7	13,54,335	9,73,298
Contingent Provisions against Portfolio	2.15	39,23,566	8,86,205
Total expenses		6,78,03,986	7,66,61,146
Profit/(Loss) before tax		4,46,173	10,06,585
Tax expense:			
-Income Tax Provision		(1,96,479)	(2,96,403)
-MAT Credit Entitlement		-	1,67,455
-Deferred Tax		(5,626)	(1,04,909)
Profit/(Loss) after tax		2,44,068	7,72,728
Earnings per Equity Share	2.16		
Basic		0.38	1.19
Diluted		0.38	1.19
Significant Accounting Policies	1		
Notes on Accounts	2		


As per our report of even date attached herewith

For, Jain Deepak Kumar & Co
Chartered Accountants
FRN 013275C


Deepak Kumar Jain
Partner
M. No. 400937
Raipur, 24/09/2021
UDIN:21400937AAAAD88492



For and behalf of the Board of Directors

 
Vivek Golechha Ankush Golechha
Director Director
DIN: 00390543 01770662
Raipur, 24/09/2021



AVIRAL FINANCE PRIVATE LIMITED
 (formerly, Golechha Trade & Management Private Limited)
 CIN U65100CT1985PTC001364
 CASH FLOW STATEMENT AS AT 31 ST MARCH 2021



PARTICULARS	2020-2021	2019-20
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit after Tax as per profit and loss account	2.44	7.73
Adjustment for		
Provision for Tax	2.02	2.34
Depreciation	13.54	9.73
Prudential Norms Provision	39.24	8.86
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	57.24	28.66
Adjustment For:-		
(Increase)/ Decrease in Other Current Assets	(54.66)	39.25
(Increase)/ Decrease in Loan Portfolio	705.59	(801.69)
Increase/ (Decrease) in Payable	(24.95)	13.82
Net Cash From Operating Activities A	683.22	(719.97)
B. CASH FLOW FROM INVESTMENT ACTIVITIES		
Increase/ (Decrease) in Fixed Assets	(2.51)	(24.30)
Increase/ (Decrease) in Share Capital & Premium	-	300.00
Net Cash From Investing Activities B	(2.51)	275.70
C. CASH FLOW FROM FINANCING ACTIVITIES		
Net Proceeds From Borrowings	(623.91)	(308.29)
Net Cash From Financing Activities C	(623.91)	(308.29)
NET INCREASE/(DECREASE) IN CASH & BANK BALANCE (A+B+C)	56.81	(752.56)
OPENING BALANCE OF CASH & BANK	94.42	846.97
CLOSING BALANCE OF CASH & BANK	151.22	94.42

As per our report of even date attached herewith

For, Jain Deepak Kumar & Co
 Chartered Accountants
 FRN 013275C



Jain
 Deepak Kumar Jain
 Partner
 M. No. 400937
 Raipur, 24/09/2021
 UDIN:21400937AAAADB8492



For and behalf of the Board of
 Directors

Golechha *Arkush*
 Vivek Golechha Arkush Golechha
 Director Director
 DIN: 00390543 01770662
 Raipur, 24/09/2021



Note: 1 SIGNIFICANT ACCOUNTING POLICIES

Corporate Information

Aviral Finance Private Limited (Formerly Golechha Trade & Management Private Limited, is Company incorporated under Companies Act 1956 and is registered as Non-Deposit, Non Systematically Important Non Banking Finance Company- MFI by Reserve Bank of India. The Company was originally registered as a Non-Deposit accepting NBFC Vide Registration No B-05.6301 dated 5th April, 2004. There after on application of Company the classification was changed to NBFC- MFI in July 2017.

The Company is engaged in business of providing micro loans to women borrowers under Joint Liability Group (JLG) model in the state of Chhattisgarh & Odisha.

A. Basis of preparation of Financial Statements

The financial statements are prepared under historical cost convention on the accrual basis to comply in all material respect with the Generally Accepted Accounting Principle in India, including mandatory accounting standards notified under the relevant provisions of the Companies Act 2013. The Company follows the directions prescribed by the Reserve Bank of India (RBI) for Non-Banking Finance Companies.

B. Use of Estimates

The preparation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of the financial statements and the reported amount of revenues & expenses during the reported period. Difference between the actual results and the estimates are recognized in the period in which the results are known / materialized.

C. Property, Plant & Equipment (PPE)

All Property, Plant & Equipment are stated at Historical Cost. Cost comprises of purchase price, freight, duties (Net of Tax Credit), taxes and any attributable cost of bringing the assets to its working condition for its intended use.

D. Depreciation and Amortisation

Depreciation on Property, Plant & Equipment are provided using the rates arrived at based on the useful lives estimated by the management, or those prescribed under the Part 'C' of Schedule II to the companies Act, 2013, whichever is higher under the SLM method. Processing Fees, Documentation Charges and period based payments are amortised over the period of the loan/underlying. All PPE costing upto Rs. 5,000/- are individually are fully depreciated in the year of purchase

Software cost related to Computers is capitalised and amortised using Straight Line Method basis over period of 3 years.

E. Impairment

The carrying amount of PPE's are reviewed at each balance sheet date if there is any indication of impairment based on internal as well as external factors. An impairment loss is recognized when the carrying amount of the asset is more than its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value at the weighted average cost of capital. After impairment, depreciation is provided on the revised carrying amount of the PPE over its remaining useful life.

F. Inventories

Valuation of inventories (equity shares) has been made at Lower of cost or Market Value.

G. Contingent Liabilities

Contingent Liabilities are generally not provided for in the accounts and are shown separately in the Notes on Accounts.



**H. Employee/Retirement Benefits**

Applicable provisions have been made for eligible employees, if any.

I. Investments

Investments are for long term and non trade investments. Long Term Investments are stated at cost. Provision for diminution in value, other than temporary, is considered wherever necessary.

J. Provision for Current Tax & Deferred Tax

Tax expense comprises both deferred and current taxes. Deferred income taxes reflect the impact of current year timing difference between taxable income and accounting income for the year and reversal of timing differences of earlier years. Deferred tax is measured based on tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date. Deferred tax assets/liability are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which it can be realized. Provision for current tax is made as per the applicable laws.

K. Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured

Operating Income

- i. Interest income on Micro loans given is recognized on accrual basis.
- ii. Income including interest on NPA is recognized only when it is actually realized. Any interest recognized before the asset become NPA and remaining unrealized is derecognized.
- iii. Interest income on deposits with Banks is recognized on a time proportion basis taking into account the amount of deposit and interest accrued thereon, applicable interest rate.
- iv. Loan porcessing fees collected from borrowers are recognised in the period of realisation.
- v. Profit/premium arising at the time of securitisation or loan portfolio is amortised over the life of the underlying loan/portfolio and loss arising thereon is accounted immediately. Income from Interest strips (excess interest spread) is recognised in the statement of profit and loss net off any losses when redeemed in cash. Interest retailed under assignment of loan recivables is recognised on realisation basis over the life of underlying loan portfolio.
- vi All other income is recognized on accrual basis, when there is no reasonable uncertainty in the ultimate realization/ collection.

L. Provisions, Contingent Liabilities and Contingent Assets

- i. A provision is recognised when the Company has a present obligation as a result of past obligation; it is probable that an outflow of resources would be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are determined based on the best estimate of the amount required to settle the obligation at the balance sheet date.
- ii. The contingent liabilities, if any, are not recognized but are disclosed in the form of accounting notes. Contingent assets are neither recognized nor disclosed in the financial statements.

M. Classification and Provision Policy for Loan Portfolio**JLG Loans**

Loans to JLG Portfolio is classified in accordance with the NBFC Master Direction, 2016, as updated, which is as under-

Assets Classification	Arrear period
A. Standard Assets	Overdue upto 90 days
B. Non Performing Assets	Overdue for more than 90 days

"Overdue" refer to interest and/or installment remaning unpaid from the day it become receivable.





The aggregate loan provision is made higher of-

- a) 1% of the outstanding loan portfolio **or**
- b) 50% of the aggregate loan instalments which are overdue for more than 90 days and less than 180 days and 100% of the aggregate loan instalments which are overdue for 180 days or more

Assigned Loans

Provisions for losses arising under securitisation is made higher of the incurred loss and provision in relation to overdue receivable subject to the maximum guarantee given in respect of these arrangements.

N. Operating Cycle

Based on the nature of activities of the Company and normal time between acquisition of assets and its conversion into cash & cash equivalent, the Company has determined operating cycle as 12 months for the purpose of classification of its assets and liabilities as current and non current.

O. Borrowing Costs

All borrowings cost (Interest) are expensed in the period they occur. Other costs incurred in connection with the arrangements of the borrowings and processing fees are expensed over the tenor of loan

P. Cash & Cash Equivalentents

Cash and Cash equivalentents in the Cash Flow Statement comprise cash on hand and unrestricted amount of cash at bank and unrestricted short-term investments with an original maturity of three months or less



AVIRAL FINANCE PRIVATE LIMITED
(formerly, Golechha Trade & Management Private Limited)
NOTES TO ACCOUNTS



Note 2.1: SHARE CAPITAL

Figures in ₹

Particulars	As at 31 March 2021		As at 31 March 2020	
	Number	Amount	Number	Amount
Authorised				
Equity Shares having nominal value of ₹ 100 each	7,00,000	7,00,00,000	7,00,000	7,00,00,000
Issued, Subscribed & Paid Up				
Equity Shares having nominal value of ₹ 100 each	6,48,463	6,48,46,300	6,48,463	6,48,46,300
Total	6,48,463	6,48,46,300	6,48,463	6,48,46,300

The company has only one class of shares referred to as equity shares having a par value of Rs.100/-. Each holder of equity shares is entitled to one vote per share.

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

Reconciliation of the number of Shares Outstanding

Particulars	Equity Shares			
	As at 31 March 2021		As at 31 March 2020	
	Number	Amount	Number	Amount
Shares outstanding at the beginning of the year	6,48,463	6,48,46,300	4,98,463	4,98,46,300
Shares Issued during the year	-	-	1,50,000	1,50,00,000
Shares bought back during the year	-	-	-	-
Shares outstanding at the end of the year	6,48,463	6,48,46,300	6,48,463	6,48,46,300

Disclosure relating to shareholder holding more than 5% of the equity.

Name of Shareholder	Equity Shares			
	As at 31 March 2021		As at 31 March 2020	
	No. of Shares held	% to total holding	No. of Shares held	% to total holding
Anant Golechha	35,045	5.40%	35,045	5.40%
Ankush Golechha	64,357	9.92%	64,357	9.92%
Ankush Golechha (HUF)	52,400	8.08%	52,400	8.08%
Avani Golechha	53,668	8.28%	53,668	8.28%
Gunjan Golechha	60,352	9.31%	60,352	9.31%
Labdhi Golechha	27,015	4.17%	27,015	4.17%
Maitri Golechha	26,873	4.14%	26,873	4.14%
Prakash Chandra Golechha	64,635	9.97%	64,635	9.97%
Prakash Chandra Golechha (HUF)	64,393	9.93%	64,393	9.93%
Premilata Golechha	64,509	9.95%	64,509	9.95%
Vivek Golechha	60,123	9.27%	60,123	9.27%
Vivek Golechha (HUF)	40,378	6.23%	40,378	6.23%
Vridhi Golechha	34,715	5.35%	34,715	5.35%





Note 2.2: Reserves and Surplus

Particulars	All figures in ₹	All figures in ₹
	Amount 31.03.2021	Amount 31.03.2020
a. Securities Premium Account		
Opening Balance	6,20,45,000	4,70,45,000
Add : Securities premium (PY 1,50,000 Eq Sh @ Rs. 100/- per share issued during the Previous year)	0	1,50,00,000
Closing Balance	6,20,45,000	6,20,45,000
b. Statutory Reserves u/s 451C		
Opening Balance	7,66,353	6,11,807
(+) Current Year Transfer @20% of profit after tax	48,814	1,54,546
Closing Balance	8,15,167	7,66,353
d. Profit & Loss Account		
Opening balance	31,27,246	25,09,063
(+) Net Profit/(Net Loss) after Tax for the current year	2,44,068	7,72,728
(-) Transfers	-48,814	-1,54,546
Closing Balance	33,22,500	31,27,246
Grand Total (a+b+c+d)	6,61,82,667	6,59,38,598

Note 2.4: Long-Term Provisions

Particulars	Amount	Amount
	31.03.2021	31.03.2020
Contingent Provisions against Microfinance Loans		
Opening Balance	29,45,210	21,43,520
Add: Provision made during the year	75,271	8,01,690
Subtotal A	30,20,481	29,45,210
Provisions as per COVID 19 Regulatory Pacakage		
Opening Balance	84,515	-
Add: Provision made during the year	38,48,295	84,515
Subtotal B	39,32,810	84,515
Grand Total	69,53,291	30,29,725



Note 2.3: Long-Term Borrowings



Particulars	Repayment details (Months)	Non Current Portion		Current Maturities	
		Amount 31.03.2021	Amount 31.03.2020	Amount 31.03.2021	Amount 31.03.2020
Secured Loans					
-Term Loan from Bodies Corporate					
- Arohan Financial Service Limited TL 5	24	0	35,19,380	47,13,687	99,53,823
- Alwar General Finance Co P Limited TL 1	24	0	4,86,386	4,86,731	41,03,929
- Alwar General Finance Co P Limited TL 2	24	0	14,45,159	9,68,737	39,86,733
- Eclear Leasing and Finance P Limited	18			0	67,82,059
- Electronica Finance Limited	17	0	0	0	55,82,331
- Northern Arc Capital P Limited	18	0	0	0	36,53,556
- Western Capital Advisors P Limited TL 1	24	0	33,33,333	27,53,938	75,00,000
- Western Capital Advisors P Limited TL 2	18		0	66,66,663	0
- Jain Sons Finlease Limited TL 3	24	0	0	0	85,90,765
- Jain Sons Finlease Limited TL 4	24	0	62,44,148	53,08,571	1,25,36,625
- Incred Financial Services Limited	18	-	94,93,478	80,55,926	95,06,854
- UC Inclusive Capital Private Limited	21	-	1,21,24,937	1,09,52,795	78,75,063
Secured by charge on existing micro finance portfolio outstanding and with cash collateral and Advance EMI in some cases. The repayment of loan is also secured by personal Guarantee of the Directors.					
-Term Loan from Bank					
HDFC Bank Vehicle Loan	60	0	9,26,925	9,37,845	5,76,874
Secured against Hypothecation of Vehicle owned by the Company					
Unsecured Loans					
(a) From related parties		5,47,95,187	4,07,74,508	-	-
(b) From others		3,15,00,000	3,05,33,750	-	-
The Interest on all the above loan ranges from 8 % to 18 % PA					
TOTAL LONG TERM BORROWINGS					
		8,62,95,187	10,68,82,005	4,08,44,893	8,06,48,612



**Note 2.4a: Deferred Tax Liability**

Particulars	Amount 31.03.2021	Amount 31.03.2020
Deferred Tax Liability for Depreciation	5,626	1,04,909
Deferred Tax Liability for the year	5,626	1,04,909
Add/Less: Opening Deferred Tax Liability/(Assets) Balance	2,47,020	1,42,111
Total	2,52,646	2,47,020

Note 2.5: Other Current Liabilities

Particulars	Amount 31.03.2021	Amount 31.03.2020
Current Maturities of Loan Term Borrowings (Refer Note 2.3)	4,08,44,893	8,06,48,612
Interest Accrued but not due on Borrowings	3,69,167	8,96,647
Total	4,12,14,060	8,15,45,259

Note 2.6: Other Payable

Particulars	Amount 31.03.2021	Amount 31.03.2020
Provision for Expenses & Others		
TDS Payable	5,10,399	3,05,030
PF/ESIC Payable	3,59,125	4,92,386
Amounts Payable	14,15,026	34,63,599
Provision for Income tax	8,802	-
Total	22,93,352	42,61,015

Note 2.8: Loan Portfolio

Particulars	Note	Amount 31.03.2021
a. Loans and advances to other Non Current Portion		
Portfolio Loans (MFI Qualifying Assets) (Unsecured and considered good)	6,36,36,436	15,37,72,049
Portfolio Loans (MFI Qualifying Assets) (Unsecured and considered doubtful)	51,74,378	51,71,328
Sub Total A	6,88,10,814	15,89,43,377
b. Loans and advances to other (Current Portion)		
Portfolio Loans (MFI Qualifying Assets) (Unsecured and considered good)	15,51,51,223	13,55,77,653
Sub Total B	15,51,51,223	13,55,77,653
Total (A+B)	22,39,62,037	29,45,21,030



Note 2.9: Other Current Asset

Particulars	Note	Amount 31.03.2021
Loans, Deposits and advances to other		
Deposit and Advances	27,14,376	22,38,064
Interest accrued but not due on Portfolio	48,79,076	64,56,011
Prepaid Expenses	2,19,801	21,93,541
Insurance Claim, TDS & Other Receivable	94,10,316	13,85,661
Tax Credits	66,83,100	63,63,319
Total:	2,39,06,669	1,86,36,596

Note 2.10: Cash and Cash Equivalents

Particulars	Amount 31.03.2021	Amount 31.03.2020
a. Cash and Bank Balance		
a. Cash in hand	82,38,071	18,01,492
b. Balances with Banks		
- in current account	68,84,193	71,40,437
c. Money in Liquid Funds (unencumbered)	-	5,00,000
Total	1,51,22,264	94,41,929

Note 2.11: Revenue From Operations

Particulars	Amount 31.03.2021	Amount 31.03.2020
Interest Income on Loans	6,62,53,690	6,82,71,322
Interest on FDR/Mutual Funds/Others	1,96,090	7,53,367
Processing Fees	9,14,550	29,46,860
EIS/Other Income	8,85,829	56,96,182
Total	6,82,50,159	7,76,67,731

Note 2.12: Employee Benefit Expenses

Particulars	Amount 31.03.2021	Amount 31.03.2020
Salary, Allowances and Bonus	2,63,55,139	2,97,31,974
Contribution to PF	19,25,309	23,43,997
Contribution to ESIC	5,66,735	7,32,297
Total	2,88,47,183	3,28,08,268

Note 2.13: Finance costs

Particulars	Amount 31.03.2021	Amount 31.03.2020
Interest expense - Loans for onlending	1,78,79,218	2,41,23,518
Loan Charges & Stamp Duty	13,31,505	19,04,336
Bank Charges	1,70,730	2,54,380
Total	1,93,81,453	2,62,82,233



**Note 2.14: Operating Expenses**

Particulars	Amount 31.03.2021	Amount 31.03.2020
Membership & Conference Fees	3,27,510	4,75,698
Printing & Stationery	61,876	1,80,447
Rent	25,68,974	29,28,435
Telephone Expenses	3,80,497	4,86,361
Travelling, Conveyance and Office Expenses	39,96,584	41,30,348
Audit Fees	25,000	25,000
Electricity Charge	3,39,826	3,90,331
Filing Fees	-	2,02,100
GST Reversal	5,71,463	7,93,087
Professional and Consultant Fees	36,67,996	40,39,695
Misc Expenses	6,02,724	7,29,155
Server Rent/Software Expenses	17,55,000	13,30,484
Total	1,42,97,449	1,57,11,141

Note 2.15: Contingent Provisions against Portfolio

Particulars	Amount 31.03.2021	Amount 31.03.2020
Provision on MFI Loans- Normal Provision	75,271	8,01,690
Provision on MFI Loans - COVID 19 Regulatory Pacakage	38,48,295	84,515
Total	39,23,566	8,86,205

Note 2.16: Earnings per Equity Share

Particulars	Amount 31.03.2021	Amount 31.03.2020
Net Profit/(Loss) as per Profit & Loss Account available for Equity Shareholders	2,44,068	7,72,728
Weighted Average number of equity shares for Earnings per Share computation		
1. For Basic Earnings per Share of ₹ 100 each	6,48,463	6,48,463
2. For Diluted Earnings per Share of ₹ 100 each	6,48,463	6,48,463
Earnings per Share		
Basic (in ₹)	0.38	1.19
Diluted (in ₹)	0.38	1.19

Note 2.17: RELATED PARTY TRANSACTIONS**(A) Key Management Personnel & Their Relative**

Directors :1. Prakash Chandra Golechha 2. Ankush Golechha 3. Vivek Golechha

Relative of Director: Premlata Golechha

(B) Enterprise over which Key Management Personnel & Their Relative have control

1. Mahalaxmi Moulds Private Limited



Transaction with Related Parties

	Amount 31.03.2021	Amount 31.03.2020
Transactions With (A) above		
- Rent Paid	7,20,000	7,20,000
Transactions With (B) above		
- Loans accepted by Company	1,22,93,185	23,22,67,000
- Loans repaid by Company	-	25,60,39,449
- Interest Paid	18,67,561	18,49,448

NOTES TO THE ACCOUNTS

2.18 Figures in the financial statements have been rounded to to nearest rupee.

2.19 Previous year's figure have been reworked, regrouped, rearranged and reclassified where ever necessary to confirm to the current year's classification/ presentation.

2.20 Based on and to the extent of information received by the Company from the suppliers during the year regarding their status under the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act) and relied upon by the auditors, the relevant particulars as at the year end is NIL

2.21 Payment to Auditors

Auditor's remuneration includes following remuneration

	2020-21	2019-20
Statutory Audit Fees	25,000	25,000

2.22 Disclosure of Capital Adequacy, exposure to Real Estate Sector & others

Though the Company is not Systemically Important, the Company makes the following disclosures:

Capital Adequacy Ratio:

Particulars	FY 20-21	FY 19-20
Tier I Capital	13,10,28,967	13,07,84,898
Tier II Capital	69,53,291	30,29,725
Total Capital	13,79,82,258	13,38,14,623
Total Risk Weighted Assets	24,57,83,438	31,28,37,437
Tier I Capital as a % of Total Risk Weighted Assets	53.31%	41.81%
Tier II Capital as a % of Total Risk Weighted Assets	1.00%	0.97%
Total Capital Adequacy Ratio	54.31%	42.77%

Exposure to Real Estate Sector, both Direct and Indirect:

The Company does not have any direct or indirect exposure to the real estate sector during the year ended 31st March 2021 and 31st March 2020.

Exposure to Capital Markets:

The Company does not have any exposure to Capital Market during the year ended 31st March 2021 and 31st March 2020.

Details of Single borrower limit/ Group borrower limit exceeded by the NBFC

The company has not exceeded any such single borrower limit/group borrower limit during the current and previous financial year.



**Registrations obtained from other financial sector regulators:**

The Company is registered with Ministry of Corporate Affairs (financial sector regulator prescribed by Ministry of Finance)

Disclosure of Penalties issued by RBI and other regulators:

No penalties were imposed by RBI and other regulators during the current and previous year.

Ratings assigned by Credit Ratings Agencies & migration of ratings in the year

The Company did not undertake the Bank Loan ratings during the year and there were no migrations of ratings. Comprehensive MFI Grading was done in FY 20-21 and the Company was awarded grade of M4C3. (PY: M4C3)

2.23 Provision for Outstanding Loan Portfolio

The aggregate loan provision as on 31-03-2021 is higher of-

- a) 1% of the outstanding loan portfolio *or*
- b) 50% of the aggregate loan instalments which are overdue for more than 90 days and less than 180 days and 100% of the aggregate loan instalments which are overdue for 180 days or more

Portfolio Outstanding 31-03-2021	Portfolio Outstanding 31-03-2021	Overdue as on 31- 03-21	Provision as on 31- 03-2021
A. Total Outstanding	22,39,62,037	22,39,62,037	22,39,620
B. Non Performing Assets			
Overdue between 91-180 Days	3,17,148	1,00,879	50,440
Overdue > 180 Days	48,57,230	29,70,041	29,70,041
Total B			30,20,481
Total Provision of Higher of A or B			30,20,481

Portfolio Outstanding 31-03-2020	Portfolio Outstanding 31-03-2020	Overdue as on 31- 03-20	Provision as on 31- 03-2020
A. Total Outstanding	29,45,21,030	29,45,21,030	29,45,210
B. Non Performing Assets			
Overdue between 91-180 Days	21,26,812	9,30,883	4,65,442
Overdue > 180 Days	30,44,516	23,48,835	23,48,835
Total B			28,14,277
Total Provision of Higher of A or B			29,45,210

2.24 In the opinion of the Board, the current assets, loans & advances are approximately of the value stated, if realized in the ordinary course of business. Provisions for depreciation and all known liabilities are adequate and not in excess of amount considered necessary.

2.25 Taxation: Provision for Income Tax has been made in accordance with Provisions of the Income Tax Act, 1961

2.26 In the opinion of the management, there is no such events occurred after the date of Balance Sheet of material value which needs disclosure in the accounts.

2.27 The Company does not have any unhedged foreign currency exposures as at the year end and it does not have any expenditure or income in foreign Currency

2.28 Leases : All the offices have been taken on Operating Lease. The premises are generally rented on cancellable lease on 11 months. There are no sublease. The lease rent payable are charged to profit & loss account. Lease rent paid during the year is Rs. 25,68,974/- (PY Rs. 29,28,435/-)



2.29 The Company has no derivative transaction during the year or in the previous years.

2.30 Disclosures relating to Securitisation

During the year the Company has not sold any loans through securitisation or Direct Assignment.

2.31 There is no legal proceedings, litigation and claims against the company as on date. The management does not reasonably expect that these legal actions, if any, when ultimately concluded and determined, will have a material and adverse effect on the Company's results of the operations or financial condition.

2.32 There are no contingent liabilities and commitments that needs to be provided for.

2.33 Maturity Pattern of certain select items of Asset & Liability as on 31.03.2021

(₹ in Lakhs)

Period	Liabilities (Secured Borrowings)	Assets (MFI Loans)
Upto 1 Month	71.61	144.41
Over 1 month upto 2 Months	67.42	125.74
Over 2 month upto 3 Months	64.47	96.42
Over 3 month upto 6 Months	102.35	402.41
Over 6 month upto 1 year	93.21	782.53
Over 1 year upto 3 year	-	688.11
Over 3 year upto 5 year	-	-
Over 5 year	-	-

2.35 Details of financial assets sold to reconstruction company for asset reconstruction:

The company has not sold financial assets to reconstruction companies for asset reconstruction in the current/ previous year.

2.36 COVID 19 Pandemic

COVID 19 virus, a global pandemic has affected the economy leading to significant decline and volatility in the financial markets and significant decrease in India's economic activities and also global economic activities. On March 24, 2020 the Government of India announced 21 days strict lockdown which was further extended from time to time across the nation as a strict measure to contain the spread of virus. Due to the continuous and recurring lockdown the Company's loan collection since March 2020 were significantly disrupted as the physical movement of staff and collection meeting were not possible. The extent to which COVID 19 would impact the Company's provision on assets will depend on the future development, which are highly uncertain. The RBI on 27th March, 17th April and 23rd May 2020 announced "COVID 19 Regulatory Package" on asset classification and provisioning. In terms of the RBI guidelines, the lending institution have been permitted to grant a moratorium of three months on payment of all instalments, falling due between March 2020 to May 31st 2020 which was further extended by three months till August 31, 2020. As such, in respect of all accounts classified as standard as on February 29, 2020, even if overdue, the moratorium period, wherever granted, shall be excluded by the lending institutions from the number of days past-due for the purpose of asset classification under the IRAC norms.

As at March 31, 2021, the Company carries provision as per Income Recognition and asset classification norms and other circulars issued by RBI considering management best estimate of possible potential losses. Given dynamic and evolving nature of pandemic, these estimates are subject to uncertainty caused by the ongoing Covid-19 pandemic and related events.



2.37 The economic fallout on account of COVID-19 Pandemic has led to significant financial stress for many borrowers. Considering the above, with the intent to facilitate revival and to mitigate the impact on ultimate borrowers, Reserve Bank of India (RBI) introduced under the Resolution Frameworks for COVID-19. As per the RBI Framework. The Company has established a policy to provide resolution for eligible borrowers having stress on account of COVID-19 in the RBI Guidelines.

As advised under the said circular and Company's policy, the eligibility of customers was assessed. So as to understand the extent of financial stress caused due to COVID-19. In addition to assessing the impact of stress, the resolution framework was discussed with the eligible borrower prior to invocation of Resolution plan. The Resolution Framework offered to ensure that the servicing of the restructured loan is not likely to be impacted.

Type of Borrower	MSME
No. of accounts where resolution plan has been implemented	3,491
Exposure to accounts mentioned at before implementation of the plan	5,18,73,552
Aggregate amount of debt converted into other securities	-
Additional funding between invocation and implementation of plan	-
Increase in provisions on account of the implementation of the resolution of the resolution plan*	51,87,355


*During the year on account of collections, provision to the extent of Rs. 12,54,545 has been reversed in accordance with the requirements of the RBI circular

As per our report of even date attached herewith

For, Jain Deepak Kumar & Co

Chartered Accountants

FRN 013275C


Deepak Kumar Jain
Partner

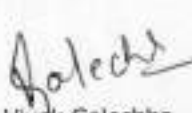
M. No. 400937

Raipur, 24/09/2021

UDIN:21400937AAAAD88492




For and behalf of the Board of Directors


Vivek Golechha
Director

DIN: 00390543

Raipur, 24/09/2021


Ankush Golechha
Director

DIN: 01770662



AVIRAL FINANCE PRIVATE LIMITED(formerly, Golechha Trade & Management Private Limited)
CIN U65100CT1985PTC001364**Note 2.7: Property, Plant & Equipments**

All figures in ₹

Fixed Assets	Rate	Gross Block			Accumulated Depreciation			NET BLOCK	
		Balance as at 1 April 2020	Additions	Disposals	Balance as at 31 March 2021	Balance as at 31 March 2020	Deduction during the current year	Balance as at 31 March 2021	Net Block as at 31 March 2020
Tangible Assets									
Air Conditioner	9.50%	2,29,596	-	-	2,29,596	1,00,197	12,293	1,12,490	1,29,399
Motor Car	11.88%	20,97,413	-	-	20,97,413	5,54,634	1,83,282	7,37,916	15,42,779
Computer	31.67%	35,47,907	2,50,500	-	37,98,407	14,48,170	6,74,853	21,23,023	20,99,737
Furniture & Fixture	9.50%	11,35,735	-	-	11,35,735	2,48,012	84,334	3,32,346	8,87,723
Motor Cycle	11.88%	78,825	-	-	78,825	78,823	-	78,823	2
Plant & Machinery	9.50%	4,60,936	-	-	4,60,936	1,38,885	57,234	1,96,119	2,64,818
		75,50,413	2,50,500	-	78,00,913	25,68,720	10,11,996	35,80,716	42,20,197
Intangible Assets									
Computer Software	33.33%	10,29,000	-	-	10,29,000	1,879	3,42,339	3,44,218	6,84,782
TOTAL		85,79,413	2,50,500	-	88,29,913	25,70,599	13,54,335	39,24,934	49,04,979
Previous Year		61,49,175	24,71,933	41,695	85,79,413	15,97,303	9,73,296	25,70,599	60,08,814



