VINAY NAVEEN & CO.
CHARTERED ACCOUNTANTS

Todi Mansion, 1, Lu Shun Sarani
6th Floor, R. # 6E, Opp. Poddar Court
Kolkata - 700 073, W.B., India
Ph. : 033 4007 8820 M. : 89819 37555
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INDEPENDENT AUDITORS' REPORT

To,
The Members of
Achiievers Finance India Limited
(Formerly known as Achiievers Finance India (P) Limited)

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying financial statements of **Achiievers Finance India Limited** ("the Company"), which comprise the balance sheet as at March 31, 2026, the Statement of Profit and Loss and the statement of cash flow for the year 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, 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 31, 2026, and its Profit and cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information

Basis for Opinion

We conducted our audit in accordance with the standards on auditing 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 Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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.

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Information other than the financial statements and auditors' report thereon

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, 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 do not express any form of assurance conclusion thereon.

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

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

Responsibilities of Management and Those Charged with Governance for the Standalone 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 the standalone financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards (IND AS) specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors 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 the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

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Auditor's responsibilities for the audit of the financial statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. 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.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. 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.

- 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.

Materiality is the magnitude in the standalone financial statement that, individually or in aggregate, makes it probable that the economics decisions of a reasonably knowledgeable user of the financial statement may be influenced. We consider quantitative materiality and qualitative factor in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

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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

1. 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, we enclose in Annexure "A" a statement on the matters specified in the paragraph 3 and 4 of the said Order.

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

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

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

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

   d) In our opinion, the aforesaid Standalone Financial Statements comply with the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

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

   f) With respect to the adequacy of the internal Financial Controls with reference to Standalone Financial Statements of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B".

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g) With respect to the other matter to be included in the Auditor's Report in accordance with the requirement of section 197(16) of the Act, as amended, in our opinion and to the best of our information and according to the explanation given to us, the remuneration paid by the company to its directors during the years is in accordance with the provisions of section 197 of the Act.

h) 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 explanation given to us:

i. The Company does not have any pending litigation which would impact its financial position;

ii. The Company does not have any long-term contracts, including derivative contracts. Accordingly, no provision for material foreseeable losses have been made; and

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

iv. a) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

b) The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and

c) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub-clause(a) and (b) contain any material mis-statement.

v. a) The final dividend proposed in the previous year, declared and paid by the company during the year is in accordance with section 123 of the Act, as applicable.

VINAY NAVEEN & CO.
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INDIA

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b) The board of director of the company have proposed final dividend for the year which is subject to the approval of the member as the ensuring Annual General Meeting. The amount of dividend proposed is in accordance with section 123 of the Act, as applicable.

vi. Based on our examination, which included test check, the company has used accounting software for maintaining its books of account for the financial year ended 31st March which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transaction recorded in the software. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with.

Further, during the course of our audit, we did not come across, any instance of audit trail feature being tampered with, in respect of accounting software for the period for which the audit trail features was enabled and operating.

For VINAY NAVEEN & CO
Chartered Accountants
FRN: 009188C

Ameet Agarwal

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

CA Ameet Agarwwal
(Partner)
M NO: 064726
UDIN: 26064726NRINUD9452

Place: Kolkata
Date: The 21ST Day of May 2026

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"Annexure A" referred to in our Independent Auditors' Report to the members of the Company on the standalone financial statements for the year ended 31 March, 2026

To the best of our information and according to the explanations provided to us by the Company and the books of account and records examined by us in the normal course of audit, we state that:

i. In Respect of its Fixed Assets:

a. The Company has maintained proper records showing full particulars, including quantitative details and situation of fixed assets.

b. The fixed assets of the company have been physically verified by the management during the year and no material discrepancies between the book records and the physical inventory have been noticed. In our opinion, the frequency of verification is reasonable.

c. In respect of immovable properties of land that have been taken on lease and disclosed as fixed assets in the financial statements, the lease agreements are in the name of the Company. The title deeds of other immovable properties as appearing in Fixed Assets are in the name of the Company.

d. The Company has not revalued any of its property, Plant & Equipment and intangible assets during the year.

e. No proceedings have been initiated during the year or are pending against the company as at March 31,2026 for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (as amended in 2016) and rules made thereunder.

ii. In Respects of Its Inventories:

a. The company is engaged in services sector ad don't maintain any inventory, hence clause 3(ii)(a) & 3(ii)(b) of the order is not applicable.

iii. In Respect of Loan, Advances & Investment:

a) The Company has not made any investment in, companies, firms, Limited liability partnerships, and granted loans to other parties, during the year, in respect of which:

- The company has not provided any loans or advances in the nature of loan or stood guarantee, or provided security to its subsidiaries, Joint Venture, and associates.

- The Company has provided net amounting to Rs 192.19 crore during the year and outstanding balance on balance sheet date is Rs 116.65 crores to parties other than subsidiaries, joint venture and associates.

b) In our opinion, the investment made and the terms and condition of the grant of loans, during the year are, prime facie, not prejudicial to the Company's interest.

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c) In respect of loans granted by the Company, the schedule of repayment of principal amounts and receipts of interest are generally been regular as per stipulation.

d) In respect of loans granted by the Company, there is no overdue amount remaining outstanding as at the balance sheet date.

e) No loan granted by the Company which has fallen due during the year, has been renewed or extended or fresh loan granted to settle the over dues of existing loan given to the same parties.

f) The company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment during the year. Hence, reporting under clause 3(iii)(f) is not applicable.

iv. In our opinion and according to the information and explanations given to us in respect of loans, investments, guarantees, and security, the provisions of section 185 and 186 of the Companies Act, 2013 have been complied with.

v. In our opinion and according to the information and explanations given to us, the Company has not accepted any deposits and accordingly paragraph 3 (v) of the Order is not applicable.

vi. The Central Government of India has not prescribed the maintenance of cost records under sub-section (1) of section 148 of the Act for any of the activities of the Company and accordingly paragraph 3(vi) of the order is not applicable.

vii. In Respect of Statutory dues:

a. According to the information and explanations given to us and on the basis of our examination of the records of the Company, amounts deducted/accrued in the books of account in respect of undisputed statutory dues including provident fund, employees' state insurance, income-tax, sales tax, service tax, duty of customs, duty of excise, value added tax, cess, goods and service tax and other material statutory dues have been generally regularly deposited during the year by the Company with the appropriate authorities.

b. According to the information and explanations given to us, there is no material dues of income tax, sales tax, wealth tax, service tax, duty of customs, duty of excise, value added tax, CGST, SGST, IGST and Cess applicable to it which has been deposited with the appropriate authorities on account of any dispute.

viii. There were no transaction relating to previously unrecorded income that have been surrendered or disclosed as income during the year in tax assessments under the Income Tax Act, 1961 (43 of 1961)

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ix. In respects of Borrowings:

a. In Our opinion and according to the information and explanation given to us, the company has not defaulted in repayment of loans or borrowings, on in payment of interest thereon to any lenders.

b. The Company has not been declared wilful defaulter by nay bank or financial institution or government or any government authority.

c. In our opinion and according to information and explanation provided to us, money raised by way of term loans during the year have been applied for the purpose for which they have raised.

d. On an overall examination of the financial statement of the company, fund raised on short term basis have, prime facie, not been used during the year for long term purpose by the company.

e. On an overall examination of the financial statement of the Company, the Company has not taken any funds from any entity or person on account of or to meet the obligation of its subsidiaries.

f. The Company does not have any subsidiary, associates, or joint venture, hence reporting under the clause 3(ix)(f) of the order is not applicable

x. In respect of issue of shares:

a. In our opinion, according to the information and explanation provided to us, money raised by way of initial public offer or further public offer (including debt instrument) during the year have been applied for the purpose for which they were raised.

b. In our opinion and according to information and explanations given to us, and based on our examination of the records of the Company, the company has made preferential allotment or private placement of shares or convertible debentures (fully or partly or optionally) during the year.
Further, the company has utilized fund raised by way of preferential allotment or private placement of shares or fully, partly or optionally convertible debentures for the purpose for which they were raised.

xi. In Respect of Frauds:

a. 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.

b. No report under sub-section (12) of section 143 of the Companies Act has been filed in Form ADT -4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and up to the date of this report.

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

xii. In our opinion and according to the information and explanations given to us, the Company is not a Nidhi Company. Accordingly, paragraph (xii) of the Order is not applicable.

xiii. In our opinion, the Company is in compliance with Section 177 and 188 of the Companies Act, 2013 with respect to applicable transaction with the related parties and the details of related party transaction have been disclosed in the standalone financial statements as required by the applicable accounting standard.

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

xv. According to the information and explanations given to us and based on our examination of the records of the Company, the Company has not entered into non-cash transactions with directors or persons connected with them. Accordingly, paragraph (xv) of the Order is not applicable.

xvi. The company is a Non-Banking Financial Company and is required to be registered under section 45-IA of the Reserve Bank of India Act, 1934. The Company has obtained the required registration.

xvii. The Company has not incurred cash losses during the financial year covered by our audit and the immediately preceding financial year.

xviii. Statutory auditor of the company has changed during the year due to Merger of audit firm.

xix. On the basis on financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements and our knowledge of the Board of Directors and Management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which cause us to believe that any material uncertainty exists as on the date of the audit report indicating that company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We however, state that this is not an assurance as to the future viability of the company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

xx. In our opinion Section 135 of The Companies Act,2013 is not applicable to the Company and hence Clause 3(xx) of the order is not Applicable.

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xxi. In our opinion, the company don't have any Holding, subsidiary and associates' company or joint venture, and company don't require to prepare consolidate financial statement. Hence clause 3(xxi) of the order is not applicable to the company.

For VINAY NAVEEN & CO
Chartered Accountants
FRN: 009188C

Ameet Agarwal

CA Ameet Agarwwal
(Partner)
M NO: 064726
UDIN: 26064726NRIVUD9452

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

Place: Kolkata
Date: The 21st Day of May 2026

"Annexure B" referred to in our Independent Auditors' Report to the members of the Company on the standalone financial statements for the year ended 31 March, 2026

(Referred to in paragraph 1(f) under 'Report on Other Legal and Regulatory Requirements' of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of **Achiievers Finance India Limited** ("the Company")

as of **March 31, 2026** in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India" (ICAI). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI) and the Standards on Auditing prescribed under Section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

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

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Meaning of Internal Financial Controls Over Financial Reporting

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

A company's internal financial control over financial reporting includes those policies and procedures that:

(1) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company;

(2) Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and

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

Inherent Limitations of Internal Financial Controls Over Financial Reporting

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

Opinion

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

For VINAY NAVEEN & CO
Chartered Accountants
FRN: 009188C

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

CA Ameet Agarwwal
(Partner)
M NO: 064726
UDIN: 26064726NRIVUD9452

Place: Kolkata
Date: The 21st Day of May 2026

ACHIIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

ACHIIEVERS FINANCE

REGISTERED OFFICE: 32/A DIAMOND HARBOUR ROAD SAKHERBAZAR KOLKATA 700008

BALANCE SHEET AS AT 31st MARCH, 2026

INR Lakhs

			Particulars	Note No	As at 31st March, 2026	As at 31st March, 2025
I.	**ASSETS**					
(1)	**Non - current assets**					
	(a)		Property,Plant and Equipment	2	139.12	100.29
	(b)		Intangible assets	2	45.47	9.87
	(c)		Capital Work In Progress	2.1	11.86	-
	(d)		Financial assets			
		(i)	Investments		-	-
		(ii)	Others		-	-
	(e)		Other non - current assets	3	278.23	26.45
(2)	**Current assets**					
	(a)		Loans	4	11,664.92	8,850.52
	(b)		Financial assets			
		(i)	Trade receivables		-	-
		(ii)	Cash and cash equivalents	5	780.07	462.66
		(iii)	Bank balances other than cash and cash equivalents	6	468.45	265.00
	(c)		Other current assets	7	213.13	125.23
	Total Assets				**13,601.25**	**9,840.02**
II.	**EQUITY AND LIABILITIES**					
(1)	**Equity**					
	(a)		Equity Share capital	8	1,500.31	1,000.31
	(b)		Other equity	9	1,399.80	887.92
	Liabilities					
(2)	**Non - current liabilities**					
	(a)		**Financial liabilities**			
		(i)	Long Term Borrowings	10	3,222.73	1,720.18
		(ii)	Deferred tax liability (net)	11	3.01	0.49
(3)	**Current liabilities**					
	(a)		**Financial liabilities**			
		(i)	Short Term Borrowings	12	6,996.73	5,409.24
		(ii)	Trade payables			
			and small enterprises		-	-
			enterprises and small enterprises		-	-
		(iii)	Other financial liabilities	13	68.22	551.12
	(b)		Provisions	14	313.62	192.71
	(c)		Other current liabilities	15	96.83	78.05
	Total Equity and Liabilities				**13,601.25**	**9,840.02**
	The accompanying notes are an integral part of the financial statement.					

As per our Report of Even Date

For VINAY NAVEEN & CO

Chartered Accountants

For and on behalf of the Board of Directors

For ACHIIEVERS FINANCE INDIA LMTD

For ACHIIEVERS FINANCE INDIA LMTD

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

Managing Director

Whole-Time Director

CA Ameet Agarwwal
Partner
Mno.: 064726
FRN: 009188C

Suman Chakrbarty
Director
DIN: 02455554

Sumana Roy
Director
DIN: 02716200

For Achiievers Finance India Lmtd

For Achiievers Finance India Lmtd

Poushali Ghosh

Company Secretary

CFO

Place: Kolkata
Dated: 21st May, 2026

Poushali Ghosh
Company Secretary

Somraj Achyutanand
Chief Financial Officer

ACHIIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

REGISTERED OFFICE: 32/A DIAMOND HARBOUR ROAD SAKHERBAZAR KOLKATA 700008

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2026

INR Lakhs

	Particulars	Note No	Year ended 31st March, 2026	Year ended 31st March, 2025
I.	Revenue from operations	16	3,601.81	2,461.44
II.	Other income	17	61.95	75.96
III.	**Total Income (I+II)**		**3,663.76**	**2,537.40**
IV.	**Expenses:**			
	Employee benefits expense	18	532.43	377.74
	Finance costs	19	1,295.98	945.68
	Impairment on Financial Instruments	20	55.29	44.77
	Depreciation and amortization expense	1	25.69	18.42
	Other expenses	21	947.63	759.01
	Total expenses (IV)		**2,857.02**	**2,145.62**
V.	**Profit before tax (III-IV)**		**806.74**	**391.78**
VI.	**Tax expense :**			
	Current tax		203.06	89.64
	Deferred tax		2.53	4.49
	Total Tax		**205.59**	**94.13**
VII.	**Profit for the year**		**601.15**	**297.65**
VIII	**Other comprehensive income**			
	(i) Proir Period Items		-	8.90
	(ii) Items that will not be reclassified to profit or loss			
	Remeasurement of the net defined benefit liability/asset		-	-
	(iii) Income tax relating to items that will not be			
	reclassified to profit or loss		-	-
	Total other comprehensive income, net of tax		-	**8.90**
IX.	**Total comprehensive income for the year**		**601.15**	**306.55**
X.	**Earnings per equity share (Nominal value per share Rs. /-)**			
	- Basic (Rs in INR)	22	**4.01**	**3.06**
	- Diluted (Rs. In INR)		**4.01**	**3.06**
	Number of shares used in computing earning per share			
	- Basic (Nos.)		1,50,03,100	1,00,03,100
	- Diluted (Nos.)		1,50,03,100	1,00,03,100
	Significant accounting policies and estimates			
	The accompanying notes 1 to 36 are an integral part of the financial statement.			

As per our Report of Even Date
For VINAY NAVEEN & CO
Chartered Accountants

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

CA Ameet Agarwwal
Partner
Mno.: 064726
FRN: 009188C

For and on behalf of the Board of Directors

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director
Suman Chakrbarty
Director
DIN: 02455554

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director
Sumana Roy
Director
DIN: 02716200

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary
Poushali Ghosh
Company Secretary

For Achiievers Finance India Lmtd
CFO
Somraj Achyutanand
Chief Financial Officer

Place: Kolkata
Dated: 21st May, 2026

ACHIIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 2026

INR Lakhs

	Particulars		For The Year Ended 31st March 2026	For The Year Ended 31st March 2025
A	**Cash Flow from Operating Activities**			
	Net Profit before tax and extraordinary items		806.74	391.78
	Adjustments for:			
	Depreciation and Amortization Expenses		25.69	18.42
	Finance Cost		1,295.98	945.68
	Impairment of Financial Instruments(Provision)		11.83	6.93
	Transfer to Reserves & Surplus		(29.16)	(21.95)
	Operating profit before working capital changes		2,111.08	1,340.86
	Changes in working Capital			
	(Increase) / Decrease in Short Term Loans & Advances		(2,814.40)	(2,916.70)
	(Increase) / Decrease in Other Current Assets		(87.90)	23.36
	(Increase) / Decrease in Non-Current Assets		(251.78)	(3.79)
	(Increase) / Decrease in Accounts Receivable			
	Increase / (Decrease) Short Term Borrowings.(Net.)		1,587.49	1,695.06
	Increase / (Decrease) in Other Current Liabilities		(464.12)	505.22
	Increase / (Decrease) in Short Term Provisions		(34.72)	21.95
	Cash generated from operations.		45.65	665.96
	Taxation & Dividend		(122.00)	(48.98)
	Net Cash flow from /(used in) Operating activities	A	**(76.35)**	**616.99**
B	**Cash Flows from Investing Activities**			
	Purchase of Fixed Assets		(99.99)	(43.22)
	Capital WIP		(11.86)	-
	Sale Proceed of Investment		-	-
	Interest Received		-	-
	Net Cash from /(used in) Investing activities	B	**(111.85)**	**(43.22)**
C	**Cash Flows from Financing Activities**			
	Proceeds from Share Issue		500.00	-
	Increase / (Decrease) Long Term Borrowings		1,502.55	257.25
	Increase / (Decrease)others non current liabilities		2.49	4.49
	Finance Cost		(1,295.98)	(945.68)
	Net Cash from /(used in) Financing activities	C	**709.1**	**(683.9)**
D	**Net Increase / (Decrease) in Cash and Cash Equivalents(A+B+C)**	D	**520.86**	**(110.2)**
	Cash and Cash equivalents at the beginning of the year		**727.66**	**837.82**
	Cash and Cash equivalents at the end of the year		**1,248.52**	**727.66**

Notes:

1. Tha above cash flow statement have been prepared under the indirect method set out in Accounting Standard (AS)-3, 'Cash Flow Statement in
2. All figures in brackets indicate outflow.
3. The cashflows from operating, investing and financing activities are segregated.

The accompanying notes form an integral part of the standalone finacial statements.

As per our Report of Even Date
For VINAY NAVEEN & CO
Chartered Accountants

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

Ameet Agarwwal

CA Ameet Agarwwal
Partner
Mno.: 064726
FRN: 009188C

Place: Kolkata
Dated 21st May, 2026

For and on behalf of the Board of Directors

For ACHIIEVERS FINANCE INDIA LMTD

Managing Director

Suman Chakrbarty
Director
DIN: 02455554

For ACHIIEVERS FINANCE INDIA LMTD

Whole-Time Director

Sumana Roy
Director
DIN: 02716200

For Achiievers Finance India Lmtd

Poushali Ghosh

Company Secretary

Poushali Ghosh
Company Secretary

For Achiievers Finance India Lmtd

CFO

Somraj Achyutanand
Chief Financial Officer

ACHIIEVERS FINANCE INDIA LMTD

Notes to financial statements for the year ended 31 March, 2026

Company Overview

Achiievers Finance India Lmtd (Formerly known as Achiievers Finance India (P) Ltd) is a public limited company (CIN:U51909WB1996PLC082118) incorporated on 27.11.1996 under the provisions of the Comapanies Act, 1956 with the Registrar of companies,. Its registered office is 32/A DIAMOND HARBOUR ROAD SAKHERBAZAR KOLKATA 700008. Company is engaged in the business of Finance and registered with RBI as NBFC.

Note - 1. Significant accounting policies

1.1 Basis of preparation of financial statements

The above financial results have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder, the Circulars, Guidelines and Directions issued by the Reserve Bank of India (RBI") from time to time ('RBI Guidelines") and read with the Companies (Indian Accounting Standards) Rules 2015, and other recognized accounting practices generally accepted in India, and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 [the "Listing Regulations").

1.2 Use Of Estimates

The Statement has been prepared on the basis of the audited Standalone Annual Financial Statements and approved by the Board of Directors, The Management and the Board of Directors of the Company are responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit, other comprehensive income and other financial information in accordance with the Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Act read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the 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 Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

1.3 Fixed Assets, Intangible assets and capital work in progress

Fixed assets are stated at cost, after reducing accumulated depreciation and impairment up to the date of the Balance Sheet. Direct costs are capitalized until the assets are ready for use and include financing costs relating to any borrowing attributable to acquisition of construction of those fixed assets which necessarily take a substantial period of time to get ready for their intended use. Capital work in progress includes the cost of fixed assets that are not yet ready for their intended use. Intangible assets, if any, are recorded at the consideration paid for acquisition of such assets and are carried at cost less accumulated amortization and impairment.

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

For ACHIIEVERS FINANCE INDIA LMTD
S Roy
Whole-Time Director

For Achiievers Finance India Lmtd
CFO

1.4 Depreciation

Depreciation on fixed assets is determined based on the estimated useful life of the assets using the written down value method as prescribed under the schedule II to the Companies Act, 2013. Individual assets costing less than Rs. 5000.00 or less are depreciated within a year of acquisition. Depreciation on assets purchased/sold during the period is proportionately charged. Leasehold land is amortized on a straight line basis over the period of lease. Intangible assets, if any, are amortized over their useful life on a straight line method.

1.5 Employee benefits

Short Term benefits are recognized as an expense at the undiscounted amount in the statement of Profit and Loss of the year in which related service is rendered. Retirement benefits in form of gratuity, leave encashment etc. will be accounted for on accrual basis. The company has not incurred any liabilities in this respect till the end of the year. Provisions of Employees' Provident Fund and Miscellaneous Provisions Act and Payment of gratuity act are not applicable to the company. However, there is no liability accrued in this respect as on the end of the financial year.

1.6 Government grants

Grants and subsidies from the government are recognized when there is reasonable assurance that (i) the company will comply with the conditions attached to them, and (ii) the grant/subsidy will be received.

When the grants or subsidy related to revenue, it is recognized as income on a systematic basis in the statement of profit and loss over the periods necessary to match them with the related costs, which they are intended to compensate. Where the grant relates to an asset, it is recognized as deferred income and released to income in equal amounts over the expected useful life of the related asset.

Government grants of the nature of promoters' contribution are credited to capital reserve and treated as a part of the shareholders' fund.

1.7 Investments

Investments, which are readily realizable and intended to be held for not more that one year from the date on which such investments are made, are classified as current investments. All other investments are classified as long term investments. Current investments are carried in the financial statements at lower of cost and fair value determined on an individual investment basis. Long term investments are carried at cost. However, provision for diminution in value is made to recognize a decline other than temporary in the value of the investments.

On disposal of an investment, the difference between its carrying amount and net disposal proceeds is charged or credited to the statement of profit and loss.

VINAY NAVEEN & CO.
KOLKATA
Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director

For Achiievers Finance India Lmtd
CFO

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

1.8 Inventories

All trading goods are valued at lower of cost and net realizable value. Cost of inventories is determined on first in first out basis. Scrap is valued at net realizable value
Net realizable value is the estimated selling price in the ordinary course of business.

1.9 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. The following specific recognition criteria must also be met before revenue is recognized:

Sale of goods
Revenue from sale of goods is recognized when all the significant risks and rewards of ownership of the goods have been passed to the buyer, usually on delivery of the goods. The company collects sales taxes and value added taxes (VAT) on behalf of the government and, therefore, these are not economic benefits flowing to the company. Hence, they are excluded from the revenue.

Income from Job work/Services
Revenue from Job work/ Services is recognized when the contractual obligation is fulfilled and goods/services are delivered to the contractee.

Interest
Interest income is recognized on a time proportion basis taking into account the amount outstanding and the applicable rate of interest. Interest income is included under the head "Other Income" in the statement of profit and loss.

1.10 Income Taxes

Tax expenses comprise current and deferred tax. Current Income tax is measured at the amount expected to be paid to the tax authorities in accordance with the Income Tax Act, 1961. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted, at the reporting date.

Deferred Income taxes reflect the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for the earlier years. Deferred tax is measured using the tax rates and the tax laws enacted or substantively enacted at the reporting date.

Deferred tax liabilities are recognized for all taxable timing differences. Deferred tax assets are recognized for deductible timing differences only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized. In situations where the company has unabsorbed depreciation or carry forward tax losses, all deferred tax assets are recognized only if there is virtual certainty supported by convincing evidences that they can be realized against future taxable profits. Deferred tax assets are reviewed at each reporting date.
Minimum Alternate Tax paid in a year is charged to the statement of profit and loss as current tax. The company recognizes MAT credit available as an asset only to the extent that there is convincing evidence that the company will pay normal income tax during the specified period, i.e., the period for which MAT credit is allowed to be carried forward. In the year in which the company recognizes MAT credit as an asset in

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

For ACHIEVERS FINANCE INDIA LMTD
Whole-Time Director

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

For Achiievers Finance India Lmtd
CFO

accordance with the guidance note on accounting for credit available in respect of minimum alternate tax under the income tax act, 1961, the said asset is created by way of credit to the statement of profit and loss and shown as "MAT Credit Entitlement." The company reviews the "MAT credit entitlement" at each reporting date.

For ACHIIEVERS FINANCE INDIA LMTD

Managing Director

For Achiievers Finance India Lmtd

CFO

For Achiievers Finance India Lmtd

Poushali Ghosh

Company Secretary

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD

Whole-Time Director

1.11 Provisions and contingent liabilities

The company recognizes a provision when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure for a contingent liability is made when there is a present obligation that cannot be estimated reliably or a possible or present obligation that may, but probably will not, require and outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made.

1.12 Earning Per Share

Earning per share are calculated by dividing the net profit or loss after taxes for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period.
For the purpose of calculating, diluted earnings per share, the net profit/ (loss) for the year attributable to equity shareholders and weighted average number of shares outstanding during the year are adjusted for the effects of dilutive potential equity shares.

1.13 Cash Flow Statement

Cash flows are reported using the indirect method, whereby profit / (loss) before extraordinary items and tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information.

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

For Achiievers Finance India Lmtd
CFO

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

Achiievers Finance India Lmtd

CIN : U51909WB1996PLC082118

NOTE-2 Property, Plant and Equipment [and Intangible assets] (At Cost)

INR Lakhs

PARTICULARS	Gross Block				Accumulated Depreciation				Net Block	
	Balance as at 01.04.2025	Additions/ (Disposal)	Prior period items	Balance as at 31.03.2026	Balance as at 01.04.2025	Depreciation charge up to 31.03.2026	On disposals	Balance as at 31.03.2026	Balance as on 31.12.2026	Balance as on 31.03.2025
Tangible Assets										
Machinery	23.72	-	-	23.72	11.86	1.34		13.20	10.52	11.86
Locker	31.95	-	-	31.95	14.67	2.38		17.05	14.90	17.28
Furniture & Fixtures	60.92	3.47	-	64.39	29.24	4.48		33.72	30.67	31.68
Computer & Accessories	26.32	2.95	-	29.27	17.52	5.55		23.07	6.20	8.80
Electrical Instruments	33.75	11.23	-	44.98	13.83	2.53		16.36	28.62	19.92
Motor Car	15.77	41.92	-	57.69	5.02	4.46		9.48	48.21	10.75
Total (A)	**192.43**	**59.57**	-	**252.00**	**92.14**	**20.74**	-	**112.88**	**139.12**	**100.29**
Intangible assets										
Computer Software	12.14	40.55	-	52.69	2.27	4.95	-	7.22	45.47	**9.87**
Total (B)	**12.14**	**40.55**	-	**52.69**	**2.27**	**4.95**	-	**7.22**	**45.47**	**9.87**
Total	**204.57**	**100.12**	-	**304.69**	**94.41**	**25.69**	-	**120.10**	**184.59**	**110.15**
Capital Work-in-progress (c)										

NOTE-2.1 Additional regulatory information

Capital Working Progress Ageing Schedule

CWIP	Amount in CWIP for a Period of				Total
	Less Than 1 Year	1 -2 Years	2-3 Years	More Than 3 Years	
Projects (Branches) in Progress	11.86	-		-	11.86

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For Achiievers Finance India Lmtd
CEO

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

ACHIIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

Note No : 3

Other non - current assets

Particulars	As at 31st March, 2026	As at 31st March, 2025
Security Deposit for Rent	26.81	25.04
Security Deposit against Collateral Security	250.00	-
Security Deposits for Other	1.41	1.41
Total	**278.23**	**26.45**

Note No : 4

Loans-Current

Particulars	As at 31st March, 2026	As at 31st March, 2025
Assets under Management		
I) Secured, Considered good		
Gold Loan to Indivisuals	10,287.76	7,889.98
I) Unsecured, Considered good	-	-
Personal Loan to Indivisuals	1,377.17	960.54
Total	**11,664.92**	**8,850.52**

Note No : 5

Cash and cash equivalents

Particulars	As at 31st March, 2026	As at 31st March, 2025
Balances with banks		
In current accounts	427.68	151.80
Fixed Deposits (Maturing within 3 months)	299.50	235.00
Cash on hand	52.89	75.86
Total	**780.07**	**462.66**

Note No : 6

Bank balances other than cash and cash equivalents

Particulars	As at 31st March, 2026	As at 31st March, 2025
Fixed deposits with banks		
Fixed deposits with banks	-	-
Maturing after period of 3 months	468.45	265.00
Total	**468.45**	**265.00**

Note No : 7

Other current assets

Particulars	As at 31st March, 2026	As at 31st March, 2025
(Unsecured, considered good)		
Other Loans & Advances		
Interest Receivables	24.84	30.02
Sundry Advances	24.21	9.60
GST Receivables	23.59	34.82
Prepaid Expenses	76.24	30.61
Other Receivables	64.26	20.18
Total	**213.13**	**125.23**

For ACHIIEVERS FINANCE INDIA LMTD

Whole-Time Director

For ACHIIEVERS FINANCE INDIA LMTD

Managing Director

KOLKATA

Chartered Accountants

For Achiievers Finance India Lmtd

CFO

For Achiievers Finance India Lmtd

Poushali Ghosh

Company Secretary

ACHIIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

Note No : 8

Equity Share capital

Particulars		As at 31st March, 2026		As at 31st March, 2025	
		No. of shares	Amount(INR Lakhs)	No. of shares	Amount(INR Lakhs)
(a)	**Authorised**				
	Equity shares of par value **Rs. 10/-** each	2,50,00,000	2,500.00	2,50,00,000	2,500.00
		2,50,00,000	**2,500.00**	2,50,00,000	**2,500.00**
(b)	**Issued, subscribed and fully paid up**				
	Equity shares of par value **Rs. 10 /-** each at the beginning of the year	1,00,03,100	1,000.31	1,00,03,100	1,000.31
	Changes during the year	50,00,000	500.00		
	At the end of the year	**1,50,03,100**	**1,500.31**	**1,00,03,100**	**1,000.31**

(c) The Company has only one class of equity shares having a par value of **Rs 10/-** per share. Each holder of equity shares is entitled to one vote per share. The holders of Equity Shares are entitled to receive dividends as declared from time to time. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting. In the event of liquidation of the company, the holders of 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 shares held by the shareholders.

(d) **Shareholders holding more than 5 % of the equity shares in the Company**

Name of shareholder	As at 31st March, 2026		As at 31st March, 2025	
	No. of shares held	% of holding	No. of shares held	% of holding
Suman Chakrbarty	1,09,31,100	72.86	86,81,100	86.78
R N Advisory Services Pvt Ltd	8,50,000	5.67	5,50,000	5.50
Achiievers Equities Limited	14,18,000	9.45	4,18,000	4.18
Pradiepta S Chakrvarty	14,52,000	9.68	2,000	0.02

(e) **Shares hold by the promoters at the end of the period**

Name of Promoters	As at 31st March, 2026		As at 31st March, 2025	
	No. of shares held	% of total shares	No. of shares held	% of total shares
Suman Chakrbarty	1,09,31,100	72.86	86,81,100	86.78
R.N. Advisory Services Pvt Ltd	8,50,000	5.67	5,50,000	5.50
Achiievers Equities Ltd	14,18,000	9.45	4,18,000	4.18
Pradiepta S Chakrvarty	14,52,000	9.68	2,000	0.02
Achievers Commercial Pvt Ltd	1,50,000	1.00	1,50,000	1.50

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director

For Achiievers Finance India Lmtd
Pourshali Ghosh
Company Secretary

For Achiievers Finance India Lmtd
Satanand
CFO

VINAY NAVEEN & CO.
KOLKATA
Chartered Accountants

ACHIIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

Note No : 9

Other equity

Particulars		As at 31st March, 2026	As at 31st March, 2025
(a)	**Securities Premium Account**	**215.20**	215.20
		215.20	**215.20**
(b)	**Statutory Reserve (As required by Section 45 IC of Reserve Bank of India Act, 1934)**		
	Balance as per Last Balance Sheet	163.36	103.83
	Add: Transfer from statement of Profit & Loss	120.23	59.53
	Balance as at the end of the period	**283.59**	**163.36**
©	**General Reserve**		
	Balance as per Last Balance Sheet	40.55	25.67
	Add: Transfer During the period	30.06	14.88
	Balance as at the end of the period	**70.61**	**40.55**
(d)	**Profit & Loss A/c**		
	Balance as per Last Balance Sheet	468.81	288.38
	Profit/(Loss) for the period	601.15	306.55
	of Reserve Bank of India Act, 1934)	(120.23)	(59.53)
	Less: Provision for Standard Assets	(29.16)	(21.95)
	Less: Proposed Dividend	(60.12)	(29.77)
	Less: Transfer to General Reserve	(30.06)	(14.88)
	Total	**830.40**	**468.81**
	Total	**1,399.80**	**887.92**

Note No : 10

Non-Current financial Liability

Particulars		As at 31st March, 2026	As at 31st March, 2025
Long Term Borrowings			
	I) Term Loans		
	i) Term Loan From Banks	1364.55	-
	ii) Term Loan From Financial Institutions	484.91	656.48
	II) Non Convertible Debentures		
	Secured,Redemeable Non Convertible Debentures	1,334.50	1,056.00
	IV) Vehicle Loan		
	Vehicle Loan from Banks	38.77	7.70
	Total	**3,222.73**	**1,720.18**

Note No : 11

Deferred tax assets (net)

Particulars		As at 31st March, 2026	As at 31st March, 2025
	WDV as per IT Act	172.62	108.03
	WDV as per Companies Act	184.59	110.16
	Difference	(11.97)	(2.13)
	Deferred Tax Assets @ 25.17%(PY 26%)	(3.01)	(0.49)
	Total	**3.01**	**0.49**

For ACHIIEVERS FINANCE INDIA LMTD

Whole-Time Director

VINAY NAVEEN & Co. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD

Managing Director

For Achiievers Finance India Lmtd

CFO

For Achiievers Finance India Lmtd

Poushali Ghosh

Company Secretary

Note No : 12

Short - term borrowings

Particulars	As at 31st March, 2026	As at 31st March, 2025
I) Term Loans	-	
i) Term Loan From Banks	887.62	194.79
ii) Term Loan From Financial Institutions	4,299.97	4,857.49
II) Non Convertible Debentures	-	
Secured,Redemeable Non Convertible Debentures	1,604.21	355.00
III) Cash Credit/OD		
Cash Credit/OD from banks	198.15	-
IV) Vehicle Loans		
Vehicle Loan from Banks	6.78	1.96
Total	**6,996.73**	**5,409.24**

Note No : 13

Other financial liabilities - Current

Particulars	As at 31st March, 2026	As at 31st March, 2025
Other payables		
Interest Accrued but not due	68.22	51.12
Convertible Debt (Debt that converts into equity)	-	500.00
Total	**68.22**	**551.12**

Note No : 14

Non-Current provisions

Particulars	As at 31st March, 2026	As at 31st March, 2025
Provision for Income Tax(Net)	128.80	83.62
Provisions for Standard Assets	93.75	64.59
Provisions for Sub-Standard Assets	18.77	6.94
Provision for Gratuity	12.18	7.80
Dividend	60.12	29.76
Total	**313.62**	**192.71**

Note No : 15

Other current liabilities

Particulars	As at 31st March, 2026	As at 31st March, 2025
Outstanding Liabilities for Expenses	33.44	33.14
Audit Fees	1.52	0.86
Auction Surplus refundable	16.08	9.45
Statutory Dues	27.78	25.71
Others	18.02	8.89
Total	**96.83**	**78.05**

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

For Achiievers Finance India Lmtd
CFO

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

ACHIIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

Note No : 16			
Revenue From Operations			
Particulars		**As at 31st March, 2026**	**As at 31st March, 2025**
Interest Income			
	Interest on Loan	3,167.10	2,171.33
	Processing Fee / other operative income	434.71	290.10
	Total	**3,601.81**	**2,461.44**
Note No : 17			
Other Income			
Particulars		**As at 31st March, 2026**	**As at 31st March, 2025**
Other Operating Income			
	Interest on Fixed Deposits / Security Deposit aginst borrowings	61.95	75.96
	Total	**61.95**	**75.96**
Note No : 18			
Employee Benefit expenses			
Particulars		**As at 31st March, 2026**	**As at 31st March, 2025**
	Salaries & Wages	319.79	227.46
	Director Remuneration	160.91	107.55
	Confribution to PF (including admin charges)	11.74	8.55
	Contribution to ESIC	3.98	3.89
	Contribution to Gratuity	4.38	7.80
	Contribution to Mediclaim	5.58	2.51
	Staff Welfare Expenses	26.06	19.98
	Total	**532.43**	**377.74**
Note No : 19			
Finance Costs			
Particulars		**As at 31st March, 2026**	**As at 31st March, 2025**
	Interest on Debentures	267.45	150.62
	Interest on Term Loan	914.56	688.17
	Interest on Cash Credit /OD	9.21	7.33
	Interest on Vehicle Loan	0.19	0.83
	Processing Charges	104.57	98.73
	Total	**1,295.98**	**945.68**
Note No : 20			
Impairment on Financial Instruments			
Particulars		**As at 31st March, 2026**	**As at 31st March, 2025**
	Impairment on Loans	11.83	6.93
	Loans written off	43.46	37.84
	Total	**55.29**	**44.77**

For ACHIIEVERS FINANCE INDIA LMTD

Managing Director

For ACHIIEVERS FINANCE INDIA LMTD

Whole-Time Director

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For Achiievers Finance India Lmtd

CFO

For Achiievers Finance India Lmtd

Poushali Ghosh

Company Secretary

Note No : 21			
Other Expenses			
Particulars		**As at 31st March, 2026**	**As at 31st March, 2025**
	Payment to Auditors		
	As auditor:		
	Audit Fee	0.05	0.50
	Certification	2.89	1.46
	Tax Audit Fee	0.65	0.11
	Other Services	0.90	0.17
	Advertising and Publicity	93.04	77.57
	Bank Charges	3.52	2.11
	Business Support Charges	67.03	51.04
	Business Promotion Expenses	44.67	34.21
	Conveyance & Travelling	28.02	34.19
	Communication Cost	10.44	8.88
	Digital Assessment & Automation Charges	73.42	38.63
	Electricity	12.44	10.23
	General Expenses	18.47	13.57
	GST (unutilise)	77.71	73.75
	Insurance	18.57	17.26
	Outsourced Manpower Cost	35.42	34.39
	Repairs & Maintenance	9.23	7.96
	Filing Fees	0.75	1.17
	Printing & Stationery	9.66	13.53
	Fee & Subscription	30.68	20.96
	Professional and Consultancy Charges	45.48	31.90
	Duty & Taxes	8.58	3.50
	Rent	101.66	85.88
	Security Expenses	31.09	30.62
	Service Fee	43.37	26.54
	Seminar Expenses	35.64	19.13
	Software & IT Support Charges	144.24	119.75
	Total	**947.63**	**759.01**

For ACHIIEVERS FINANCE INDIA LMTD

Managing Director

For Achiievers Finance India Lmtd

Poushali Ghosh

Company Secretary

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD

Whole Time Director

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CFO

ACHIIEVERS FINANCE INDIA LMTD
CIN : U51909WB1996PLC082118

NOTE: 22: Earning Per Share (EPS) (Rs. In Lakhs)

Particulars	Year Ended	
	March 31, 2026	March 31, 2025
Net Profit after tax as per Statement of Profit and Loss attributable to Equity Shareholders	601.15	306.55
Weighted Average number of equity shares used as denominator for calculating EPS	1,50,03,100	1,00,03,100
Basic and Diluted Earnings per share(in Rupees)	4.01	3.06
Face Value per equity share	10	10

NOTE: 23: Dues to Micro, Small & Medium Enterprises

The Company has not received information from vendors regarding their status under the Micro, Small and Medium Enterprises Development Act, 2006 and hence disclosure relating to amount unpaid as at the year end together with interest paid/payable under this Act has not been given.

NOTE: 24: Related Party Disclosures

a) **Related Party**

Suman Chakrbarty	MD & CEO
Sumana Roy	Whole time Director
Pradiepta S Chakrvarty	Whole time Director
Pankaj Kumar Das	Non Executive Director

b) **Name of the related party entity**

Achiievers Equities Ltd	Common Director
R.N.Advisory Pvt Ltd	Common Director
Achiievers Infrastructure Pvt Ltd	Common Director

c)

Related party transaction during the year	**2025-26**	**2024-25**
Suman Chakrbarty-Remuneration Paid	90.75	81.00
Suman Chakrbarty-Security Deposit Paid	250.00	-
Sumana Roy-Remuneration Paid	25.00	10.05
Pradiepta S Chakrbarty-Remuneration Paid	38.25	16.50
Pradiepta S Chakrbarty-Rent Paid	10.92	10.92
Pankaj Kumar Das- Remuneration Paid	1.91	-

d)

Related party outstanding as at Year end	**2025-26**	**2024-25**
Suman Chakrbarty (Security Deposit against Collateral Security)	250.00	NIL
With Related Party entity	NIL	NIL

e) **Other discloser**

Type Of Borrowers	Amount Of Loan or Advance in the nature of loan Outstanding	Percentage to the Loans & Advances in the nature of Loans
Promoters	-	-
Directors	-	-
KMPs	-	-
Related Parties	-	-

NOTE: 25: Details Of Assets under Management

The Gold Loan & Personal Loan assets under management includes Interest accrued.The total Loan Assets under management of the Company increased to Rs. 116.65 Crores (PY Rs.88.51 Crores).The Company has disbursed Rs. 192.19 Crores (PY Rs.150.90 Crs) during the financial year.

NOTE: 26: Contingent Liability & Capital Commitments

a) Company do/ do not have any Contingent Liability for the year under review.
b) Company do / do not have any Capital Commitments for the year under review.

NOTE: 27: Segment Reporting

The geograpical segment of the comnpany is the primary the reporting segment ie operating in India and the business segment is the secondary segment.

NOTE: 28: Corporate Social Responsbility

The Company is not required to constitute a Corporate Social Responsibility Committee as it does not fall under the purview of Section 135(1) of the Companies Act, 2013 ("Act") and hence it is not required to formulate policy on Corporate Social Responsibility.

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

For Achiievers Finance India Lmtd
CFO

ACHIIEVERS FINANCE INDIA LMTD
CIN : U51909WB1996PLC082118

NOTE: 29: Details of Borrowigs				
Secured Loans	2025-26		2024-25	
	Long Term	Short Term	Long Term	Short Term
Secured Non Convertible Debenture-Listed	1,334.50	1,604.21	1,056.00	355.00
(Secured by mortgage of Book debts, loan & advances including Gold Loan receivables)				
Secured Borrwoings other than debt securities				
From Bank	1,403.32	1,092.55	7.70	196.75
(Secured by mortgage of Book debts, loan & advances (Gold Loan receivables) Commercial & Residential Properties , Payable in Equally monthly Installment)				
From Financial Institutions	484.91	4,299.97	4,857.49	656.48
(Secured by mortgage of Book debts, loan & advances including Gold Loan receivables Payable in Equally monthly Installment)				
Total Borrowings	**3,222.73**	**6,996.73**	**5,921.19**	**1,208.23**
Borrowigs in Inida	3,222.73	6,996.73	5,921.19	1,208.23
Borrowigs Outside India	-	-	-	-
	3,222.73	**6,996.73**	**5,921.19**	**1,208.23**

Note: 30: Details Of Benami Property

The Company do not have any benami property where any proceeding initiated or pending against the company for holding any benami property

Note : 31: Registration Of Charges or Satisfaction with Registrar of Companies

The Company do not have any charges or satisfaction which is yet to be registered with ROC beyond the Statutory Period

Note : 32: Undisclosed Income

The Copmpany shall disclosed of that transaction which were not recorded in the books of accounts or that has been surrendered or disclosed as income suring the year in the tax assessments.

Note : 33: Details of Crypto / Virtual Currency

The company have not traded or invested in Crypto currency or Virtual Currency during the financial year .

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

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Poushali Ghosh
Company Secretary

ACHIIEVERS FINANCE INDIA LMTD
CIN : U51909WB1996PLC082118

NOTE: 34 : Immovable Property Not Held In Company's Name

Relevant Line Item in the Balance Sheet	Description of Items Of Property	Gross Carrying Value	Title Deeds held in the name of	Whether Title deed holder is a promoter/ director, OR relative of Promoter/ Director OR employee of promoter/director	Property Held since which date	Reason for not being held in the name of the company

Note : 35: Additional disclosures for Auction held during the year as required by circolur no. 356/03.10.01/2013-2014 dated September 16,2013 issued by RBI

The Company auctioned 81 loan accounts (PY 125 loan accounts) during the financial year.Total dues on loan accounts were Rs.32.33 Lakhs/- (PY Rs.50.74 Lakhs/-). The Company realized Rs.44.37 Lakhs/- (PY Rs.58.63 Lakhs) on auctioning of gold jewllery which were taken as collateral security on these loans.The Company confirms that none of its sister concerns participated in the above auctions

Note : 36: Other Statutory information /Disclosure

a) The Company does not have transaction with companies struck off

b) The Company have not any such transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the Tax Assessment under the Income Tax Act 1961

c) Subsequent to year end, there are no events requiring adjustment or discloser in this financial statement

d) Previous year's Figure have been re-grouped or re-arranged wherever necessery.

As per our Report of Even Date
For Vinay Naveen & Co
CHARTERED ACCOUNTANTS

Ameet Agarwwal

CA Ameet Agarwwal
(Partner)
MNO.: 064726
FRN: 009188C

VINAY NAVEEN & CO. KOLKATA Chartered Accountants

For and on behalf of the Board of Directors

For ACHIIEVERS FINANCE INDIA LMTD
Managing Director

Suman Chakrbarty
Director
DIN: 02455554

For ACHIIEVERS FINANCE INDIA LMTD
Whole-Time Director

Sumana Roy
Director
DIN: 02716200

For Achiievers Finance India Lmtd
Poushali Ghosh
Company Secretary

Poushali Ghosh
Company Secretary

For Achiievers Finance India Lmtd
CFO

Somraj Achyutanand
Chief Financial Officer

Place: Kolkata
Dated: 21st May, 2026