

Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

Twenty-Second Annual Report

2024-25

Annapurna Parivar Vikas Samvardhan
CIN: U91990PN2003NPL017624

Board of Directors

Dr. Medha Samant	Managing Director	DIN 00881033
Mrs. Ujawala Shrihari Waghole	Director	DIN 08501864
Mrs. Anjali Sharad Patil	Director	DIN 00542725

Auditors

Soniya & Co
Chartered Accountants
Pune

Bankers

Indian Overseas Bank
Cosmos Bank

Registered Office

603 Suvastu Prestige, Near Aditya Garden City, Warje, Pune - 411 058



Soniya & Co

Chartered Accountants

"Sheela" Plot No. 14 H A E Coop Housing Society, Karve Rd., Pune 411038
Tel: 91-020-25399914; Cell: 91-09765550323; Email: soniya@gtgca.com
Proprietor: Soniya Ghatpande, B.S.L.; LL.B.; F.C.A.

Independent Auditors' Report to the Members

To
The Members of **Annapurna Parivar Vikas Samvardhan**

Report on the audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **Annapurna Parivar Vikas Samvardhan** ("the Company") which comprise

- Balance Sheet as at **March 31, 2025**,
- Statement of Profit and Loss for the year ended on that date,
- Statement of Cash Flows for the year ended on that date, and
- Notes to the financial statements including a summary of significant accounting policies and other explanatory information

In our opinion, 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, as amended (the "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, 2025**
- of the profit / loss of the Company for the year ended on that date.
- of the cash flows of the Company for the year ended on that date

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified u/s 143(10) of the Act. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder.

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 on the financial statements.

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. SA 701.5 does not require disclosure of key audit matters in the auditors' report of unlisted entities, unless the auditor otherwise decides or is required by law or regulation to do so.



Other Information

The Company's management and Board of Directors are responsible for the "other information" included in the Company's annual report. The "other information" comprises the information included in the Company's annual report, but does not include the Financial Statements and our auditors' 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 financial statements or with our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard

Responsibility of Management for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Company in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act, read with Companies (Accounting Standards) Rules, 2021

This responsibility also includes

- a) 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
- b) selection, application, maintenance and implementation of appropriate accounting policies
- c) making judgments and estimates that are reasonable and prudent
- d) 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 management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting, unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are

- a) to obtain reasonable assurance whether the financial statements as a whole are free from material misstatement, whether due to fraud or error,
 - b) to issue an auditors' report that includes our opinion on these financial statements based on our audit.
- 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 judgement and maintain professional skepticism throughout the audit. We also:

- a) 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.



- b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, and not for the purpose of expressing an opinion on the adequacy and operating effectiveness of the company's internal controls. Under section 143(3)(i) of the Companies Act, 2013, we are responsible for expressing, if required, our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d) 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 auditors' 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.
- e) 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 of misstatement in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors 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 misstatement in the financial statements.

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.

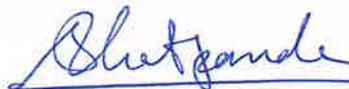
Report on Other Legal and Regulatory Requirements

- a) This report does not include a statement on the matters specified in Paragraphs 3 & 4 of the Companies (Auditor's Report) Order, 2020, issued by the Central Government of India in terms of Section 143(11) of the Act, since in our opinion and according to the information & explanations given to us, the said Order is not applicable to this Company on the ground that the Company is a company licensed to operate under section 25 of the Companies Act, 1956;
- b) This report does not include a report under Clause (i) of Sub-section 3 of Section 143 of the Act with respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls because it complies with the following conditions of exemption specified in Notification No. G.S.R 583(E) dated June 13, 2017 issued by the Ministry of Corporate Affairs
 - i The Company is a private company
 - ii The Company has a turnover of less than ₹ 50 crore as per the latest audited financial statements
 - iii The borrowings of the Company from banks or financial institutions or any body corporate at any point of time during the financial year is less than ₹ 25 crore.
 - iv The company has not committed a default in filing its financial statements with the Registrar under S. 137 of the Act or annual return under S. 92 of the Act .
- c) As required by Section 143(3) of the Act, we report that:
 - i 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.
 - ii 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
 - iii The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account
 - iv In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with the Companies (Accounting Standards) Rules, 2011.



- v On the basis of the written representations received from the directors as on **31st March, 2025** taken on record by the Board of Directors, none of the directors is disqualified as on **31st March, 2025** from being appointed as a director in terms of Section 164 (2) of the Act.
- d) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- i The Company does not have any pending litigations which would impact its financial position
 - ii The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses
 - iii There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
 - iv 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
 - v 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
 - vi Based on such audit procedures that the auditors have 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 (d) and (e) supra contain any material misstatement and
 - vii The Company is licensed to operate under Section 25 of the Companies Act, 1956. Hence the question of compliance with S.123 of CA, 2013, does not arise.
 - viii In respect of financial years commencing on or after the 1st April, 2023, the Company has used such accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has been operated throughout the year for all transactions recorded in the software and the audit trail feature has not been tampered with and the audit trail has been preserved by the company as per the statutory requirements for record retention
- e) With respect to the matter to be included in the Auditors' Report u/s 197(16) of the Act we state that S.197 is not applicable to the Company.

For Soniya & Co.
FRN No.147104W
Chartered Accountants



Soniya Ghatpande
Proprietor
Membership No. 138653
Place: Pune
Date: 18th August 2025
UDIN: 25138653BMKZUJ9166

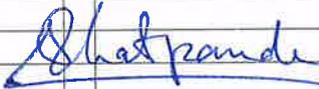
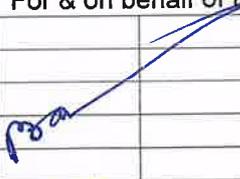


Annappurna Parivar Vikas Samvardhan

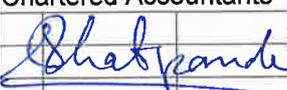
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Balance Sheet as at		Note	31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
I EQUITY AND LIABILITIES			₹	₹	₹	₹
1 Shareholders' Funds						
1.1	Reserves and surplus	3		10,204,564		27,047,643
2 Non-current liabilities						
2.1	Funds contributed by members	4	86,046,145		48,489,312	
2.2	Long term borrowings	5	2,958,668	89,004,813	3,509,759	51,999,071
3 Current liabilities						
3.1	Short-term borrowings	6	521,313		465,673	
3.2	Other current liabilities	7	1,465,924	1,987,237	853,009	1,318,682
TOTAL				101,196,614		80,365,396
II ASSETS						
1 Non-current assets						
1.1	Fixed Assets					
	i) Property, plant & equipment	8	12,165,364		11,402,112	
	ii) Intangible assets	9	1,291,769	13,457,132	2,050,296	13,452,417
1.2	Non-current investments	10		2,000		2,000
1.3	Long term loans and advances	11		107,600		107,600
2 Current assets						
2.1	Cash and cash equivalents	12	85,519,954		65,395,382	
2.2	Short-term loans and advances	13	29,494		18,517	
2.3	Other current assets	14	2,080,434	87,629,881	1,389,480	66,803,379
TOTAL				101,196,614		80,365,396
	Contingent liabilities and commitments (to the extent not provided for)			NIL		NIL
Corporate Information & Statement of Accounting Policies		1-2				
The accompanying notes are an integral part of these financial statements						
As per our audit report of even date						
For Soniya & Co.			For & on behalf of the Board of Directors			
FRN No.147104W						
Chartered Accountants						
						
Soniya Ghatpande			Dr. Medha Samant		Mrs. Anjali Sharad Patil	
Proprietor			Managing Director		Director	
Membership No. 138653			DIN 00881033		DIN 00542725	
Place: Pune			Place: Pune			
Date: 18th August 2025			Date: 18th August 2025			
UDIN: 25138653BMKZUJ9166						



Annapurna Parivar Vikas Samvardhan						
CIN: U91990PN2003NPL017624						
Income & Expenditure Statement for the year ended		Note	31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
			₹	₹	₹	₹
1	Revenue from operations	15		27,107,965		22,564,638
2	Other income	16		5,357,438		3,122,275
	Total revenue			32,465,403		25,686,913
3	Expenses:					
	Employee benefits expense	17		9,528,983		8,216,592
	Office and administration expenses	18		6,201,392		3,850,486
	Expenditure on objectives of the trust	19		11,999,801		6,101,711
	Financial expenses	20		586,273		522,239
	Depreciation and amortization expense	21		1,658,347		1,418,309
	Total expenses			29,974,796		20,109,337
4	Profit before exceptional and extra-ordinary items and tax			2,490,607		5,577,576
5	Exceptional Items					
6	Profit before extra-ordinary items			2,490,607		5,577,576
7	Extra-ordinary items	22		-		484,537
8	Profit before tax			2,490,607		6,062,113
9	Tax expense					
	1 Current tax					
	2 Deferred tax					-
10	Profit (Loss) for the period from continuing operations			2,490,607		6,062,113
11	Tax expense of discontinuing operations					
12	Profit (Loss) from discontinuing operations (after tax)					
13	Profit (Loss) for the period			2,490,607		6,062,113
14	Earnings per equity share					
	1 Basic			NA		NA
	2 Diluted					
Corporate Information & Statement of Accounting Policies		1-2				
The accompanying notes are an integral part of these financial statements						
As per our audit report of even date						
For Soniya & Co.			For & on behalf of the Board of Directors			
FRN No.147104W						
Chartered Accountants						
						
Soniya Ghatpande			Dr. Medha Samant		Mrs. Anjali Sharad Patil	
Proprietor			Managing Director		Director	
Membership No. 138653			DIN 00881033		DIN 00542725	
Place: Pune			Place: Pune			
Date: 18th August 2025			Date: 18th August 2025			
UDIN: 25138653BMKZUJ9166						



Annapurna Parivar Vikas Samvardhan					
CIN: U91990PN2003NPL017624					
Cash Flow Statement for the year ended		31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
A) Cash Flow From Operating Activities		₹	₹	₹	₹
Net Profit before Tax			2,490,607		6,062,113
Adjustments for					
Depreciation		1,658,347		1,418,309	
Loss/(Profit) on Sale of Assets		-		(484,537)	
Bank Charges		44,607		30,122	
Interest Expenditure		541,666		492,117	
Dividend Received		-		(6,908)	
Interest Received		(5,200,013)	(2,955,393)	(2,960,831)	(1,511,728)
Operating Profit before Working Capital Changes			(464,786)		4,550,385
Adjustments for					
Increase (Decrease) in long-term provisions		-		(1,508,938)	
Increase (Decrease) in Other Liabilities		612,915		(501,269)	
(Increase) Decrease in Loans & Advances		(10,977)		(9,656)	
(Increase) Decrease in other current assets		(176,382)	425,556	(202,841)	(2,222,704)
Cash generated from Operations			(39,230)		2,327,681
Income Tax Paid			(514,572)		(289,836)
Net Cash from Operating Activities (A)			(553,802)		2,037,845
B) Cash Flow from Investing Activities					
Purchase of Fixed Assets		(1,663,071)		(3,801,666)	
Sale of Fixed Assets				646,000	
Sale of investment		-		5,000	
Interest Received		5,200,013		2,960,831	
Dividend Received		-		6,908	
Increase (Decrease) in Building Reserve Fund		-		(275,416)	
Increase (Decrease) in Capital Grant		47,368		98,718	
Increase (Decrease) in Health Mutual Fund		1,820,013		15,951,516	
Increase (Decrease) in Staff Health Mutual Fund		638,934		(138,372)	
Increase (Decrease) in Assistance for Asset loss		2,808,270		2,680,018	
Increase (Decrease) in Fund for Hospiwage		7,951,409			
Increase (Decrease) in Family Mutual Fund		4,957,153		5,297,365	
Decrease (Increase) in Investments			21,760,089		24,939,843
Net Cash used in Investing Activities(B)			21,760,089		24,939,843
C) Cash Flow from Financing Activities					
Interest Paid		(541,666)		(492,117)	
Bank Charges		(44,607)		(30,122)	
Increase (Decrease) in Long term borrowings		(551,091)		(475,087)	
Increase (Decrease) in short term borrowings		55,640	(1,081,724)	123,751	(873,575)
Net Cash used in Financing Activities(C)			(1,081,724)		(873,575)
Net increase/(decrease) in cash and cash equivalents (A+B+C)			20,124,563		26,104,113
Cash & Cash Equivalents as at beginning of the year			65,395,390		39,291,277
Cash & Cash Equivalents as at end of the year			85,519,953		65,395,390
As per our audit report of even date					
For Soniya & Co.		For & on behalf of the Board of Directors			
FRN No.147104W					
Chartered Accountants					
					
Soniya Ghatpande		Dr. Medha Samant		Mrs. Anjali Sharad Patil	
Proprietor		Managing Director		Director	
Membership No. 138653		DIN 00881033		DIN 00542725	
Place: Pune		Place: Pune		Place: Pune	
Date: 18th August 2025		Date: 18th August 2025		Date: 18th August 2025	
UDIN: 25138653BMKZUJ9166					

Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

31-Mar-25

Notes to the financial statements for the year ended

1 Corporate Information:

Annapurna Parivar Vikas Samvardhan is a Section 25 company domiciled in India and incorporated under the provisions of the Companies Act, 1956. It is engaged in the not-for-profit activity of empowerment of women by providing health and financial assistance and training.

The Company is **not** a "small company" as defined in Section 2(85) of the Companies Act, 2013, ("the Act") because it is a company registered u/s 25 of the Companies Act, 1956.

As per Rule 7 of the Companies (Accounts) Rules 2014, the standards of accounting as specified under the Companies Act, 1956 (1 of 1956) shall be deemed to be the accounting standards until accounting standards are specified by the Central Government u/s 133 of the Act.

Rule 3 (1) of the Companies (Accounting Standards) Rules, 2006, made by the Central Government u/s 642 (1) read with Section 211(3C) and Section 210A(1) of the Companies Act, 1956, as amended by the Companies (Accounting Standards) Amendment Rules 2016, provides that the accounting standards recommended by the Institute of Chartered Accountants of India (ICAI) specified in the annexure to the said Rules shall come into effect in respect of accounting periods commencing on or after the publication of these accounting standards.

The Company is a **Small and Medium Sized Company (SMC)** as defined in the General Instructions in respect of Accounting Standards notified under the Companies Act, 1956, inasmuch as

- its turnover (excluding other income) did not exceed ₹ 50 crores in the immediately preceding accounting year and in the year under review, and
- it did not have borrowings (including public deposits) in excess of ₹ 10 crores at any time during the immediately preceding accounting year and in the year under review
- its equity or debt securities are not listed or are not in the process of being listed on any stock exchange.
- it is not a bank, financial institution or an insurance company
- it is not a holding or subsidiary company of a company which is not a SMC

2 Basis of Preparation of Financial Statements

These financial statements comply in all material respects with the relevant provisions of the Act, the Generally Accepted Accounting Principles followed in India in conjunction with the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India which are specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. As required by AS 1, the accounting policies adopted in the preparation of these financial statements are disclosed below.

2.1 Summary of significant accounting policies

2.1.1 Presentation and disclosure of financial statements

These financial statements are presented in accordance with the Division I of revised Schedule VI notified under the Companies Act 1956.

2.1.2 Accounting Convention:

These financial statements are prepared under the historical cost convention.

2.1.3 Method of Accounting:

As required by Section 128(1) of the Act, these financial statements are prepared in accordance with the accrual method of accounting with revenues recognized and expenses accounted on their accrual including provisions / adjustments for committed obligations and amounts determined as payable or receivable during the period.

2.1.4 Use of Estimates:

The preparation of financial statements in conformity with Indian GAAP requires the management to make judgements, estimates and assumptions, that affect the application of accounting policies and the reported amounts of assets and liabilities and disclosures of contingent liabilities at the date of the end of the reporting periods and the reported amounts of revenues and expenses for the reporting periods. Although these estimates are based on the management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.

Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the year in which the estimate is revised and future years affected.



Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

31-Mar-25

Notes to the financial statements for the year ended

2.1.5 Consistency:

These financial statements have been prepared on a basis consistent with previous years and accounting policies not specifically referred hereto are consistent with generally accepted accounting principles.

2.1.6 Contingencies and Events occurring after the Balance Sheet Date:

AS 4 is not applicable since there are no such contingencies nor events.

2.1.7 Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies:

The Company's Profit & Loss Account presents profit / loss from ordinary activities. There are no extraordinary items or changes in accounting estimates and policies during the year under review which need to be disclosed as per AS 5.

2.1.8 Current versus non-current classification

- a The Company presents assets and liabilities in the balance sheet based on current / non-current classification, except when a presentation based on liquidity provides information that is reliable and is more relevant. When that exception applies, all assets and liabilities are presented broadly in order of liquidity. However, it is to be noted that Schedule III to the Act does not permit presentation in the order of liquidity
- b An asset is treated as current when it is:
 - ▶ Expected to be realised or intended to be sold or consumed in normal operating cycle. Current assets include assets (such as inventories and trade receivables) that are sold, consumed or realised as part of the normal operating cycle even when they are not expected to be realised within 12 months after the reporting period.
 - ▶ Held primarily for the purpose of trading
 - ▶ Expected to be realised within twelve months after the reporting period
 - ▶ Cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at
- c All other assets are classified as non-current.
- d A liability is treated as current when:
 - ▶ It is expected to be settled in normal operating cycle. Some current liabilities, such as trade payables and some accruals for employee and other operating costs, are part of the working capital used in the entity's normal operating cycle and are classified as current liabilities even if they are due to be settled more than 12 months after the reporting period.
 - ▶ It is held primarily for the purpose of trading
 - ▶ It is due to be settled within twelve months after the reporting period, or
 - ▶ There is no unconditional right to defer the settlement of the liability for at least twelve months
- e The Company classifies all other liabilities as non-current.
- f Deferred tax assets and liabilities are classified as non-current assets and liabilities.

The operating cycle is the time between the acquisition of assets for processing and their realisation in cash and cash equivalents. **The Company has no operating cycle as such since the Company is not engaged in manufacturing**

2.1.9 Cash Flow Statements:

Cash Flows are reported as per the Indirect Method as specified in AS 3.

2.1.10 Previous Year Figures:

The figures for the previous year have been rearranged as follows to facilitate comparison.

2.2 Property, plant & equipment (PPE): In accordance with AS 10,

- i) Tangible Fixed Assets are stated at cost of acquisition or construction net of accumulated depreciation and accumulated impairment losses, if any. In exercise of the option vested in the Company as per Para 32 of AS 10, the Company has chosen the cost model as per Para 33 of AS 10 for all items of PPE. Accordingly, the Company has not revalued the PPE.
- ii) Under Schedule III, land and building are presented as two separate classes of PPE. In contrast, paragraph 40 of AS 10 appears to be having flexibility to treat land and building either as one class or as two separate classes. It also states that a class of PPE is a grouping of assets of a similar nature and use in an entity's operations. However, in accordance with Para 60 of AS 10 and based on the nature, characteristics and risks of land and building, the management has determined that they constitute two separate classes of property for presentation in the financial statements.



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- iii) The Company has recognized items of property, plant & equipment (PPE) in accordance with Para 7 of AS 10 only if it is probable that future economic benefits associated with the item will flow to the entity and if the cost of acquisition or construction of the items of PPE can be measured reliably in accordance with Paras 11 to 31 of AS 10..
- iv) The initial cost of PPE comprises
- its purchase price, including import duties and non-refundable purchase taxes,
 - attributable borrowing cost if capitalization criteria are met
 - any other directly attributable costs of bringing an asset to working condition and location for its intended use
 - the present value of the expected cost for the decommissioning and removing of an asset and restoring the site after its use, if the recognition criteria for a provision are met.
 - the cost of replacing part of the plant and equipment if the recognition criteria are met. When significant parts of plant and equipment are required to be replaced at intervals, the Company depreciates them separately based on their specific useful lives. All other repair and maintenance costs are recognised in the statement of profit and loss as incurred.
 - the cost of a major inspection for replacement of PPE, if the recognition criteria are satisfied.
- v) Subsequent expenditure related to an item of fixed asset is added to its book value only if it increases the future benefits from the existing asset beyond its previously assessed standard of performance. All other expenses on existing fixed assets, including day-to-day repair and maintenance expenditure and cost of replacing parts, are charged to the statement of profit and loss for the period during which such expenses are incurred.
- vi) Assets in the course of construction are capitalized in capital work in progress account. At the point when an asset is capable of operating in the manner intended by management, the cost of construction is transferred to the appropriate category of PPE. Costs associated with the commissioning of an asset are capitalised when the asset is available for use but incapable of operating at normal levels until the period of commissioning has been completed. Revenue generated from production during the trial period is credited to capital work in progress.
- vii) As required by Schedule II to the Companies Act, 2013, the management estimate every year, on the basis of technical assessment, the useful life and residual value of items of PPE, if the useful life / residual value are different from that specified in Schedule II
- viii) Depreciation
- Depreciation commences when the assets are ready for their intended use. Assets in the course of development or construction and freehold land are not depreciated.
 - Depreciation is calculated on the depreciable amount, which is the cost of an asset less its residual value, at rates calculated to write off the depreciable amount of each asset on a straight-line basis over its expected useful life (determined by the management based on technical estimates) or in accordance with Schedule II to the Companies Act, 2013.
 - The residual values, useful lives and methods of depreciation of property, plant and equipment are reviewed at each financial year end and adjusted prospectively, if appropriate.
 - When significant spare parts of an item of PPE have different useful lives, they are accounted for as separate items (major components) of PPE.
 - Major inspection and overhaul costs are depreciated over the estimated life of the economic benefit derived from such costs. The carrying amount of the remaining previous overhaul cost is charged to the statement of profit and loss if the next overhaul is undertaken earlier than the previously estimated life of the economic benefit.
 - Depreciation methods, useful lives and residual values are reviewed at each financial year end and changes in estimates, if any, are accounted for prospectively.
 - Leasehold land is amortized on a straight line basis over the period of the lease
- ix) An item of PPE and any significant part initially recognised is derecognised upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in the income statement when the asset is derecognised.



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2.3 Intangible Fixed Assets: In accordance with AS 26,

- i) Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in an amalgamation in the nature of purchase is their fair value as at the date of amalgamation. Following initial recognition, intangible assets are carried at cost less accumulated amortization and accumulated impairment losses, if any. Internally generated intangible assets, excluding capitalized development costs, are not capitalized and expenditure is reflected in the statement of profit and loss in the year in which the expenditure is incurred.
- ii) Intangible assets are amortized on a straight line basis over the estimated useful economic life. The company uses a rebuttable presumption that the useful life of an intangible asset will not exceed ten years from the date when the asset is available for use. If the persuasive evidence exists to the effect that useful life of an intangible asset exceeds ten years, the company amortizes the intangible asset over the best estimate of its useful life.
- iii) Such intangible assets and intangible assets not yet available for use are tested for impairment annually, either individually or at the cash-generating unit level. All other intangible assets are assessed for impairment whenever there is an indication that the intangible asset may be impaired.
- iv) The amortization period and the amortization method are reviewed at least at each financial year end. If the expected useful life of the asset is significantly different from previous estimates, the amortization period is changed accordingly. If there has been a significant change in the expected pattern of economic benefits from the asset, the amortization method is changed to reflect the changed pattern. Such changes are accounted for in accordance with AS 5 Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies.
- v) Gains or losses arising from derecognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the statement of profit and loss when the asset is derecognized.

2.4 Impairment of tangible and intangible assets: In accordance with AS 28,

- i) The company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the company estimates the recoverable amount of the asset. Such recoverable amount is the higher of an asset's or cash-generating unit's (CGU) net selling price and its value in use. The recoverable amount is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining net selling price, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used.
- ii) The company bases its impairment calculation on detailed budgets and forecast calculations which are prepared separately for each of the company's cash-generating units to which the individual assets are allocated. These budgets and forecast calculations are generally covering a period of five years. For longer periods, a long term growth rate is calculated and applied to project future cash flows after the fifth year.
- iii) Impairment losses of continuing operations, including impairment on inventories, are recognized in the statement of profit and loss, except for previously revalued tangible fixed assets, where the revaluation was taken to revaluation reserve. In this case, the impairment is also recognized in the revaluation reserve up to the amount of any previous revaluation.
- iv) After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.
- v) An assessment is made at each reporting date as to whether there is any indication that previously recognized impairment losses may no longer exist or may have decreased. If such indication exists, the company estimates the asset's or cash-generating unit's recoverable amount.
- vi) A previously recognized impairment loss is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized.



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- vii) The reversal is limited so that the carrying amount of the asset does not exceed its recoverable amount, nor exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statement of profit and loss unless the asset is carried at a revalued amount, in which case the reversal is treated as a revaluation increase.

2.5 Borrowing Costs: In accordance with Accounting Standard 16,

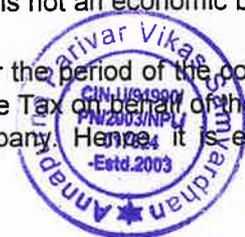
- i) Borrowing cost includes interest, amortization of ancillary costs incurred in connection with the arrangement of borrowings and exchange differences arising from foreign currency borrowings to the extent they are regarded as an adjustment to the interest cost.
- ii) A qualifying asset is an asset that necessarily requires a substantial period of time to get ready for its intended use or sale.
- iii) borrowing costs that are attributable to the acquisition, construction or production of qualifying assets are capitalized as part of the cost of such assets. All other borrowing costs are recognized as an expense in the period in which those are incurred.

2.6 Investments: In accordance with AS 13,

- i) Investments, which are readily realizable and intended to be held for not more than 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.
- ii) On initial recognition, all investments are measured at cost. The cost comprises purchase price and directly attributable acquisition charges such as brokerage, fees and duties. If an investment is acquired, or partly acquired, by the issue of shares or other securities, the acquisition cost is the fair value of the securities issued. If an investment is acquired in exchange for another asset, the acquisition is determined by reference to the fair value of the asset given up or by reference to the fair value of the investment acquired, whichever is more clearly evident.
- iii) 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.
- iv) 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.
- v) An investment in land or buildings, which is not intended to be occupied substantially for use by, or in the operations of, the company, is classified as investment property. Investment properties are stated at cost, net of accumulated depreciation and accumulated impairment losses, if any.
- vi) The cost comprises purchase price, borrowing costs if capitalization criteria are met and directly attributable cost of bringing the investment property to its working condition for the intended use. Any trade discounts and rebates are deducted in arriving at the purchase price.
- vii) Depreciation on building component of investment property is calculated on a straight-line basis using the rate arrived at based on the useful life estimated by the management, or that prescribed under the Schedule XIV to the Companies Act, 1956, whichever is higher.
- viii) 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.

2.7 Revenue Recognition: In accordance with AS 9,

- i) Revenue is recognized to the extent that it is probable that the economic benefits will flow to the company, provided it is not unreasonable to expect ultimate collection and no significant uncertainty exists regarding the amount of consideration. The following specific recognition criteria must also be met before revenue is recognized.
- ii) 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 Goods & Service Tax on behalf of the government and, therefore, it is not an economic benefit flowing to the company. Hence, it is excluded from revenue.
- iii) Revenues from maintenance contracts are recognized pro-rata over the period of the contract as and when services are rendered. The company collects Goods & Service Tax on behalf of the government and, therefore, it is not an economic benefit flowing to the company. Hence, it is excluded from revenue.



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- iv) Interest income is recognized on a time proportion basis taking into account the amount outstanding and the applicable interest rate. Interest income is included under the head "other income" in the statement of profit and loss.
- v) Dividend income is recognized when the company's right to receive dividend is established by the reporting date.

2.8 Retirement and other employee benefits: In accordance with Accounting Standard 15,

- i) Retirement benefit in the form of provident fund is a defined contribution scheme. The contributions to the provident fund are charged to the statement of profit and loss for the year when the contributions are due. The company has no obligation, other than the contribution payable to the provident fund.
- ii) **Gratuity:** The Company operates a defined benefit gratuity plan in India, which requires contributions to be made to a separately administered fund managed by the Life Insurance Corporation of India. The cost of providing benefits under the defined benefit plan is determined using the projected unit credit method. **If the gratuity liability as per actuarial valuation exceeds the fund value with LIC, the Company makes provision in its profit & loss statement for the deficit thereby recognising its liability to that extent. However, if the fund value exceeds the actuarial valuation, the resultant asset is NOT recognised in the Company's balance sheet.**

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows by reference to market yields at the end of the reporting period on government bonds that have terms approximating to the terms of the related obligation. The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of plan assets if any. This cost is included in employee benefit expense in the statement of profit and loss.

The liability or asset recognised in the balance sheet in respect of gratuity plan is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets if any. The defined benefit obligation is calculated annually by actuaries using the projected unit credit method.

Re-measurement gains and losses arising from experience adjustments and changes in actuarial assumptions are recognised in the period in which they occur, directly in other comprehensive income and are never reclassified to profit or loss. Changes in the present value of the defined benefit obligation resulting from plan amendments or curtailments are recognised immediately in the statement of profit and loss as past service cost.

Past service costs are recognised in profit or loss on the earlier of:

- ▶ The date of the plan amendment or curtailment, and
- ▶ The date that the Company recognises related restructuring costs

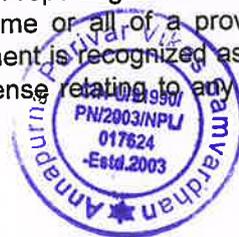
Net interest is calculated by applying the discount rate to the net defined benefit liability or asset. The Company recognises the following changes in the net defined benefit obligation as an expense in the statement of profit and loss:

- ▶ Service costs comprising current service costs, past-service costs, gains and losses on curtailments and nonroutine settlements; and
- ▶ Net interest expense or income

2.9 Related party transactions : Please refer Note 23

2.10 Provisions: In accordance with Accounting Standard 29,

- i) A provision is recognized when the company has a present obligation as a result of past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value and are determined based on the best estimate required to settle the obligation at the reporting date. These estimates are reviewed at each reporting date and adjusted to reflect the current best estimates. Where the company expects some or all of a provision to be reimbursed, for example under an insurance contract, the reimbursement is recognized as a separate asset but only when the reimbursement is virtually certain. The expense relating to any provision is presented in the statement of profit and loss net of any reimbursement.



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Notes to the financial statements for the year ended

- ii) **Warranty provisions:** Provisions for warranty-related costs are recognized when the product is sold or service provided. Provision is based on historical experience. The estimate of such warranty-related costs is revised annually.

2.11 Contingent Liabilities and Contingent Assets: In accordance with Accounting Standard 29,

- i) A contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the company or a present obligation that is not recognized because it is not probable that an outflow of resources will be required to settle the obligation. A contingent liability also arises in extremely rare cases where there is a liability that cannot be recognized because it cannot be measured reliably. The company does not recognize a contingent liability but discloses its existence in the financial statements.
- ii) Contingent assets are not recognized.

2.12 Accounting Standards not applicable to the Company during the year under review:

- i) **Valuation of Inventories:** AS 2 is not applicable since the Company has no inventories as at the balance sheet date.
- ii) **Construction Contracts:** AS 7 is not applicable since the Company is not engaged in execution of construction contracts
- iii) **Foreign currency transactions and balances:** AS 11 does not apply since the company is not engaged in any foreign currency transactions during the year under review.
- iv) **Accounting for Amalgamations:** AS 14 is not applicable since the Company has not so far entered into any amalgamation.
- v) **Leases:** AS 19 is not applicable since the Company has not so far entered into any leases.
- vi) **Earnings per Share:** AS 20 is not applicable since the Company has no share capital.
- vii) **Accounting for taxes on income:** AS 22 is not applicable since the Company's income is exempt
- viii) **Discontinuing Operations:** AS 24 is not applicable since the Company has not so far discontinued operations.

2.13 Since the Company is a SMC, it is exempted from the application of the following standards:

- i) **AS 3:** Cash Flow Statements - However, since the Company is not a "small company" as defined in Section 2(85) of the Companies Act, 2013, the Company complies with AS 3.
- ii) **AS 17:** Segment Reporting
- iii) **AS 21:** Consolidated Financial Statements
- iv) **AS 23:** Accounting for Investments in Associates in Consolidated Financial statements
- v) **AS 25:** Interim Financial Reporting
- vi) **AS 27:** Financial reporting of Interests in Joint Ventures



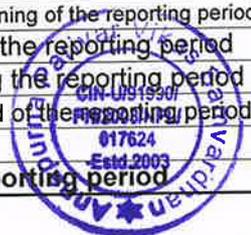


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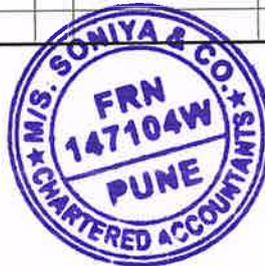
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Notes to the Balance Sheet as at		31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
		₹	₹	₹	₹
3	Reserves and Surplus				
3.1	Building Reserve Fund				
	i Balance at the beginning of the reporting period	1,990,446		2,265,862	
	ii Additions during the reporting period	-		569,823	
	iii Deduction during the reporting period	-		(845,239)	
	iv Balance at the end of the reporting period		1,990,446		1,990,446
3.2	Capital Grant				
	i Balance at the beginning of the reporting period	1,583,007		2,317,597	
	ii Additions during the reporting period	47,368		98,718	
	iii Deduction during the reporting period	(851,405)		(833,308)	
	iv Balance at the end of the reporting period		778,970		1,583,007
3.3	Surplus i.e. balance in Statement of Income & Expenditure disclosing allocations and appropriations such as dividend, bonus shares and transfer to/from reserves etc.				
	i Balance at the beginning of the reporting period	23,474,190		15,069,827	
	ii Additions during the reporting period	2,490,607		6,062,113	
	iii Deduction during the reporting period	(19,381,054)			
	Provision for gratuity	-		1,508,941	
	Transfer from grants	851,405		833,308	
	iv Balance at the end of the reporting period		7,435,148		23,474,190
	Total at the end of the reporting period		10,204,564		27,047,643
4	Funds contributed by members				
4.1	Financial Assistance Fund for Sickness				
	i Balance at the beginning of the reporting period	24,475,296		8,523,780	
	ii Additions during the reporting period	88,805,904		59,901,654	
	iii Deduction during the reporting period	(68,380,938)		(43,950,138)	
	iv Balance at the end of the reporting period		44,900,262		24,475,296
4.2	Financial Assistance Fund for Hospiwage				
	i Balance at the beginning of the reporting period	-			
	ii Additions during the reporting period	16,820,499			
	iii Deduction during the reporting period	(8,869,000)			
	iv Balance at the end of the reporting period		7,951,499		
4.3	Financial Assistance for Asset loss				
	i Balance at the beginning of the reporting period	7,038,443		4,358,425	
	ii Additions during the reporting period	4,317,980		2,838,757	
	iii Deduction during the reporting period	(1,497,878)		(158,739)	
	iv Balance at the end of the reporting period		9,858,545		7,038,443
4.4	Financial Assistance Fund for Family Death & Emergencies				
	i Balance at the beginning of the reporting period	14,170,740		8,873,375	
	ii Additions during the reporting period	28,149,910		19,724,018	
	iii Deduction during the reporting period	(22,428,578)		(14,426,653)	
	iv Balance at the end of the reporting period		19,892,072		14,170,740
4.5	Staff Health Mutual Fund				
	i Balance at the beginning of the reporting period	2,804,833		2,943,205	
	ii Additions during the reporting period	1,056,896		730,333	
	iii Deduction during the reporting period	(417,962)		(868,705)	
	iv Balance at the end of the reporting period		3,443,767		2,804,833
	Total at the end of the reporting period		86,046,145		48,489,312



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Notes to the Balance Sheet as at				
	31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
	₹	₹	₹	₹
5 Long-Term Borrowings				
5.1 Long-term borrowings secured				
i Term loans from Cosmos Coop. Bank Ltd.		2,962,230		3,464,759
ii IOB TOD 00045		(3,562)		
Nature of security and guarantee				
Secured by mortgage of immovable property and personal guarantee of the Managing Director				
5.2 Long-term borrowings unsecured				
i Deposits.		-		45,000
Total at the end of the reporting period		2,958,668		3,509,759
6 Short-term borrowings				
6.1 Short-term borrowings secured				
Current maturity of long term debt		521,313		465,673
Total at the end of the reporting period		521,313		465,673
7 Other current liabilities				
7.1 Statutory liabilities		759,959		717,413
7.2 Non-Statutory liabilities		705,965		135,596
Total at the end of the reporting period		1,465,924		853,009



Notes to the Balance Sheet as at

8 Property, plant & equipment & depreciation

Assets	Gross carrying amount at beginning of reporting period	Additions during reporting period	Deductions during reporting period	Gross carrying amount at end of reporting period	Accumulated depreciation at beginning of reporting period	Depreciation for reporting period	Depreciation on assets transferred during the year	Accumulated depreciation at end of reporting period	Net carrying amount beginning of reporting period	Net carrying amount at end of reporting period
	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹
Office Premises										
FY 2024-25	8,125,861	-	-	8,125,861	670,711	-	-	670,711	7,455,150	7,455,150
FY 2023-24	8,125,861	-	-	8,125,861	543,997	126,714	-	670,711	7,581,864	7,455,150
Office Equipment										
FY 2024-25	1,614,118	1,478,469	-	3,092,587	1,162,117	398,312	-	1,560,429	452,001	1,532,158
FY 2023-24	1,137,353	476,765	-	1,614,118	1,082,692	79,425	-	1,162,117	54,661	452,001
Computer										
FY 2024-25	2,693,629	65,950	-	2,759,579	1,971,013	5,116	-	1,976,129	722,616	783,450
FY 2023-24	2,087,144	643,985	(37,500)	2,693,629	1,931,292	75,346	(35,625)	1,971,013	155,852	722,616
Furniture & Fixture										
FY 2024-25	1,448,132	-	-	1,448,132	1,079,989	116,442	-	1,196,431	368,143	251,701
FY 2023-24	1,448,132	-	-	1,448,132	963,546	116,442	-	1,079,989	484,586	368,143
Motor Vehicles										
FY 2024-25	2,415,374	28,320	-	2,443,694	11,172	289,617	-	300,789	2,404,202	2,142,905
FY 2023-24	1,419,936	2,415,374	(1,419,936)	2,415,374	1,091,660	179,860	(1,260,348)	11,172	328,276	2,404,202
Total										
FY 2024-25	16,297,114	1,572,739	-	17,869,853	4,895,002	809,488	-	5,704,490	11,402,112	12,165,364
FY 2023-24	14,218,426	3,536,124	(1,457,436)	16,297,114	5,613,187	577,788	(1,295,973)	4,895,002	8,605,239	11,402,112

In both the years

8.01 The Company has not given or acquired Property, Plant & Equipment (PPE) on a financial lease.

8.02 The Company has not retired any PPE from active use & held for disposal

8.03 The Company has not acquired any PPE through a business combinations.

8.04 The Company has not impaired any PPE nor reversed any past impairment.

8.05 The Company has not revalued any PPE nor reversed any past revaluation.

8.06 The Company has not converted any inventory into a PPE and vice versa

8.07 The Company has not disposed of any PPE on account of discontinued operations

8.08 The Company has not capitalized any foreign exchange differences

8.09 Title deeds of the property not held in the name of Company - NIL

8.10 There are no changes in accounting estimates with respect to residual value or useful life or depreciation method which have effect on current or subsequent periods.

8.11 Depreciation is computed by amortization of the cost of acquisition during the useful life of the PPE as prescribed in Sch. II of Companies Act 2013



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Notes to the Balance Sheet as at										
9 Intangible Fixed Assets & depreciation										
Assets	Gross carrying amount at beginning of reporting period	Additions during reporting period	Deductions during reporting period	Gross carrying amount at end of reporting period	Accumulated depreciation at beginning of reporting period	Depreciation for reporting period	Depreciation on assets transferred during the year	Accumulated depreciation at end of reporting period	Net carrying amount at beginning of reporting period	Net carrying amount at end of reporting period
	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹
Software										
FY 2024-25	9,938,813	90,332	-	10,029,145	7,888,517	848,859		8,737,376	2,050,296	1,291,769
FY 2023-24	9,673,271	265,542	-	9,938,813	7,047,996	840,521	-	7,888,517	2,625,275	2,050,296
Grand Total										
FY 2024-25	26,235,927	1,663,071	-	27,898,998	12,783,519	1,658,347	-	14,441,866	13,452,408	13,457,132
FY 2023-24	23,891,697	3,801,666	(1,457,436)	26,235,927	12,661,184	1,418,309	(1,295,973)	12,783,519	11,230,514	13,452,408
In both the years										
9.01 The Company has not given or acquired any Intangible Assets on a financial lease.										
9.02 The Company has not acquired any Intangible Assets through a business combinations.										
9.03 The Company has not impaired any Intangible Assets nor reversed any past impairment.										
9.04 The Company has not revalued any Intangible Assets nor reversed any past revaluation.										
9.05 The Company has not disposed of any Intangible Assets on account of discontinued operations										
9.06 The Company has not capitalized any foreign exchange differences										
9.07 There are no changes in accounting estimates with respect to residual value or useful life or depreciation method which have effect on current or subsequent periods.										
9.08 Depreciation is computed by amortization of the cost of acquisition during the useful life of the Intangible Assets										



Annapura Parivar Vikas Samvardhan					
CIN: U91990PN2003NPL017624					
Notes to the Balance Sheet as at		31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
		₹	₹	₹	₹
10	Non-current investments				
10.1	Investments in Equity Instruments				
	i 20 Shares of Rs.100/- each in Cosmos Cooperative Bank Ltd.		2,000		2,000
	Total at the end of the reporting period	-	2,000		2,000
Additional Disclosures					
10.2	Investments carried at other than at cost and the basis for valuation thereof.		NIL		NIL
10.3	Aggregate amount of quoted investments		NIL		NIL
10.4	Market value of quoted investments		NIL		NIL
10.5	Aggregate amount of unquoted investments;		2,000		2,000
10.6	Aggregate provision for diminution in value of investments		NIL		NIL
11	Long-term loans and advances				
11.1	Security Deposits				
	i Unsecured, considered good		7,600		7,600
11.2	Loans and advances to related parties				
	i Unsecured, considered good				
	ii Advance Rent AMM Mumbai		100,000		100,000
	Loans and advances due by directors or other officers of the company or any of them either severally or jointly with any other persons or amounts due by firms or private companies respectively in which any director is a partner or a director or a member	100,000		100,000	
	Total at the end of the reporting period		107,600		107,600
12	Cash and cash equivalents				
12.1	Balances with banks				
	i Current a/c balances with bank		260,335		313,260
	ii Fixed Deposits		-		
	Fixed Deposits with Bank-IOB	80,668,962		57,164,379	
	Fixed Deposit with Cosmos Bank	65,722		59,884	
	Fixed Deposit with HDFC Bank	1,054,829	81,789,513	1,000,000	58,224,263
	iii Saving Accounts		687,573		2,782,621
	iv Interest accrued on FD		2,763,640		4,059,810
12.2	Cash on hand		18,893		15,428
	Total at the end of the reporting period		85,519,954		65,395,382



Annapurna Parivar Vikas Samvardhan					
CIN: U91990PN2003NPL017624					
Notes to the Balance Sheet as at		31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
13	Short-term loans and advances	₹	₹	₹	₹
13.1	Loans and advances to related parties				
	i Advance to Oriental Insurance		29,494		18,517
	Loans and advances due by directors or other officers of the company or any of them either severally or jointly with any other person or amounts due by firms or private companies respectively in which any director is a partner or a director or a member				
	Total at the end of the reporting period		29,494		18,517
14	Other current assets				
14.1	Advance Tax & TDS		1,411,511		896,939
14.2	Staff Bachat Gat		150,306		60,566
14.3	Interest on Staff Bachat Gat Receivable		2,374		2,374
14.4	Advance to Staff HMF		22,644		-
14.5	Advance to Vehicle Insurance		54,629		59,561
14.6	Advance Rent Deposit		438,970		370,040
	Total at the end of the reporting period		2,080,434		1,389,480
	In the opinion of the Board, all the assets other than fixed assets and non-current investments have a value on realization in the ordinary course of business at least equal to the amount at which they				



Annapurna Parivar Vikas Samvardhan					
CIN: U91990PN2003NPL017624					
Notes to the Income & Expenditure Statement for the year ended		31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
		₹	₹	₹	₹
15	Revenue from operations				
15.1	Operating Incomes				
	i Membership fees towards expenses for health assistance	19,005,387		16,682,493	
	ii Membership fees towards expenses for family death & emergencies	7,726,377		5,566,587	
	iii Membership fees towards expenses for Asset loss	376,201	27,107,965	315,558	22,564,638
Total at the end of the reporting period			27,107,965		22,564,638
16	Other non-operating income (net of expenses directly attributable to such income)				
16.1	Bank Interest				
	Received on TD a/cs	5,150,443		2,902,260	
	Received on SB a/cs	49,570	5,200,013	53,271	2,955,531
16.2	Rent from AMCCSL		150,000		147,000
16.3	Other Income		7,425		19,744
Total at the end of the reporting period			5,357,438		3,122,275
17	Employee Benefits Expense				
17.1	Salaries and wages	1,530,057		3,801,657	
17.2	Honorarium to CMD	1,783,164	3,313,221	1,621,178	5,422,835
17.3	Employers' Contribution to Provident Fund	841,299		861,040	
17.4	PF Administration Charges	68,300		33,577	
17.5	Employers' Contribution to ESIC	153,456		173,812	
17.6	Staff Health Welfare Fund contribution (employer)	34,433		64,639	
17.7	Employers' Contribution to Labour Welfare	5,025	1,102,513	2,304	1,135,372
17.8	Gratuity		4,494,558		1,097,613
17.9	HMF Incentive		-		-
17.10	Bonus		526,281		-
17.11	Staff welfare & Refreshment		27,348		23,419
17.12	Leave Encashment		65,062		32,534
Total at the end of the reporting period			9,528,983		8,216,592
18	Office and administration expenses				
18.1	Rent		1,663,974		1,383,891
18.2	Legal & professional charges		1,641,516		746,550
18.3	Travelling & Conveyance		889,183		543,469
18.4	Credit Bureau Charges		816,188		301,983
18.5	Printing & Stationery		497,555		413,827
18.6	Computer Repairs & Maintenance		-		-
18.7	Back office Communication Expenses		42,885		106,245
18.8	Field Operating Communication Expenses		109,010		106,088
18.9	Other Administration Expenses		482,081		189,433
18.10	Payments to the auditor:				
	i As Company Auditor		59,000		59,000
Total at the end of the reporting period			6,201,392		3,850,486



Annapurna Parivar Vikas Samvardhan					
CIN: U91990PN2003NPL017624					
Notes to the Income & Expenditure Statement for the year ended		31-Mar-25	31-Mar-25	31-Mar-24	31-Mar-24
19	Expenditure on objectives of the trust				
19.1	Medical relief		7,900,464		4,527,148
19.2	Salary to Medical Officer		1,011,324		892,910
19.3	HMF Incentive		1,214,871		516,625
19.4	Donation		1,552,726		120,000
19.5	C.R. Exposure visit		87,940		
19.6	Evaluation Trip Expenses		64,074		37,158
19.7	Field Staff Welfare Expenses		168,402		7,870
	Total at the end of the reporting period		11,999,801		6,101,711
20	Financial expenses				
20.1	Interest on Cosmos Bank Loan		438,555		489,100
20.2	Interest on TOD		103,111		3,017
20.3	Bank Charges & Commission		44,607		30,122
	Total at the end of the reporting period		586,273		522,239
21	Depreciation and amortization expense				
21.1	On Tangible assets		809,488		577,788
21.2	On Intangible assets		848,859		840,521
	Total at the end of the reporting period		1,658,347		1,418,309
22	Extra-ordinary items				
22.1	Profit on Sale of Asset		-		485,412
22.2	Loss on Sale of Asset		-		(875)
	Total at the end of the reporting period		-		484,537



Annapurna Parivar Vikas Samvardhan

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Notes to the Income & Expenditure Statement for the year ended

31-Mar-25

23 Related party disclosures					
Names of related parties and related party relationship					
23.1	Related parties where control exists				
i	Key management personnel	1	Dr. Medha Samant		
		2	Mrs. Ujawala Shrihari Waghole		
		3	Mrs. Anjali Sharad Patil		
ii	Relatives of key management personnel		None		
iii	Enterprises owned or significantly influenced by key management personnel or their relatives				
		1	Nasan Medical Electronics P. Ltd.		
		2	Annapurna Mahila Audyogic Sahakari Sanstha Maryadit		
		3	Annapurna Mahila Coop. Credit Society Ltd.		
		4	Annapurna Mahila Mandal, Mumbai		
		5	Purna E-solutions Foundation		
23.2	Related parties transactions			2024-25	2023-24
				₹	₹
BALANCE SHEET ITEMS					
a	Balance receivable				
	Annapurna Mahila Mandal, Mumbai			100,000	100,000
	Total			100,000	100,000
	TOTAL OF B/S ITEMS			100,000	100,000
PROFIT / LOSS STATEMENT ITEMS					
a	Remuneration				
	Medha Samant			1,783,164	1,621,178
	Total			1,783,164	1,621,178
	TOTAL OF P/L ITEMS			1,783,164	1,621,178
	Grand Total			1,883,164	1,721,178



Annappurna Parivar Vikas Samvardhan

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Notes to the Income & Expenditure Statement for the year ended

31-Mar-25

24 Additional information related to delayed payment by the Company to Micro / Small Enterprises as per Section 22 of the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act, 2006):

The Ministry of Micro, Small and Medium Enterprises has issued an Office Memorandum dated 26th August 2008 which recommends that the Micro and Small Enterprises should mention in their correspondence with its customers the Entrepreneur's Memorandum Number as allocated after filing of the memorandum. Accordingly the disclosures in respect of the amounts payable to such enterprises has been made in the financial statements based on information received and available with the company. Further in the opinion of the management, the impact of interest, if any that may be payable in accordance with the provisions of the Act is not expected to be material. The company has not received any claim from interest from any supplier under the said Act.

Sr	Particulars	2024-25	2023-24
		₹	₹
(i)	The principal amount remaining unpaid to any supplier (as defined in S2(n) of MSMED Act, 2006) as at the end of the accounting year	Nil	Nil
(ii)	The interest due on the principal amount remaining unpaid to any such supplier as at the end of the accounting year	Nil	Nil
(iii)	The amounts of payments made to such supplier beyond the appointed day during the accounting year	Nil	Nil
(iv)	The amount of interest paid by the company in terms of S 16 of MSMED Act, 2006, during the accounting year	Nil	Nil
(v)	The amount of interest due and payable for the period of delay in making payment without adding the interest specified under MSMED Act, 2006.	Nil	Nil
(vi)	The amount of interest accrued and remaining unpaid at the end of the accounting year	Nil	Nil
(vii)	The amount of further interest due and payable even in the succeeding years until such a day when the interest dues are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure u/s 23 of the MSMED Act, 2006	Nil	Nil
25	Trade payables		
	The Company has no trade payables.		
	Hence the details specified in Para 6(FB) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.		
26	Trade Receivables		
	The Company has no trade receivables		
	Hence the details specified in Para 6(P) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.		
27	Use of borrowings from banks & financial institutions:		
	The company has used the borrowings from banks and financial institutions for the specific purposes for which they were taken as stated below:		
		Balance	Balance
		31-Mar-25	31-Mar-24
		₹	₹
i)	Term loan for acquisition of immovable property	3,483,543	3,930,432



Annapurna Parivar Vikas Samvardhan

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Notes to the Income & Expenditure Statement for the year ended

31-Mar-25

28 Disclosures pursuant to Accounting Standard- 15 (Revised 2005) "Employee Benefits":

28.1 Defined Contribution Plans:

During the year, the Company has recognised the following amounts in the Profit and Loss account:

Particulars	2024-25	2023-24
Employers' Contribution to Provident Fund	841,299	861,040

28.2 Defined Benefit Plan:

Liability in respect of Gratuity is computed on the basis of actuarial valuation of the defined benefit obligation as at the balance sheet date carried out by an independent actuary. The results of the said valuation are as follows:

Summary Disclosures		31-Mar-25	31-Mar-24
1	Reporting Date	AS 15	AS 15
2	Reporting Standard	12 months	12 months
3	Reporting Period	Gratuity	Gratuity
4	Type of Benefit		
5	Present value of obligation as at the end of the period	21,238,619	13,409,176
6	Fair value of plan assets at the end of the period	22,327,014	14,824,462
7	Excess / (Deficit)	1,088,395	1,415,286

Detailed Disclosures

		31-Mar-25	31-Mar-24
I	Assumptions		
	Mortality table	IALM(2012-14) ult	IALM(2012-14) ult
	Discount rate	6.80%	7.20%
	Rate of increase in compensation levels	5.00%	5.00%
	Expected rate of return on plan assets	7.25%	7.25%
	Expected average remaining working lives of employees (in year)	15.24	15.19
	Average remaining working life (years)	18.82	18.69
	Retirement Age		
	MD	-	65 years
	Others	58 years	58 years
	Withdrawal Rate		
	Age up to 30 years	3.00%	3.00%
	Age 31 - 40 years	2.00%	2.00%
	Age 41 - 45 years	2.00%	2.00%
	Age above 45 years	1.00%	1.00%

* It is actuarially calculated term of the liability using probabilities of death, withdrawal and retirement.

II Changes in Present value of Obligations		2024-25	2023-24
	Present value of obligation as at the beginning of the period	13,409,176	11,692,125
	Interest cost	888,314	854,192
	Past service cost	912,758	
	Current service cost	1,859,281	1,765,337
	Benefits paid	(2,142,953)	(605,804)
	Actuarial (Gain) / Loss on obligations	6,312,043	(296,674)
	Present value of obligation as at the end of the period	21,238,619	13,409,176



Annappurna Parivar Vikas Samvardhan			
CIN: U91990PN2003NPL017624			
Notes to the Income & Expenditure Statement for the year ended			31-Mar-25
III	Changes in the fair value of plan assets		
	Fair value of plan assets at the beginning of the period	14,824,462	10,183,187
	Expected return on plan assets	1,295,702	873,420
	Contributions	8,237,543	4,333,778
	Mortality Charges and Taxes	-	-
	Benefits paid	(2,142,953)	(605,804)
	Amount paid on settlement	-	-
	Actuarial Gain / (Loss) on plan assets	112,260	39,881
	Fair value of plan assets at the end of the period	22,327,014	14,824,462
	Actual return on plan assets	1,407,962	913,301
IV	Actuarial (Gain) / loss recognised		
	Actuarial (Gain) / loss for the period – Obligations	6,312,043	(296,674)
	Actuarial (Gain) / Loss for the period – Plan assets	(112,260)	(39,881)
	Total (Gain) / Loss for the period	6,199,783	(336,555)
	Actuarial (Gain) / Loss recognised in the period	6,199,783	(336,555)
V	Amounts recognised in the balance sheet are as follows:		
	Projected Benefit Obligation at the end of the year	21,238,619	13,409,176
	Fair value of plan assets at the end of the year	(22,327,014)	(14,824,462)
	Surplus / (Deficit)	(1,088,395)	(1,415,286)
	Non- Current Liability / (Asset)	21,238,619	13,409,176
	Net asset / (liability) recognised in balance sheet	1,088,395	1,415,286
VI	Expense recognized in the Statement of Profit and Loss Account are as follows:		
	Current Service Cost	1,859,281	1,765,337
	Past service cost	912,758	-
	Interest Cost	888,314	854,192
	Expected return on Plan Asset	(1,295,702)	(873,420)
	Actuarial loss / (gain) recognized in the year	6,199,783	(336,555)
	Expenses recognised in the statement of profit & loss at th	8,564,434	1,409,554
VII	Reconciliation of Net Asset / (Liability) recognised		
	Net asset / (liability) recognised at the beginning of the period	1,415,286	(1,508,938)
	Company Contributions	8,237,543	4,333,778
	Expense recognised at the end of period	(8,564,434)	(1,409,554)
	Net asset / (liability) recognised at the end of the period	1,088,395	1,415,286



Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

Notes to the Income & Expenditure Statement for the year ended

31-Mar-25

VIII	Experience adjustment history for 5 years	31-Mar-23	31-Mar-24	31-Mar-25
	Present value of obligation	11,692,125	13,409,176	21,238,619
	Plan assets	10,183,187	14,824,462	22,327,014
	Surplus / (Deficit)	(1,508,938)	1,415,286	1,088,395
	Experience (Gain) or Loss on plan liabilities	316,561	(714,883)	5,703,547
	Experience (Gain) or Loss on plan assets	11,412	(39,881)	(112,260)
			31-Mar-21	31-Mar-22
	Present value of obligation		10,187,742	10,255,439
	Plan assets		7,049,687	7,820,710
	Surplus / (Deficit)		(3,138,055)	(2,434,729)
	Experience (Gain) or Loss on plan liabilities		1,448,537	(330,160)
	Experience (Gain) or Loss on plan assets		(58,386)	300,927
				31-Mar-25
IX	Sensitivity Analysis			
A	Impact of change in discount rate when base assumption is decreased / increased by 100 basis point		Discount rate	Present value of obligation (in Rs.)
			5.80%	22,943,033
			7.80%	19,786,543
B	Impact of change in salary increase rate when base assumption is decreased/ increased by 100 basis point		Salary increment rate	Present value of obligation (in Rs.)
			4.00%	19,867,236
			6.00%	22,812,214
C	Impact of change in withdrawal rate when base assumption is decreased/ increased by 100 basis point		Withdrawal rate	Present value of obligation (in Rs.)
			Decreased by 1%	20,981,627
			Increased by 1%	21,468,953
X	Major Categories of Plan Assets (as % of total Plan Assets)		2024-25	2023-24
	Funds managed by insurer		100%	100%

The salary escalation rate considered in actuarial valuation usually consists of at least three components, viz. regular increments, price inflation, and promotional increases. In addition to this, any commitments by the management regarding future salary increases and the company's philosophy towards employee remuneration are also to be taken into account. A long- term view as to the trend in salary increase rates has to be taken rather than being guided by the escalation rates experienced in the immediate past, if they have been influenced by unusual factors.



Annapurna Parivar Vikas Samvardhan										
CIN: U91990PN2003NPL017624										
Notes to the financial statements for the year ended										
31-Mar-25										
29 Repayment of Term Loan										
Balance										
31-Mar-25										
₹										
3,483,543										
2025-26										
₹										
521,313										
2026-27										
₹										
583,601										
2027-28										
₹										
653,332										
2028-29										
₹										
731,395										
2029-30										
₹										
818,784										
2030-31										
₹										
175,118										
29.1 Cosmos Bank										
3,483,543										
521,313										
583,601										
653,332										
731,395										
818,784										
175,118										
Total										





Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

31-Mar-25

Notes to the Balance Sheet as at

30	Title deeds of Immovable Property not held in name of the Company:
	The title deeds of all immovable properties are held in the name of the Company. Hence the details specified in Para 6(Y)(i) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
31	Revaluation of items of PPE:
	The Company's PPE have not been revalued. Hence the details specified in Para 6(Y)(ii) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
32	Loans or Advances in the nature of loans granted to promoters, directors, KMPs and the related parties either severally or jointly with any other person:
	The Company has not granted to promoters, directors, KMPs and the related parties either severally or jointly with any other person, any loans or advances in the nature of loans. Hence the details specified in Para 6(Y)(iii) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
33	Capital work in progress:
	The Company has no capital work in progress. Hence the details specified in Para 6(Y)(iv) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
34	Intangible assets under development:
	The Company has no intangible assets under development Hence the details specified in Para 6(Y)(v) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
35	Benami Property held and proceedings initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the rules made thereunder:
	The Company does not hold any benami property. There are no proceedings initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the rules made thereunder Hence the details specified in Para 6(Y)(vi) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
36	Borrowings from banks or financial institutions on the basis of security of current assets:
	The Company has not borrowed from banks or financial institutions on the basis of security of current assets Hence the details specified in Para 6(Y)(vii) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
37	Wilful defaulter:
	The company has not been declared a wilful defaulter by any bank or financial Institution or other lender . Hence the details specified in Para 6(Y)(viii) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
38	Relationship with Struck off Companies:
	The company has no transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956. Hence the details specified in Para 6(Y)(ix) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.
39	Registration of charges or satisfaction with Registrar of Companies:
	There are no charges or satisfaction yet to be registered with Registrar of Companies beyond the statutory period. Hence the details specified in Para 6(Y)(x) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.





Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

Notes to the Balance Sheet as at

31-Mar-25

40 Compliance with number of layers of companies		2024-25	2023-24
The Company has no subsidiaries.			
Hence the details specified in Para 6(Y)(xi) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.			
41 Ratios		2024-25	2023-24
(a) Current Ratio		₹ Lakhs	₹ Lakhs
Current Assets		876.30	668.03
Current Liabilities		19.87	13.19
Current Ratio		44.10	50.66
Change over PY (%)		-13%	114%
Explanation	The ratio is not necessary since change is less than 25%		
(b) Debt-Equity Ratio			
Total Debt		890.05	519.99
Equity		102.05	270.48
Debt-Equity Ratio		8.72	1.92
Change over PY (%)		354%	2040%
Explanation	This ratio has deteriorated because of decrease in profitability		
(c) Debt Service Coverage Ratio			
Profit after tax plus depreciation & interest on term loans		45.88	79.69
Instalments due in next year plus interest on TL		8.85	8.85
Debt Service Coverage Ratio		5.18	9.00
Change over PY (%)		-42%	621%
Explanation	The ratio is not necessary since change is less than 25%		
(d) Return on Equity Ratio			
Profit after tax		24.91	60.62
Equity		102.05	270.48
Return on Equity Ratio		24.41%	22.41%
Change over PY (%)		9%	-1276%
Explanation	The ratio is not necessary since change is less than 25%		
(e) Inventory turnover ratio			
Cost of Goods Sold (all expenses except selling expenses)		NA	NA
Average Inventory = (Op. Stock + Cl. Stock) / 2		NA	NA
Inventory turnover ratio		NA	NA
Change over PY (%)		NA	NA
Explanation		NA	NA
(f) Trade Receivables turnover ratio			
Revenue from Operations		271.08	225.65
Trade receivables = (Cl. Debtors + Op Debtors) / 2			
Trade Receivables turnover ratio		NA	NA
Change over PY (%)		NA	NA
Explanation		NA	NA
(g) Trade payables turnover ratio			
Inward supplies		NA	NA
Trade payables = (Cl. Creditors+Op Creditors)/2		NA	NA
Trade payables turnover ratio		NA	NA
Change over PY (%)		NA	NA
Explanation		NA	NA
(h) Net capital turnover ratio			
Revenue from Operations		271.08	225.65
Net capital = (Cl. Capital+Op capital)/2		186.26	357.00
Net capital turnover ratio		145.54%	63.21%
Change over PY (%)		130%	53%
Explanation	This ratio has improved because of increase in revenue		





Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

Notes to the Balance Sheet as at

31-Mar-25

(i) Net profit ratio

₹ Lakhs

₹ Lakhs

Profit after tax

24.91

60.62

Total Revenue

271.08

225.65

Net profit ratio

9.19%

26.86%

Change over PY (%)

-65.80%

-631.57%

Explanation

This ratio has deteriorated because of decrease in profitability

(j) Return on Capital employed

Earnings before interest & taxes

29.29

65.51

Tangible net worth + total debt + deferred tax liability

979.18

769.96

Return on Capital employed

2.99%

8.51%

Change over PY (%)

-64.84%

-3673.95%

Explanation

This ratio has deteriorated because of decrease in profitability

(k) Return on investment

Profit after tax

NA

NA

Equity plus long term borrowings

NA

NA

Return on investment

NA

NA

Change over PY (%)

NA

NA

Explanation

NA

NA

42 Compliance with approved Scheme(s) of Arrangements

No Scheme of Arrangements has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013.

Hence the details specified in Para 6(Y)(xiii) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.

43 Utilisation of Borrowed funds and share premium

The Company has not advanced or loaned or invested funds (either borrowed funds or share premium or any other sources or kind of funds) to, nor received such funds from, any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding (whether recorded in writing or otherwise) that the Intermediary shall

(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries) or

(ii) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries

Hence the details specified in Para 6(Y)(xiv) of Division I of the General Instructions for preparation of balance sheet in Schedule III to CA 2013 are not stated.

44 Undisclosed income

The Company has not surrendered or disclosed any income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).

Hence, the details of any transaction not recorded in the books of account, specified in Para 5(ix) of Division I of the General Instructions for preparation of statement of profit and loss in Schedule III to CA 2013, are not stated.

45 Corporate Social Responsibility (CSR)

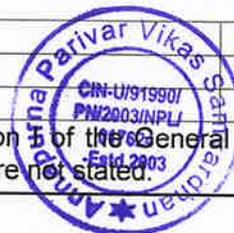
The provisions of S.135 of the CA, 2013, are not applicable to the Company since during the immediately preceding year

(i) the net worth of the Company is less than Rs.500 crores

(ii) the turnover of the Company is less than Rs.1,000 crores

(iii) the net profit of the Company is less than Rs.5 crores

Hence, the details of CSR expenses, specified in Para 5(x) of Division I of the General Instructions for preparation of statement of profit and loss in Schedule III to CA 2013, are not stated.



Annapurna Parivar Vikas Samvardhan

CIN: U91990PN2003NPL017624

Notes to the Balance Sheet as at

31-Mar-25

46 Details of Crypto Currency or Virtual Currency

The Company has not traded or invested in Crypto currency or Virtual Currency during the financial year. Hence, the details of Crypto Currency or Virtual Currency, specified in Para 5(xi) of Division I of the General Instructions for preparation of statement of profit and loss in Schedule III to CA 2013, are not stated.

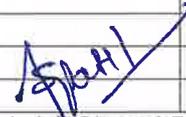
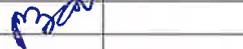
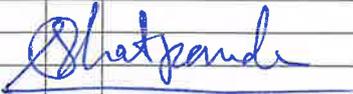
As per our audit report of even date

For & on behalf of the Board of Directors

For Soniya & Co.

FRN No.147104W

Chartered Accountants



Soniya Ghatpande

Dr. Medha Samant

Mrs. Anjali Sharad Patil

Proprietor

Managing Director

Director

Membership No. 138653

DIN 00881033

DIN 00542725

Place: Pune

Place: Pune

Date: 18th August 2025

Date: 18th August 2025

UDIN: 25138653BMKZUJ9166

