

PRATAM FIN SERV PRIVATE LIMITED
CIN - U67190PN2016PTC205027
Balance Sheet as on 31st March, 2022

PARTICULARS		Note No.	Figures at end of current reporting period - as at 31st March, 2022	Figures at end of previous reporting period - as at 31st March, 2021
			Rs '000	Rs '000
A	EQUITY AND LIABILITIES			
1	Shareholder's Funds:			
(a)	Share Capital	2	10993	9606
(b)	Reserves and Surplus	3	30551	40216
(c)	Money Received against share warrants		-	-
			41543	49823
2	Share application money pending allotments		-	-
3	Non-Current Liabilities:			
(a)	Long term borrowings	4	92818	95283
(b)	Deferred tax liabilities (net)		-	-
(c)	Other Long Term Liabilities		-	-
(d)	Long term provisions	5	1775	1101
			94593	96384
4	Current Liabilities:			
(a)	Short Term Borrowing	6	8985	1070
(b)	Trade payables		-	-
(i)	Total outstanding dues of micro enterprises and small enterprises		-	-
(ii)	Total outstanding dues of Creditors other than micro enterprises and small enterprises		-	-
(c)	Other Current Liabilities	7	10259	9371
(d)	Deferred Tax Liability		-	-
			19244	10441
Total			155381	156647
B	ASSETS			
1	Non-Current Assets:			
(a)	(i) Property, Plant and Equipment	8	3978	5933
	(ii) Intangible assets	8	6154	7384
	(iii) Capital Work in progress		-	-
	(iv) Intangible Assets under Development		-	-
(b)	Non-current Investments	9	27261	24249
(c)	Deferred Tax Assets		4904	3673
(d)	Long term loans and advances	10	69581	93268
(e)	Other Non Current Assets		-	-
			111877	134506
2	Current Assets:			
(a)	Current Investments		-	-
(b)	Inventories		-	-
(c)	Trade receivables		-	-
(d)	Cash and Cash Equivalents	11	18048	5539
(e)	Short-Term Loans and Advances	12	4678	5389
(f)	Other current assets	13	20777	11212
			43504	22141
Total			155381	156647

Notes forming part of financial Statements

As per our report of even date.

For PMPK & COMPANY

Chartered Accountants (FRN 019681N)

Manikant Vashistha
Partner (M.no. 075198)

Place: Thane (Mumbai)

Date: 15th July, 2022



For and on behalf of the Board

Sandeep Mukund Pimple
Director

DIN - 07410720

Anand Kumar Gupta
Director

DIN - 09006642



PRATAM FIN SERV PRIVATE LIMITED

CIN - U67190PN2016PTC205027

STATEMENT OF PROFIT AND LOSS FOR THE PERIOD ENDED ON MARCH 31, 2022

PARTICULARS	Note Nos.	For the year ended 31st March, 2022	For the year ended 31st March, 2021
		Rs '000	Rs '000
I Revenue:			
Revenue from operations (gross)	14	43573	39066
Less: Excise Duty		-	-
Revenue from operations (net)		43573	39066
II Other Income	15	519	716
III Total Revenue		44092	39783
IV Expenses:			
(a) Cost of materials consumed	16	34478	24270
(b) Purchase of Stock in Trade	17	14488	20027
(c) Changes in inventories of finished goods, work-in-progress and stock-in-trade	8	1758	1966
(d) Employee Benefit Expenses	18	8161	8970
(e) Finance cost			
(f) Depreciation			
(g) Other expenses			
Total Expenses		58884	55233
Profit before exceptional and extraordinary item and tax		-14792	-15451
Exceptional Items		-	-
Profit before extraordinary item and tax		-	-
Extraordinary Items		-	-
Profit/(Loss) before tax		-14792	-15451
Tax expense:			
(i) Current tax		-	-
(ii) Deferred tax		-1231	-3946
Profit/(Loss) for the period from continuing operations		-13561	-11505
Profit/(Loss) from discontinuing operations		-	-
Tax from discontinuing operations		-	-
Profit/(Loss) from discontinuing operations		-13561	-11505
(Loss) for the Period		-13561	-11505
Earning per equity share:	19		
(1) Basic		(1.36)	(1.20)
(2) Diluted		(1.36)	(1.20)

Notes forming part of financial Statements

As per our report of even date

For PMPK & COMPANY

Chartered Accountants (FRN 019681N)

Manikant Vashistha

Partner (M.no. 075198)

Place: Thane (Mumbai)

Date: 15th July, 2022



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PRATAM FIN SERV PRIVATE LIMITED

CIN - U67190PN2016PTC205027

CASH FLOW STATEMENT FOR THE PERIOD ENDED 31ST MARCH, 2022

PARTICULARS	Period ended 31st March, 2022		Period ended 31st March, 2021	
	Rs.		Rs.	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit before Tax for the year		-14792		-15451
Adjustments for :				
Depreciation	1758		1966	
Loss on Sale of car	150			
Interest Paid	14488		20027	21993
Operating Profit before Working Capital change		1604		6542
Adjustments for :				
Decrease/(Increase) in Loans & Advances	24398		29850	
Decrease/(Increase) in Other current assets	-9565		-4838	
Increase/(Decrease) in Current Liabilities	889		-1276	
Increase/(Decrease) in Short Term Borrowing	7915		-430	
Increase/(Decrease) in Provisions	674	24311	-119	23187
Cash Generated From Operations				29729
Income Tax for the period	-	-	-	-
NET CASH FROM OPERATING ACTIVITIES Total (A)		25915		29729
CASH FLOW FROM INVESTING ACTIVITIES				
Investments made during the year	-3012		1079	
Sale of Fixed Asset	1435		77	
Purchase of Fixed Asset	-158		-1026	
NET CASH USED IN INVESTING ACTIVITIES Total (B)		-1735		130
CASH FLOW FROM FINANCING ACTIVITIES				
Issue of Equity Capital	1386		700	
Share Premium	3896		70000	
Share application	-		-	
Increase in Long Term Borrowings	-2465		-14689	
Interest paid	-14488		-20027	
NET CASH FROM FINANCING ACTIVITIES Total (C)		-11671		-2706
Net Increase/(Decrease) in Cash and Cash Equivalents Total (A+B+C)		12509		2843
Cash and Cash Equivalents -- Opening Balance		5539		2696
Cash and Cash Equivalents -- Closing Balance		18048		5539

As per our separate report of even date

See accompanying notes to the financial statements

For PMPK & COMPANY

Chartered Accountants (FRN 019681N)

Manikant Vashistha
 Partner (M.no. 075198)
 Place: Thane (Mumbai)
 Date: 15th July, 2022



For and on behalf of the Board

Sandeep Mukund Pimple
 Director
 DIN - 07410720

Anand Kumar Gupta
 Director
 DIN - 09006642



1) Computer and Printer
2) Laptop
3) Server

Computer & Printing

	Useful days	Total days	Rate	Amount	Depreciation for the year
01-04-2021	31-03-2022	365	10%	12,89,224	1,28,922
27-07-2021	31-03-2022	365	10%	36,385	2,472
09-03-2022	31-03-2022	23	10%	20,000	126

1) Furniture and Fixture
2) Almirah and Racks

Furniture and Fixtures

01-04-2021	31-03-2022	365	365	10.00%	10,45,791	1,04,579
16-12-2021	31-03-2022	106	365	10.00%	28,000	813
Total						1,05,392

1) Electric Equipment
2) Inverter
3) Fan
4) Air Conditioner
5) Internet WIFI Router
6) CCTV Module

Electric Equipments

01-04-2021	31-03-2022	365	15.00%	2,30,511	34,577
15-07-2021	31-03-2022	260	15.00%	70,000	7,479
17-03-2022	31-03-2022	15	15.00%	2,400	15
Total					42,071

1) CCTV Camera

CCTV Camera

01-04-2021	31-03-2022	365	365	15.00%	6,587	988
		0	365	15.00%	-	-

1) Cooler

Cooler

01-04-2021	31-03-2022	365	365	15.00%	14,953	2,243
		0	365	15.00%	-	-

1) Computer Software

Software

01-04-2021	31-03-2022	365	16.67%	73,83,585	12,30,598
20-07-2021	31-03-2022	255	16.67%	750	87

1) Mobile Phone

Mobile phone

01-04-2021	31-03-2022	365	10.00%	1,29,086	12,909
		0	10.00%		-
		365			

1) Vehicle

Vehicle

01-04-2021	31-03-2022	365	10.00%	15,55,583	1,55,558
01-04-2021	16-09-2021	168	10.00%	16,61,374	76,469

Total Depreciation 17,57,835



Depreciation as per Income Tax Act

Block	Rate	WDV as on	Additions	Additions	Deletions	Total Depreciation	WDV as on
		01-Apr-2021	(put to use) up to 03-Oct-2021	(put to use) after 03-Oct-2021			31-Mar-2022
4. Furnitures/ fittings 10%:	10%	13,81,782	28,000		14,09,782	1,40,978	12,68,804
5. Plant/ Machinery 15%: not covered in other blocks, cars.	15%	29,54,254	70,000	2,400	16,61,374	13,65,280	2,04,612
7. Plant/ Machinery 40%: computer, energy saving devices...	40%	5,43,923	36,385	20,000	6,00,308	2,36,123	3,64,185
10. Intangible assets 25%:	25%	49,44,377	750		49,45,127	12,36,282	37,08,845
Total		98,24,336	1,35,135	22,400	16,61,374	83,20,497	18,17,995
							65,02,502



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SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

1 Significant Accounting Policies :

(i) Corporate Information:

Pratam Fin Serv Private Ltd. (the Company) was incorporated on 12th March 2016 (CIN:U67190MH2016PTC274257), the financial statement being prepared for the period from 1st April 2021 (date of beginning of financial year) to 31st March 2022.

The Company has received the certificate of registration no. N-13.02171 dt. 15th March 2017 from Reserve Bank of India ("RBI") to carry on the business of Non Banking Financial Institution without accepting deposits ("NBFC-ND"). The company has commenced business operations as a NBFC-ND from 02-05-2017.

(ii) Basic of Accounting and preparation of financial statements:

The financial statements of the company have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards specified under section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and the relevant provisions of the Companies Act 2013. The Financial Statements have been prepared on accrual basis under the historical cost convention. The Company follows the prudential norms for income recognition, asset classification and provisioning as prescribed by the RBI for Non deposit taking Non banking Finance Companies (NBFC-ND).

(iii) Revenue Recognition:

Revenue is recognized only when it is reasonably certain that the ultimate collection will be made.

(iv) Fixed Assets:

Fixed Assets are stated at cost less accumulated depreciation and impairment losses, if any. Depreciation on Fixed Assets is provided on pro rata basis on Straight Line method. Depreciation is provided over managements estimate of useful life of such asset or as provided under Companies Act 2013, whichever is higher.

(v) Foreign currency transactions & translations:

There are no foreign currency transactions during the period under report.

(vi) Taxation:

The provision for current tax, is computed in accordance with the relevant tax regulations. Deferred Tax is recognized on timing differences between accounting and taxable income for the year by applying applicable.

(vii) Contingent Liabilities and Provisions :

Provisions are recognized in the accounts for present probable obligations arising out of past events that require outflow of resources, the amount of which can be reliably estimated. Contingent liabilities are disclosed in respect of possible obligations that arise from past events but their existence is confirmed by the occurrence or non occurrence of one or more uncertain future events not wholly

2 Share Capital

Particulars	As at March 31, 2022	As at March 31, 2021
AUTHORIZED CAPITAL		
Equity Shares of Rs 1 each	15000	15000
10% Non Cumulative Preference Shares of Rs 10 each	15000	15000
Issued, Subscribed and fully paid-up		
Equity Shares of Rs 1 each	10993	9606
Total	10993	9606

Notes:

a. Reconciliation of the number of shares outstanding at the beginning and at the end of the year:

Particulars	As at March 31, 2022	As at March 31, 2021
Equity Shares		
Balance at the beginning of the period	9606	8906
Add:- Number of shares allotted during the period	386	700
Less:- Number of shares bought back during the period	-	-
	9993	9606
Preference shares		
Balance at the beginning of the period	-	-
Add:- Number of shares allotted during the period	1000	-
Less:- Number of shares bought back during the period	-	-
Total	10993	9606

b. Shareholders holding more than 5% Equity Shares in the company:

Name of the Shareholder	Current year		Previous Year	
	No. of Shares	Percentage Holding	No. of Shares	Percentage Holding
Sandeep M Pimple	1878	18.79%	1827	19.02%
Manoj Chavhan	933	9.34%	933	9.72%
Mitaram Chandorao Patle	667	6.67%	667	6.94%
Mukesh Kumar Thite	344	3.45%	344	3.59%
Rupa Singh	547	5.47%	547	5.69%
Sunil Talwar	1847	18.48%	1847	19.23%
Anand Gupta HUF	974	10.65%	974	10.14%



SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

NOTE 2A. SHARES HELD BY PROMOTORS

Current Reporting Period				
Sr No.	Promotor's Name	No of shares	% of total shares	% Change during the year
1	Sandeep M Pimple	1878	18.79%	0.23%
2	Devanand Bhise	90	0.90%	0.00%
Previous reporting Period				
Sr No.	Promotor's Name	No of shares	% of total shares	% Change during the year
1	Sandeep M Pimple	1827	19.02%	0%
2	Devanand Bhise	90	0.93%	0%

NOTE 2B. STATEMENTS OF CHANGES IN EQUITY

Current Reporting Period				
Balance at the beginning of the current reporting period	Changes in Equity Share Capital due to prior period error	Related Balance at the beginning of the current reporting period	Changes in Equity Share Capital during the current year	Balance at the end of the current reporting period
9606	-	-	386	9993
Previous reporting Period				
Balance at the beginning of the previous reporting period	Changes in Equity Share Capital due to prior period error	Related Balance at the beginning of the previous reporting period	Changes in Equity Share Capital during the previous year	Balance at the end of the previous reporting period
8906	-	-	700	9606

3 Reserves & Surplus

Particulars	As at March 31, 2022	As at March 31, 2021
(A) Securities Premium:		
Opening balance	55373	51477
Closing balance	55373	51477
Special Reserve Fund	178	178
(B) Surplus in statement of Profit and Loss:		
Balance at the beginning of the year	-11439	66
Add: Profit / (Loss) for the year	-13561	-11505
Less: Transfer to Special Reserve Fund	-	-
Net Surplus in Statement of Profit and Loss	-25000	-11439
Total	30551	40216

4 Long Term borrowings

Particulars	As at March 31, 2022	As at March 31, 2021
Secured Loan		
Term Loan 1 from Capital India Finance Limited	6346	9403
Term Loan 2 from Capital India Finance Limited	9312	-
Term Loan from ICICI Bank	821	1000
Term Loan from AU Small Finance Bank Limited	1358	8845
Loan from MAS Financial Services Limited	33987	43987
Loan from Alwar General Finance Co Pvt Ltd	4590	17709
Term Loan from Jain Sons Finance Limited	1740	5377
Car Loan from ICICI Bank	1093	2934
Term Loan from Yashada Multi state Co-op Credit Society	30000	-
Term Loan from Svakarma Finance Pvt Ltd	3571	6029
Total	92818	95283

5 Long Term Provisions

Particulars	As at March 31, 2022	As at March 31, 2021
Provision for Employee Gratuity	1137	531
Provision for ESOP O/S	570	570
Other provisions	68	-
Total	1775	1101

6 Short Term Borrowing

Particulars	As at March 31, 2022	As at March 31, 2021
Unsecured		
Loan From Directors	6605	1070
Loan from Employees	2380	-
Total	8985	1070



SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

7 Other Current Liabilities

Particulars	As at March 31, 2022	As at March 31, 2021
ESIC Payable	37	33
Collection Payable to BC partner	228	610
Stamp Paper expenses	-	1
Bank Overdraft	4848	4594
GST Payable	612	44
TDS payable	249	265
PF Payable	277	209
Audit Fees Payable	324	177
Professional tax payable	15	15
Salary Payable to Employees	321	111
Incentive Payable	-	275
Sundry Creditor for Expenses	234	274
Provision for Standard & Sub standard assets	2539	2539
Provision for Expense	102	53
Short Term provision for Gratuity	445	172
Provident Fund of Employee	29	-
Total	10259	9371

Figures For the Current Reporting Period					
Particulars	Outstanding for following periods from due date of payment				
	Less than 1 Year	1-2 Years	2-3 Years	More than 3 Years	Total
MSME	-	-	-	-	-
Others	234	-	-	-	234
Dispute dues-MSME	-	-	-	-	-
Dispute dues	-	-	-	-	-
Others	-	-	-	-	-
Total					234

Figures For Previous Reporting Period					
Particulars	Outstanding for following periods from due date of payment				
	Less than 1 Year	1-2 Years	2-3 Years	More than 3 Years	Total
MSME	-	-	-	-	-
Others	274	-	-	-	274
Dispute dues-MSME	-	-	-	-	-
Dispute dues	-	-	-	-	-
Others	-	-	-	-	-
Total					274



SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

8 Fixed Assets

Particulars	As at March 31, 2022	As at March 31, 2021
a) Computer Equipment's		
Opening Balance	1289	1477
Gross Block- Additions during the year	56	38
Deduction during the year	0	74
Depreciation for the period	132	152
Net Block	1214	1289
b) Furniture and Fixtures		
Opening Balance	1046	1164
Gross Block- Additions during the year	28	2
Deduction during the year	0	3
Depreciation for the period	105	117
Net Block	969	1046
c) Electric Equipment's		
Opening Balance	230	271
Gross Block- Additions during the year	72	0
Depreciation for the period	42	41
Net Block	261	230
d) CCTV Camera		
Opening Balance	7	8
Gross Block- Additions during the year	-	-
Depreciation for the period	1	1
Net Block	6	7
e) Cooler		
Opening Balance	15	18
Gross Block- Additions during the year	-	-
Depreciation for the period	2	3
Net Block	13	15
f) Software		
Opening Balance	7384	7686
Gross Block- Additions during the year	1	979
Depreciation for the period	1231	1281
Net Block	6154	7384
g) Mobile phone		
Opening Balance	129	137
Gross Block- Additions during the year	-	7
Depreciation for the period	13	14
Net Block	116	129
h) Vehicle		
Opening Balance	3217	3574
Gross Block- Additions during the year	-	-
Deduction during the year	1435	-
Depreciation for the period	232	357
Loss on sale of asset	150	-
Net Block	1400	3217
Total	10131	13317

9 Non-current Investments

Particulars	As at March 31, 2022	As at March 31, 2021
FLDG - FD	14237	16728
FLDG - MAS	5444	4513
FLDG - MAS - AFF4	1000	1000
FLDG - MAS - AFF5	1000	1000
FLDG - Svakarma	500	500
FLDG Ashv	250	250
CIH FD	603	108
CIHL FD	3421	149
AU FD	56	-
Shares - Yashada Multistate	750	-
Recurring FD with ICICI	-	2
Total	27261	24249

10 Long Term Loans and advances

Particulars	As at March 31, 2022	As at March 31, 2021
Advances made to customer	69581	93268
Total	69581	93268



PRATAM FIN SERV PRIVATE LIMITED
CIN - U67190PN2016PTC205027

SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

11 Cash and Cash Equivalents

Particulars	As at March 31, 2022	As at March 31, 2021
Cash in Hand		869
Balance with banks in current accounts	1476	
Petty cash with Branches	16568	4669
Total	4	2
	18048	5539

12 Short-Term Loans and Advances

Particulars	As at March 31, 2022	As at March 31, 2021
Other advances		4722
Rental and other deposits	4040	
Total	638	667
	4678	5389

13 Other current assets

Particulars	As at March 31, 2022	As at March 31, 2021
Commission Receivable as BC		
Input GST Balance	0	70
Accrued Interest on FD	1440	788
Other Accrued Interest	4848	3810
TDS receivable	1334	1460
Prepaid Expense	772	128
Advance to Employees	225	933
Other Advances	2186	220
Sundry Debtors	229	0
Outstanding Interest	1317	254
Ex- Gratia	7012	1947
Unutilised Input GST Credit	0	352
Tranche disbursement pending	676	676
Retainer Advance	0	252
Commission Receivable	100	0
Miscellaneous	638	0
Total	0	321
	20777	11212

Figures For the Current Reporting Period					
Particulars	Outstanding for following periods from due date of payment				
	Less than 6 Months	6 Months -1Year	1-2 Years	2-3 Years	More than 3 Years
Undisputed Trade Receivables- Considered Goods	1317	-	-	-	-
Undisputed Trade Receivables- Considered Doubtful	-	-	-	-	-
Disputed Trade Receivables- Considered Goods	-	-	-	-	-
Disputed Trade Receivables- Considered Doubtful	-	-	-	-	-
Others	-	-	-	-	-

Figures For Previous Reporting Period					
Particulars	Outstanding for following periods from due date of payment				
	Less than 6 Months	6 Months -1Year	1-2 Years	2-3 Years	More than 3 Years
Undisputed Trade Receivables- Considered Goods	254	-	-	-	-
Undisputed Trade Receivables- Considered Doubtful	-	-	-	-	-
Disputed Trade Receivables- Considered Goods	-	-	-	-	-
Disputed Trade Receivables- Considered Doubtful	-	-	-	-	-
Others	-	-	-	-	-

14 Revenue from Operations

Particulars	As at March 31, 2022	As at March 31, 2021
Interest Income	29257	26386
Commission Income	8979	8204
Other Revenue Income	5337	4470
Total	43573	39066



PRATAM FIN SERV PRIVATE LIMITED
CIN - U67190PN2016PTC205027

SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

15 Other Income

Particulars	As at March 31, 2022	As at March 31, 2021
Other Misc. income		
Other charges collected		
Other Income	0	190
IT refund	296	0
Profit on sale of Liquid Fund	214	0
Reversal of Provision	9	35
Total	0	491
	519	716

16 Employee Benefit Expenses

Particulars	As at March 31, 2022	As at March 31, 2021
Salaries & Wages	16025	20759
Employee medical premium	1946	481
Employee Local conveyances	377	714
Employer Contribution to Provident Fund	450	354
Employer Contribution to EPS	903	715
Employer Contribution to LWF	2	0
ESIC	313	244
Staff welfare	836	488
HRA	5812	0
Employee Incentive	557	325
Leave Encashment	21	3
Employee Gratuity	879	48
Medical Allowance	120	133
Special Allowance	5715	0
Reimbursement Expense	522	0
Employee Loan written off	0	6
Total	34478	24270

17 Finance cost

Particulars	As at March 31, 2022	As at March 31, 2021
Interest paid on Cash credit account	581	608
Interest paid on term loan	12573	17677
Interest on Car Loan	233	248
Interest on Assignment	1101	1494
Total	14488	20027



SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

18 Other Expenses

Particulars	As at March 31, 2022	As at March 31, 2021
(A) Direct Expenses:		
Credit Bureau	136	97
Legal Expenses	1069	495
Membership and subscription	15	52
Processing Fees paid	982	211
Property Insurance premium paid	0	7
Interest waived/discount	253	20
Total (A)	2455	882
(B) Indirect Expenses:		
Interest & Late fee on Tax payments	35	41
Admin charges on PF	115	92
Bank charges	238	183
Business conference expense	0	164
Professional Charges	139	1671
Audit Fees	273	177
Courier Charges	236	116
Internet Expenses	129	141
Business Promotion Expenses	184	0
Lodging and boarding	0	122
Printing & Stationery	131	116
Office rent	1859	1659
Travelling & Conveyance	618	819
Provision for Standard & Sub Standard Assets	0	1277
Office expenses	167	171
Software maintenance	200	196
Custodian Expense	79	75
Donation	1	20
Electricity Charges	146	117
Repairs and Maintenance	61	91
Telephone Expenses	365	393
Collection Agency	72	48
Data Centre Charges	228	192
Rating credit expenses	0	40
Valuation Tech Fees	0	32
Loss on sale of asset	150	0
Staff Refreshment expenses	71	0
Miscellaneous Expenses	141	136
Subscription Expenses	47	0
Training Expense	22	0
Round Off	0	0
Total (B)	5706	8088
Total (A+B)	8161	8970

19 Earnings Per Share

There are no potential equity shares and hence basic & diluted earnings per share are same. The calculation of the basic and diluted earnings per share is based on following data.

Particulars	As at March 31, 2022	As at March 31, 2021
Earnings [Net Profit / (Loss) for the year (")]	-13561	-11505
Weighted average number of equity shares considered for the purpose of earnings per share	9993	9606
Basic & Diluted earnings per share of "1 each ("]	(1.36)	(1.20)



SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

20 Related party disclosures

A. Related parties where control exists:

Individuals directly owning interest in voting rights that gives control:

Sandeep Pimple
Devanand Bhise

B. Other related parties where there have been transactions or balances outstanding

1. Enterprises controlled or significantly influenced by individual or relatives

Nil

C. Transactions with related parties:

Particulars	As at March 31, 2022	As at March 31, 2021
PROFIT & LOSS ITEMS		
Director Remuneration - Sandeep Pimple	1546	1454
BALANCE SHEET ITEMS		
Loan taken from Director (Sandeep Pimple)	6605	1070
Share Application Money From Member (Sunil Talwar)	-	-

Note: Figures in brackets pertain to previous year.

21 The Company do not have any contingent liabilities.

22 Company does not have any dues to Micro, Small, & Medium Enterprises.

23 Detail of business correspondence transactions undertaken during the year

Particulars	Current Year	Previous Year
Total AUM	195190	180491
Managed Portfolio	118333	77448
Assignment	7277	9775
Own book Portfolio	69581	93268

24 Employee stock option issued:

Particulars	Current Year	Previous Year
No. of ESOP issued	-	-
Outstanding ESOPs at year end	268	268
Rate	Rs. 3 per share	Rs. 3 per share

25 Ratios:

Ratios	Numerator	Denominator	Current Reporting Period	Previous reporting period	% of Change	Reason for change
Debt Equity Ratio	Debt Capital	Shareholder's Equity	8.44	9.92	-14.87%	-
Debt Service coverage ratio	EBITDA	Debt Service (Int+Principal)	0.09	0.19	-54.49%	Less profits available to discharge interest liability
Return on Equity Ratio	Profit for the year	Average Shareholder's Equity	-1.23	-1.20	3.01%	-
Inventory Turnover Ratio	COGS	Average Inventory	NA	NA	-	-
Trade Receivables turnover ratio	Net Sales	Average trade receivables	33.09	153.82	-78.49%	Due to increase in Trade receivables
Trade payables turnover ratio	Total Purchases (Fuel Cost + Other Expenses+Closing Inventory-Opening Inventory)	Closing Trade Payables	NA	NA	-	-
Net capital turnover ratio	Sales	Working capital (CA-CL)	1.80	3.34	-46.21%	Primarily due to increase in current assets
Net profit ratio	Net Profit	Sales	-0.3112	-0.2945	5.68%	-
Return on Capital employed	Earnings before interest and tax	Capital Employed	0.0773	0.1708	-54.73%	Decrease in profits
Return on investment	Net Profit	Investment	-0.50	-0.47	4.85%	-



PRATAM FIN SERV PRIVATE LIMITED
CIN - U67190PN2016PTC205027

SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE PERIOD ENDED ON MARCH 31, 2022

26 Utilisation of Borrowed funds and share premium:

The company has utilised its borrowings from various financial institutions and amount collected as securities premium from its shareholders to fund its lending operations and carry on with its day to day operations.

27 Other statutory information

- a The company does not have any Benami property, where any proceedings has been initiated or pending against the company for holding any Benami property under the Benami Transactions (Prohibition) Act, 1988 and rules made hereunder
- b The company or its directors are not associated in transactions with companies struck off under Section 248 of the Companies Act, 2013 or Section 560 of the Companies Act, 1956 as on date of signing of audit
- c The company does not have any charge or satisfaction which is yet to be registered with ROC beyond the statutory period
- d The company has not traded in or invested in crypto currency or virtual currency during the current or previous year
- e The company did not have any such transactions recorded in the books of accounts that has been surrendered or disclosed as income during the year the tax assessment under the Income Tax Act 1961 such as search, survey or any other relevant provisions.
- f The company has not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entity(Intermediaries)with the understanding that the intermediary shall-
(a)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)
(b)provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.
- g The company has not received any funds from any other person(s) or entity(ies), including foreign entity(Funding Party)with the understanding(whether recorded in writing or otherwise) that the company shall-
(a)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)
(b)provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.
- h Previous year figures have been regrouped/reclassified, where necessary, to conform to this year's classification. All numbers are rounded off to nearest thousands.

28 General Information:

Sr No	Particulars	Details
1	Company Name:	Pratam Fin Serv Private Limited
2	Company Website:	http://www.pratamfinserv.com/
3	Company CIN:	CIN- U67190PN2016PTC205027
4	Email:	amit.trivedi@pratamfinserv.in
5	Contact Number:	+91 9998791230
6	Registered Office address:	Office No 137, 139, 141, 144, 145 Akshay Complex,, First Floor, Dhule Patil Road, Pune, Maharashtra, 411001
7	Directors of the company	Sandeep Pimple (DIN-07410720) Devanand Bhise (DIN-07410729) Anand Kumar Gupta (DIN-09006642) Manoj Ramdas Chavan (DIN-03519329) Abhinath Manikrao Shinde (DIN-07076684)

As per our report of even date.

For PMPK & COMPANY

Chartered Accountants (FRN 019681N)

Manikant Vashistha
Partner (M.no. 075198)
Place: Thane (Mumbai)
Date: 15th July, 2022



For and on behalf of the Board

Sandeep Mukund Pimple
Director
DIN - 07410720

Anand Kumar Gupta
Director
DIN - 09006642

