4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

BALANCE SHEET AS AT 31st MARCH, 2023

(Amount in Rs.) **PARTICULARS** Note No. As at 31 March 2023 As at 31 March 2022 (I) EQUITY & LIABILITIES (1) Shareholders' Funds a) Share Capital 1 20,000,000 20,000,000 b) Reserves & Surplus 2 2,716,276 492,447 c) Money received against share warrants 22,716,276 20,492,447 (2) Share Application Money Pending Allotment (3) Non Current Liabilities a) Long Term Borrowings 3 1,000,000 b) Deferred tax liabilities (Net) 4 c) Other Long Term Liabilities 5 166,000 800,000 d) Long-term provisions 6 (4) Current Liabilities a) Short Term Borrowings 7 b) Trade Payables 8 i) Total outstanding dues of MSME ii) Total outstanding dues of creditors and other than MSME 178,011 108,496 c) Other Current Liabilities 9 d) Short Term Provisions 10 2,138,678 52,201 TOTAL Rs. 26,198,965 21,453,145 (II) ASSETS (1) Non Current Assets (a) Property Plant & Equipment and Intangible Assets 11 (i) Property, Plant and Equipment (ii) Intangible Assets (iii) Capital work-in-progress 12 (iv) Intangible assets under Development 13 (b) Non Current Investments 14 (c) Deferred Tax Assets (Net) 15 (d) Long Term Loans & Advances 16 (e) Other Non-Current Assets 17 410,000 400,000 (2) Current Assets (a) Current Investments 18 19 (b) Inventories (c) Trade Receivables 20 (d) Loans 21 23,047,212 10,651,463 (e) Cash and Cash Equivalents 22 951,802 10,073,093 (f) Short Term Loans & Advances-Others 23 (g) Other Current Assets 24 1,789,952 328,589 TOTAL Rs. 26,198,965 21,453,145

The notes referred to above are an integral part of the Financial Statements. Figures in brackets represent losses, if any.

In terms of our Report of even date

for NSB&ASSOCIATES

Chartered Accountants FRN: 023043N

Jiwan Singh Mehta

Partner M. No.: 530567

KESHWA/NAND TIWARI Director

DIN: 01311641

SARITA GARG Director

for and on behalf of 'MOONGIPA FINANCE LIMITED

DIN: 08459302

Place: SAHARANPUR Date: 29/08/2023

4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

STATEMENT OF PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31st MARCH, 2023

Particulars	Note No.	As at 31 March 2023	(Amount in Rs.) As at 31 March 2022
I. Revenue from Operations	25	6,577,340	1,310,738
II. Other Income	26	4,502	736,841
III. Total Income (I + II)		6,581,842	2,047,579
IV. EXPENSES			,
Employee Benefits Expense	27	1,738,374	220,000
Finance Costs	28	68,816	671,961
Provision on Loan portfolio		-	
Depreciation and Amortisation Expenses Other Expenses	11		-
Other Expenses	29	1,769,478	954,843
TOTAL EXPENSES		3,576,668	1,846,804
V. Profit before Exceptional and Extraordinary items and	Tax (III - IV)	3,005,174	200,775
VI. Exceptional Items		-	= -
VII. Profit before Extraordinary items and Tax (V - VI)		3,005,174	200,775
VIII. Extraordinary Items		<u> </u>	-
IX. Profit before Tax (VII- VIII)		3,005,174	200,775
X. Tax Expense: (1) Current Tax			
(2) Deferred tax		781,345	52,201
XI. Profit (Loss) for the period from continuing operation	s (VII-VIII)	2,223,829	140 572
XII. Profit/(loss) from discontinuing operations	3 (11-111)	2,223,029	148,573
XIII. Tax Expense of discontinuing operations		_	-
XIV. Profit/(loss) from Discontinuing operations (after ta	x) (XII-XIII)	-	-
XV. Profit (Loss) for the period (XI + XIV)		2,223,829	148,573
XVI. Earnings per equity share:			, , , , , , , , , , , , , , , , , , ,
(1) Basic		1.11	0.07
(2) Diluted		1.11	0.07

The notes referred to above are an integral part of the Financial Statements. Figures in brackets represent losses, if any.

In terms of our Report of even date

for NSB& ASSOCIATES

Chartered Accountants

FRN: 023043N

Jiwan Singh Mehta

Partner

M. No.: 530567

KESHWA NAND TIWARI

Director

for and on behalf of 'MOONGIPA FINANCE LIMITED

DIN: 01311641

SARITA GARG Director

DIN: 08459302

Place: SAHARANPUR Date: 29/08/2023



(Amount in Rs.)

1. Share Capital

1. Snare Capital	As at 31st M	As at 31st March, 2023		
Particulars	No of Shares	Amount	No of Shares	Amount
Authorised 30,00,000 Equity Shares of 10 each	3,000,000	30,000,000	2,000,000	20,000,000
ssued, Subscribed & fully paid up 20,00,000 Equity Shares of 10 each	2,000,000	20,000,000	2,000,000	20,000,000
	2,000,000	20,000,000	2,000,000	20,000,000
Subscribed but not fully Paid up Equity Shares of 10 each	-	-		-
Total	2,000,000	20,000,000	2,000,000	20,000,000

Term/ Rights attached to Equity shares:

The company has only one class of equity shares having a par value of Rs. 10 per share. Each holder of equity shares is entitled to one vote per share. In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

1.1 The reconciliation of the number of shares outstanding is set out below :

Particulars	As at 31st N	March, 2023	As at 31 March 2022	
	No. of Shares	Amount (Rs.)	No. of Shares	Amount (Rs.)
Equity Shares at the beginning of the Year	2,000,000	20,000,000	2,000,000	20,000,000
Add: Equity Shares issued during the year		-	2	
Less: Shares Cancelled on buy back of Equity Shares	-			
Equity Shares at the end of the Year	2,000,000	20,000,000	2,000,000	20,000,000

1.2 The details of share holders holding more than 5% shares& transactions during the year are given below: :

Particulars	As at 31st March, 2023		As at 31st March, 2022	
	Number	% held	Number	% held
Keshwa Nand Tiwari	3,50,000	17.50%	3,50,000	17.50
Sarita Garg	8,50,000	42.50%	8,50,000	42.50
Jahnyi Tiwari	2,80,000	14.00%	2,80,000	14.00
Kumar Sambhav Tiwari	1,90,000	9.50%	1,90,000	9.50

2. Reserves & Surplus		Amt in Rs
Particulars	31-03-2023	31-03-2022
a. Statutory reserve under section 45-IC of Reserve Bank of India (RBI) Act, 1934		
Opening Balance	969,283	939,568
(+) Addition during the year (20% of current year profits)	444,766	29,715
Closing Balance	1,414,048	969,283
b. Securities Premium Reserve:		
Opening Balance	//=s	-
(+) Addition during the year)(=)	(#)
(-) Utilised during the year		(4)
Closing Balance	-	-
c. Surplus / (Deficit) from Statement of Profit & Loss Account	9 - 90000	
Opening balance	(476,835)	(595,694
(+) Net Profit/(Net Loss) For the current year	2,223,829	148,573
(+) Transfer from Reserves	-	
(-) Proposed Dividends	φ	n#i
(-) Tax on Dividend		
(-) Interim Dividends	-	-
(-) Transfer to Reserves	1,746,993	(447,121
	1,740,933	(447,121
Less: Appropriations during the year	444,766	29,715
Transfer to Reserve during the Year	1,302,228	(476,835
Closing Balance	1,302,228	(470,833
Total	2,716,276	492,447

Transfer to Statutory Reserve u/s 45-IC of Reserve Bank of India (RBI) Act, 1934

In accordance with the provisions of Section 45 IC of the Reserve Bank of India (RBI) Act, 1934, the company is being a Non-Banking Finance Company (NBFC), 20% of net profit earned during the year has been transferred to Statutory reserve.



For MOONGIPA FINANCE LIMITED

FOR MOONGIPA FINANCE LIMITED

Direct

(Amount in Rs.)

Non-Current Liabilities

3. Long Term Borrowings Particulars	31-03-2023	31-03-2022
Secured Borrowings		
a) Bond/Debentures	-	7.5
b) Term Loans:		
A) from banks		=
B) from other parties		-
c) Long term maturities of finance lease obligations		
d) Other loans and advances (specify nature)	-	-
Unsecured Borrowings		
a) Term Loans:		
i) from banks	-	
ii) from other parties		-
b) Deferred payment liabilities	-	2
c) Deposits	-	-
d) Loans and advances from related parties	1,000,000.00	-
e) Other loans and advances (specify nature)	-	
Total	1,000,000.00	-

4. Deferred Tax Liabilities (Net)

Particulars	31-03-2023	31-03-2022
Opening	-	-
Add: Deferred Tax Liabilities	- "	-
Less: Deffered Tax Assets (if any)	-	-
Total	-	

5. Other Long Term Liabilities

	Particulars	31-03-2023	31-03-2022
a) Trade Payables		-	-
b) Others		166,000	800,000
Tot	al	166,000	800,000

6. Long-Term Provisions

Particulars	31-03-2023	31-03-2022
a) Provision for employee benefits	-	-
o) Others (specify nature)	2-7	
Total	-	

Current Liabilities

Particulars		31-03-2023	31-03-2022
Sucured Borrowings			
a) Loans repayable on demand;			
i) from Banks		*	
ii) from other parties.		*	
c) Current maturity of long term borrowings		¥	20
b) Other loans and advances (specify nature)			5
Unsucured Borrowings			
a) Loans repayable on demand;			
i) from Banks		-	5
ii) from other parties.	33	-	×
b) Loans and advances from related parties		-	2
c) Deposits		-	-
d) Current maturity of long term borrowings			0.00
e) Other loans and advances (specify nature)		-	=
Total		-	

FOR MOONGIPA FINANCE LIMITED

Director

FOR MOONGIPA FINANCE LIMITED

(Amount in Rs.)

8. Trade Payables		31-03-2023	31-03-2022
Particulars		31-03-2023	02 00 2002
A) Total outstanding dues of MSME	#	-	
-Principal Amount		_	-
-Interest Amount	Sub-Total	-	
B) Total outstanding dues of creditors and other than MSME a) Expenses Payable		76,440	41,300
c) Statutory Dues i) TDS Payable ii) GST Payable iii) PF/ESI Payable		6,250 87,429 7,892	67,196
d) MD Salary Payable	Sub-Total	178,011	108,496
Total		178,011	108,496

Trade Payables ageing schedule	Outstanding for periods fromdue date of payment				Total
Particulars	< 1 year	1-2 years	2-3 Years	>3 years	
a) MSME	-		-	-	-
b) MSME Others		-	-	5	-
c) Disputed dues-MSME d) Disputed dues-Others	-		12	-	-
					*
otal	-		-		

Other Current Liabilities Particulars	31-03-2023	31-03-2022
) Current maturities of finance lease obligations	_	
) Interest accrued but not due on borrowings		
) Interest accrued and due on borrowings	-	
I) Income received in advance	-	
) Unpaid dividends	-	
Application money due for refund with interest		
Unpaid matured deposits and interest accrued thereon	-	
n) Unpaid matured debentures and interest accrued thereon	-	
) Other payables (specify nature)		
Total	-	

		(Amount in Rs.)
LO. Short Term Provisions Particulars	31-03-2023	31-03-2022
	781,345	52,201
a) Provision for Income Tax	1,357,333	
b) Provision for Loan portfolio Total	2,138,678	52,201

2. Capital-Work-in Progress (CWIP)	Amount in CWIP for a period of				Total
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year	1.50.000
A Day to the language of the control	-		170	-	-
a) Projects in progress b) Projects temporarilysuspended	5		Nil		-
Total		-	-		

VIP completion schedule		To be comp	oleted in	
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year
a) Project 1	-	2	2	
) Project 2	Nil			
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
al	S=1	-	-	



SO MOONGIPA FINANCE LIMITED

FOR MOONGIPA FINANCE LIMITED

13. Intangible Assets under Development

Particulars	Amount in CWIP for a period of				Total
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year	iotai
a) Projects in progress	-	-	-	-	-
b) Projects temporarilysuspended	Nil			*	
Total	-	-	-	-	-

Intangible assets under development completionschedule

Bdd	To be completed in				
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year	
a) Project 1			-	*	
b) Project 2	Ni				
Fotal	N=1	-	-		

14. Non Current Investments

Particulars	31-03-2023	31-03-2022
a) Investment property	-	-
b) Investments in Equity Instruments	-	
c) Investments in preference shares		
d) Investments in Government or trust securities	-	-
e) Investments in debentures or bonds	-	-
f) Investments in Mutual Funds	-	-
g) Investments in partnership firms	-	
h) Other non-current investments (specify nature)	-	
Total	-	

15. Deferred Tax Assets (Net)

Particulars	31-03-2023	31-03-2022
Opening	-	-
Add: Deferred Tax Assets	-	
Less: Deffered Tax Liabilities (if any)	-	
Total	-	

16. Long Term Loans & Advances

Particulars	31-03-2023	31-03-2022
a) Capital Advances	127	-
b) Loans and advances to related parties (giving details thereof)	E (5)	-
c) Other loans and advances (specify nature)	(4)	
The above shall also be separately sub-classified as:		
Secured, considered good		
Unsecured, considered good		
Doubtful		
Total	-	

17. Other Non-Current Assets

Particulars		31-03-2023	31-03-2022
Secured, considered good			
Unsecured, considered good			
Doubtful			
a) Long-Term Trade Receivables	##	-	(*0
b) Security Deposits		10,000	-
c) Debts due by Directors or other officers of the company		-	-
d) Others (specify nature)		400,000	400,000
Total	-	410,000	400,000

##Trade Receivable ageing schedule

Particulars	Outstanding for periods from due date of payment					
Particulars	< 6 Months	6 M to 1 year	1-2 years	2-3 years	>3 years	Total
a) Undisputed-Considered good		-	-	-	14	-
b) Undisputed-Considered doubtful	. Though	- 87	250	1975		-
c) Disputed-Considered good	-	-	-		-	-
c) Disputed-Considered doubtful	*	12	-	-	-	2
						-
otal	-	33=0	-		(*)	-

FOR MOONGIPA FINANCE LIMITED; FOR MOONGIPA FINANCE LIMITED

18. Current Investments

Particulars	31-03-2023	31-03-2022
a) Investments in Equity Instruments		
b) Investments in Preference Shares		
c) Investments in Government or trust securities		
d) Investments in Debentures or Bonds		
e) Investments in Mutual Funds		
f) Investments in partnership firms		
g) Other investments (specify nature)		
Total	-	

19. Inventories

Particulars	31-03-2023	31-03-2022
(i) Inventories		01 00 1011
a) Raw Materials		-
b) Work-in-progress		_
c) Finished Goods		
d) Stock-in-Trade (in respect of goods acquired for trading)	_	2
e) Stores and Spares	- 1	
f) Loose Tools		_
g) Others (specify nature)	-	
ii) Goods-in-transit shall be disclosed under the relevant sub-head of inventories.	w.	
Total		

20. Trade Receivables

Particulars	31-03-2023	31-03-2022
Secured, considered good		
Unsecured, considered good		
Aggregate amount of Trade Receivables ###	ω	2
i) Debts due by directors or other officers of the company		
Trade receivables shall be sub-classified as:		~
Doubtful		
Total	-	-

###Trade Receivable ageing schedule

Particulars		Outstanding for p	eriods from due	date of payment		1_
T di cicalars	< 6 Months	6 M to 1 year	1-2 years	2-3 years	>3 years	Tota
a) Undisputed-Considered good b Undisputed Trade Receivables – which have significant increase in credit risk		-	•	-		-
c) Undisputed Trade Receivables – credit impaired	-	-	-	-		-
d) Disputed Trade Receivables—considered good e) Disputed Trade Receivables — which have	•	-	-	(m)	140	-
significant increase in credit risk f) Disputed Trade Receivables – credit impaired		(=)			3	-
otal					-	* ==
Utai	-	-	-	-	-	-



For MOONGIPA FINANCE LIMITED

FOR MOONGIPA FINANCE LIMITED

Director

(Amount in Rs.)

Particulars	31-03-2023	31-03-2022
A. Loans		
i) Bills Purchased and Bills Discounted	-	-
ii) Loans repayable on Demand	8	-
iii) Term Loans	-	959
iv) Leasing and Hire Purchase	-	(14)
v) Factoring		121
vi) Others (to be specified)	= = =	170
a) SHG and JLG Loan		
b) SME Loans	23,047,212	10,651,463
Gross Total-A	23,047,212	10,651,463
Less: Impairment loss allowance	-	-

(Amount in Rs.)

10,651,463

23,047,212

*Summary of	Loan Outstanding	and Provisionin	g as per RBI Guidelines:	

Total Net

	as on Marc	h 31, 2023	as on March	31, 2022
Assets Classification (as per RBI NBFC Directions)	Loan Outstanding	Provisions	Loan Outstanding	Provisions
Standard Assets (A)	23,047,212	230,299.00	10,651,463	106,514.63
Sub-Standard (B)				
Doubtful (C)				
Total (A+B+C)	23,047,212	230,299	10,651,463	106,515

22. Cash and Cash Equivalents		(Amount in Rs.
Particulars	31-03-2023	31-03-2022
(i) Cash and Cash equivalents		
a) Balances with banks	885,901	8,604,840
b) Cheques, drafts on hand;	9	2
c) Cash on hand	65,901	1,468,253
d) Others (specify nature)	-	=
ii) Earmarked balances with banks	-	-
iii) Margin money or security against the borrowings	2	-
iv) Repatriation restrictions	-	
v) Bank deposits with more than twelve months maturity		
a) Face Value	~	=
b) Accrued Interest	-	
Total	951.802	10.073.093

23. Short Term Loans & Advances-Others

Particulars	31-03-2023	31-03-2022
a) Loans and advances to related parties	(4)	-
Secured, considered good		
Unsecured, considered good		
b) Loans and advances due by directors or other officers of the company		
c) Loans to Staff	-	-
The above shall also be sub-classified as:		
Doubtful		
Total	-	-

I. Other Current Assets		(Amount in Rs.,
Particulars	31-03-2023	31-03-2022
a) TDS Receivable	275,604	274,530
b) Interest accrued but not received yet	232,127	54,059
C) GST Input Receivable		
d) Advance Tax Paid	800,000	
e) Fees Commission receievable from Arohan	477,950	-
e) Other Assets	4,271	-
Total	1,789,952	328,589



For MOONGIPA FINANCE LIMITED

FOR MOONGIPA FINANCE LIMITED

Directo

(Amount in Rs.)

			(Amount in Rs.)
Particulars		As on	As on
25. Revenue from Operations		31-03-2023	31-03-2022
a) Interest on Loans Portfolio		ا 5,245,184	1,167,111
l .		329,373	143,627
b) Other financial servicesc) Fees/ Commission from Arohan		1,002,783	143,027
Total	I	6,577,340	1,310,738
26. Other Income	ı	0,377,340	1,510,730
a) Other Interest Income		20	-
b) Dividend Income		*1	1-
c) Net gain/loss on sale of investments		-	736,841
d) Adjustments to the carrying amount of investments		_	-
d) Other non-operating income (Net of exp. directly attribute	able)	4,502	-
Total		4,502	736,841
27. Employee Benefits Expense			
a) Staff Salaries and Labour Wages		633,400	120,000
b) Bonus		12,340	
c) Director's Remuneration		900,000	100,000
d) Incentive		46,818	-
e) Other Allowances		135,500	-
f) Employees provident fund, ESI & admn. Exp.		10,316	¥
Total		1,738,374	220,000
28. Finance Costs			
a) Interest Expense		68,816.00	671,961.00
Total		68,816.00	671,961.00
29. Other Expenses			
a) Bank Charges		19,618	6,076
b) Professional Fees		58,100	11,800
c) Dmat Charges		23,108	2,793
d) Late Fees on Statutory dues		15,835	10,318
e) Stamp Duty		-	129
f) STT Charges		-	264
g) Written Off		-	47,984
h) Trade License		_	2,256
i) Annual Membership		5,900	-
j) Advertisement Expenses		10,080	-
k) Bad debts Written Off		42,597	768,723
I) Stationery & printed forms etc.		4,476	-
m) ROC fees		65,100	75,000
n) GST Credit Exp u/s 17(4)		6,062	-
o) MFI Grading Expenses		129,800	· .
p) Misc. & Other Expenses		1,969	-
q) Provision for losses made against MFI advances		1,357,333	-
	Sub-Total-A	1,739,978	925,343
Pavament to Auditors a) Audit fees	-	29,500	29,500
b) for Taxation Matters			
c) for Company law matters		-	-
d) for management services & others		-	-
e) for Reimbursement of Expenses	Sub-Total-B	29,500	29,500
Total B & Associ	(A+B)	1,769,477.97	954,842.63
Total /S/	(ATD)	1,705,477.57	334,042.03



For MOONGIPA FINANCE LIMITED

For MOONGIPA FINANCE LIMITED

Directors

NOTES ON FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH, 2023

SCHEDULE "11" Property Plant & Equipment and Intangible Assets

	Net Block as at	31/03/2023		1								ř	1					
	Net Block as	at 31/03/2022		Ē	1					,		1	1			ī		
		Upto 01/04/22 For the Period Adjustment Upto 31/03/23 at 31/03/2022		ı	1		,			1			1					
	Depreciation	Adjustment											ı			'		
	Depre	For the Period		1	ī		,								,			
		Upto 01/04/22		,	ı										,			
	Gross Block		ā	6	ı					ı	ı	1			1			
	Disposal														1			
	Additions					1						1			1			
Gross Block as	at 01/04/2022		1	1											•			
PARTICILARS		i) Property, Plant and Equipment	a) Computer & Comp. Peripherals	b) Furniture and Fixtures	ļγ	Sub-Total	ii) Intangible accote	a) meangible assets	a) Goodwill	b) Brand/Trademarks		Sub-Lotal		TOTAL			Previous Year	

For and on behalf of the Board of Directors of MOONGIPA FINANCE LIMITED



SARITA GARG DIN: 08459302 Director

4 P.K TAGORE STREET KOLKATA 700006

Ageing Analysis & Provision as on 31st March, 2023

Arohan Financial Services Ltd. Fund

Ageing Period	No of		Provision for Losses	for Losses
BOILS 18	NO. OF LOARS	U/S Balance(Prin.) as on 31st March, 2023	Rate	Amount
Current loan with no past dues)	3,923	7000	- 1	
0-30 day past due		111,951,288	1%	1,119,513
o so and bast and	3	20 701	/01	100
31-60 day past due	7	TO/'07	2%	1,035
ממל למזר ממכ	T	7 655	100/	1
61-90 day past due	2	CCO'	%OT	99/
	C	38.140	15%	F 771
lotal	3 930		201	7,161
	0000	112,017,784		1 1 2 7 0 2 5

PROVISION ON LOANS DISBURSED BY CO. THROUGH ITS OWN /BORROWED FUNDS as on 31.03.2023

PROVISION ON LOANS DISBURSED BY CO. THROUGH ITS OWN /BORROWED FUNDS as on 31.03.2023 as generated from the computer software being used by the company and authenticated by the management of the company following is the company of ageing analysis and provision against losses in micro credit advances:-

	As	As at 31st March 2023	2023	
Current loan (with no pact dues)	No of loans O/S Balance Rate	O/S Balance	Rate	Provision
0-30 days past due	949	23,029,885	1%	230,299
31-60 days past due	1	17,327		
Total				
	950	23,047,212		230,299
				1



4 P.K TAGORE STREET KOLKATA 700006

 $(CIN; U74899WB1995PLC159593)\ Email\ id\ moongipa 2022@gmail.com\ Ph\ 9997243322$

Amount in Rs.

	Frank, V F. J. J	Amount in Rs
Cash Flow Statement	For the Year Ended March 31, 2023	For the Year Ended March 31, 2022
Cash flows from operating activities A		
Profit/ (loss) before taxation and after prior period items	3,005,174	200,775
Adjustments for		
Provision on loan portfolio	_	-
Deferred Tax Assets	-	-
Depreciation and amortization expense	_	-
Operating profit before working capital changes	3,005,174	200,775
(Increase)/ decrease in loans and advances (Portfolio) (Net)	(12,395,749)	18,876,902
(Increase)/ decrease in others currents assets	(1,461,364)	(10,250
(Increase)/ decrease in trade receivables	(-,, -	55,478
(Increase)/ decrease in others Non-currents assets	(10,000)	933,245
(Decrease) / Increase in short term provisions	2,086,477	47,823
(Decrease) / Increase in other current liabilities	-	-
(Decrease) / Increase in other Non current asset		-1
(Decrease) / Increase in trade payables	69,516	(842,077
Cash from / (used in) operating activities	(8,705,946)	19,261,896
Income tax refund/(paid)	(781,345)	(52,201
Net cash from /(used in) operating activities	(9,487,291)	19,209,695
Cash flows from investing activities B		
Purchase of Property, Plant and Equipment	-	
(Decrease) / Increase in Investing	-	4,600,000
Net cash from/(used) in investing activities	-	4,600,000
Cash flows from financing activities C		
Issue of equity share capital	-	
Securities Premium amount	_	-
Proceeds from long term borrowings (Net)	1,000,000	-
Proceeds from other term liability	(634,000)	(15,849,815
Proceeds from short term borrowings (Net)		
Net cash (used in) / provided by financing activities	366,000	(15,849,815
Net change in cash and cash equivalents during the year (A+B+C)	(9,121,291)	7,959,880
Cash and cash equivalents at the beginning of the year	10,073,093	2,113,213
Cash and cash equivalents at the end of the year (Refer note 12)	951,802	10,073,093

The accompanying notes referred to above form an integral part of these financial statements.

New Delhi

ard Acco

As per our report of even date

for NSB & ASSOCIATES (Chartered Accountants)

ICAI Firm Regn. No: 023043N

Jiwan Singh Mehta (Partner)

ICAI M. No: 530567 Place : SAHARANPUR Date: 29/08/2023 For and on behalf of the Board of Directors of MOONGIPA FINANCE LIMITED

KESHWA NAND TIWARI Director

DIN: 01311641

SARITA GARG Director

DIN: 08459302

Name of the Non-Banking Financial Company

Address of the Company

: MOONGIPA FINANCE LIMITED

CIN: U74899WB1995PLC159593

: Corporate Office at: Q.NO.19,MANGAL NAGAR SAHARANPUR, UTTAR

PRADESH SAHARANPUR 247001 UP

Registration number (as given by RBI)

: B-5.07040 dated April 25, 2017

Classification of the company (as given by RBI)

: NBFC

Net Owned Fund MOONGIPA FINANCE LIMITED

Item No.	Item Name	Item Code	Amount (In Lakhs)
1	Capital Funds – Tier I	rem code	Amount (in takins)
	(i) Paid-up Equity Capital		
	(ii) Preference shares to be compulsorily convertible into equity	311	200.00
	(iii) Free reserves	312	
	(i) General Reserves	313	27.16
	(ii) Share Premium		
	(iii) Capital Reserves (representing surplus on sale of assets held in separate account)		-
	(iv) Debenture Redemption Reserve		-
	(v) Capital Redemption Reserve		-
	(vi) Credit Balance in P & L Account		-
	(vii) Statutory Reserves as per RBI's Prudential Norms		12.86
2	Total (311+312+313)		14.10
3	(i) Accumulated balance of loss	310	227.16
	(ii) Deferred Revenue Expenditure	321	
	(iii) Other Intangible Assets	322	-
4	Total (321 +322+ 323)	323	-
5	Owned Fund (310 - 320)	320	
6	Book Value of Investments in shares of :	330	227.16
	(i) Subsidiaries		
\neg	(ii) Companies in the same Group	341	
	(iii) Other non-banking financial assessing to the state of the state	342	-
7	(iii) Other non-banking financial companies (Details in Annexure no. I) Book value of investment in debentures and bonds of :	343	
-	(i) Subsidiaries		-
_	17	344	-
8	(ii) Companies in the same Group	345	
0	Outstanding loans and advances including bills purchased/ discounted, inter-corporate (i) Subsidiaries		
\rightarrow		346	-
9	(ii) Companies in the same Group (Details in Annexure no II) Total (341 to 347)	347	
10	Amount of Item 340 in excess of 10% of item 330 above	340	-
11	Net owned fund (330 -351)	351	-
	owned falla (330 -331)	350	227.16

for NSB& ASSOCIATES

Chartered Accountants

FRN: 023043N

Jiwan Singh Mehta Partner M. No.: 530567

Place: New Delhi Date: 29/08/2023 For and on behalf of the Board of Directors of MOONGIPA; FINANCE LIMITED

KESHWA NAND TIWARI Director

 Director
 Director

 DIN: 01311641
 DIN: 08459302

NOTE:

- 1. "Free Reserves" mentioned under item 1(iii) above shall include the balance in the Share Premium Account, Capital and Debenture Redemption Reserves and any other Reserve shown or published in the Balance Sheet and created through an allocation of Profits (including credit balance of Profit & Loss Account) but not being:
- (i) a Reserve created for repayment of any future liability or for depreciation of assets or for provision against non-performing assets / bad debts; or
- (ii) a Reserve created by Revaluation of the Assets of the Company.
- 2. Hire Purchase and Lease Finance mean :
- (i) in the case of hire purchase asset, the amount of future instalments receivable reduced by the balance of the unmatured finance charges; and
- (ii) in the case of lease assets, the depreciated book value of the lease asset plus/minus the balance in the lease adjustment account;

Amount due but not received should be added in both the cases.

4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

BALANCE SHEET AS AT 31st MARCH, 2023

BALANCE SHEE	T AS AT 31st MAR	CH, 2023	(Amount in Rs.)
PARTICULARS	Note No.	As at 31 March 2023	As at 31 March 2022
(I) EQUITY & LIABILITIES			
(1) Shareholders' Funds	1	20,000,000	20,000,000
a) Share Capital	2	2,716,276	492,447
b) Reserves & Surplus	2		-
c) Money received against share warrants		22,716,276	20,492,447
(2) Share Application Money Pending Allotment		*	-
(3) Non Current Liabilities		1,000,000	_
a) Long Term Borrowings	3	1,000,000	
b) Deferred tax liabilities (Net)	4	166,000	800,000
c) Other Long Term Liabilities	5	166,000	-
d) Long-term provisions	6	-	
(4) Current Liabilities			
a) Short Term Borrowings	7		
b) Trade Payables	8		
i) Total outstanding dues of MSME			100 406
ii) Total outstanding dues of creditors and other than MS	ME	178,013	108,496
ii) Total outstanding dues of creditors and other transfer	9	-	
c) Other Current Liabilities	10	2,138,678	52,201
d) Short Term Provisions	TOTAL Rs.	26,198,96	5 21,453,145
(II) ASSETS			
(1) Non Current Assets	11		
(a) Property Plant & Equipment and Intangible Assets	11	-	-
(i) Property, Plant and Equipment			-
(ii) Intangible Assets	12		
(iii) Capital work-in-progress	12		
(iv) Intangible assets under Development	13		
(b) Non Current Investments	14		
(c) Deferred Tax Assets (Net)	. 15		
(d) Long Term Loans & Advances	16	410.00	00 400,000
(e) Other Non-Current Assets	17	410,00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
(2) Current Assets			
(a) Current Investments	18		
(b) Inventories	19		
(c) Trade Receivables	20	-	12 10,651,463
	21	23,047,2	10.072.003
(d) Loans	22	951,8	02 10,073,093
(e) Cash and Cash Equivalents(f) Short Term Loans & Advances-Others	23		220 500
	24	1,789,9	
(g) Other Current Assets	TOTAL Rs	. 26,198,9	65 21,453,145

The notes referred to above are an integral part of the Financial Statements. Figures in brackets represent losses, if any.

In terms of our Report of even date

for NSB&ASSOCIATES

Chartered Accountants

FRN: 023043N

Jiwan Singh Menta

Partner

M. No.: 530567

Place: SAHARANPUR Date: 29/08/2023

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New Delh

ard Acco

KESHWA NAND TIWARI Director

DIN: 01311641



for and on behalf of 'MOONGIPA FINANCE LIMITED

SARITA GARG Director

DIN: 08459302

4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

STATEMENT OF PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31st MARCH, 2023

(Amount in Rs.) As at 31 March 2022 As at 31 March 2023 Note No. **Particulars** 1,310,738 6,577,340 25 736,841 I. Revenue from Operations 4,502 26 II. Other Income 2,047,579 6,581,842 III. Total Income (I + II) IV. EXPENSES 220,000 1,738,374 27 671,961 **Employee Benefits Expense** 68,816 28 **Finance Costs** Provision on Loan portfolio 11 **Depreciation and Amortisation Expenses** 954,843 1,769,478 29 Other Expenses 1,846,804 3,576,668 TOTAL EXPENSES 200,775 3,005,174 V. Profit before Exceptional and Extraordinary items and Tax (III - IV) 200,775 VI. Exceptional Items 3,005,174 VII. Profit before Extraordinary items and Tax (V - VI) 200,775 VIII. Extraordinary Items 3,005,174 IX. Profit before Tax (VII- VIII) 52,201 781,345 X. Tax Expense: (1) Current Tax 148,573 2,223,829 (2) Deferred tax XI. Profit (Loss) for the period from continuing operations (VII-VIII) XII. Profit/(loss) from discontinuing operations XIII. Tax Expense of discontinuing operations XIV. Profit/(loss) from Discontinuing operations (after tax) (XII-XIII) 148,573 2,223,829 XV. Profit (Loss) for the period (XI + XIV) 0.07 XVI. Earnings per equity share: 1.11 0.07 1.11

The notes referred to above are an integral part of the Financial Statements. Figures in brackets represent losses, if any. In terms of our Report of even date

for NSB& ASSOCIATES

Chartered Accountants FRN: 023043N

> Jiwan Singh Mehta Partner

M. No.: 530567

Place: SAHARANPUR Date: 29/08/2023

(1) Basic (2) Diluted

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New Delhi

ard Acco

for and on behalf of 'MOONGIPA FINANCE LIMITED

KESHWA NAND TIWARI

Director

DIN: 01311641

SARITA GARG Director DIN: 08459302



(Amount in Rs.)

et Conital	As at 31st Ma	arch, 2023	As at 31st Mai	
. Share Capital			No of Shares	Amount
Particulars	No of Shares	Amount	140 01 3111111	
Authorised 30,00,000 Equity Shares of 10 each	3,000,000	30,000,000	2,000,000	20,000,000
squad Subscribed & fully paid up	2,000,000	20,000,000	2,000,000	20,000,000
20,00,000 Equity Shares of 10 each	2,000,000	20,000,000	2,000,000	20,000,000
Subscribed but not fully Paid up	2,000,000	-	-	-
Equity Shares of 10 each	2,000,000	20,000,000	2,000,000	20,000,00
Total				

The company has only one class of equity shares having a par value of Rs. 10 per share. Each holder of equity shares is entitled to one vote per share. In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

.1 The reconciliation of the number of shares outstanding is set (As at 31st N	March, 2023	As at 31 N	larch 2022
	No. of Shares	Amount (Rs.)	No. of Shares	Amount (Rs.)
Particulars	2,000,000	20,000,000	2,000,000	20,000,00
quity Shares at the beginning of the Year	2,000,000	-	-	
the Charge issued during the year		-	-	20,000,00
Lass: Shares Cancelled on buy back of Equity Shares	2,000,000	20,000,000	2,000,000	20,000,00
equity Shares at the end of the Year				

The details of share holders holding more than 5% sh	ares& transactions during the year	rch 2023	As at 31st M	larch, 2022
The details of share holders have g	As at 31st ivia	nr k-ld	Number	% held
Particulars	Number	% held	Teamber.	
eshwa Nand Tiwari arita Garg ahnvi Tiwari Kumar Sambhav Tiwari	3,50,000 8,50,000 2,80,000 1,90,000	17.50% 42.50% 14.00% 9.50%	3,50,000 8,50,000 2,80,000 1,90,000	17.50 42.50 14.00 9.50

Kullidi Saliibile Fire	A	mt in Rs
- Q Cumlus	31-03-2023	31-03-2022
. Reserves & Surplus Particulars		
s. Statutory reserve under section 45-IC of Reserve Bank of India (RBI) Act, 1934		
. Statutory reserve under the	969,283	939,568
. Delawa	444,766	29,715
Opening Balance (+) Addition during the year (20% of current year profits)	1,414,048	969,283
(+) Addition during the year (====================================		
Closing Balance		
Description Description	-	-
b. Securities Premium Reserve:		
Opening Balance	-	-
(+) Addition during the year		-
(-) Utilised during the year		
Closing Balance		
c. Surplus / (Deficit) from Statement of Profit & Loss Account	(476,835)	(595,694
c. Surplus / (Deficit) from Statement	2,223,829	148,573
Opening balance (+) Net Profit/(Net Loss) For the current year		-
(+) Net Profit/(Net Loss) for the same		-
(+) Transfer from Reserves	-	-
(-) Proposed Dividends		-
(-) Tax on Dividend		
(-) Interim Dividends	1,746,993	(447,12
(-) Transfer to Reserves		
Less: Appropriations during the year	444,766	
Transfer to Reserve during the Year	1,302,228	(476,83
Transfer to reserve during and		
Closing Balance	2,716,276	492,44
Total		

Transfer to Statutory Reserve u/s 45-IC of Reserve Bank of India (RBI) Act, 1934 In accordance with the provisions of Section 45 IC of the Reserve Bank of India (RBI) Act, 1934, the company is being a Non-Banking Finance Company (NBFC), 20% of net profit earned during the year has been transferred to Statutory reserve. FOR MOONGIPA FINANCE LIMITED

FOR MOONGIPA FINANCE LIMITED

Director

(Amount in Rs.)

Non-Current	Liabilities
-------------	-------------

Non-Current Liabilities	31-03-2023	31-03-2022
3. Long Term Borrowings	31-03-2525	
Particulars		-
Secured Borrowings		
a) Bond/Debentures		-
b) Term Loans:		-
A) from banks		
B) from other parties c) Long term maturities of finance lease obligations d) Other loans and advances (specify nature)		
Unsecured Borrowings		
a) Term Loans:		
i) from banks		-
ii) from other parties		
b) Deferred payment liabilities	1,000,000.00	-
c) Deposits d) Loans and advances from related parties e) Other loans and advances (specify nature)	-	
e) Other loans and advances (speed)	1,000,000.00	
Total		

La Liabilities (Net)	31-03-2023	31-03-2022
4. Deferred Tax Liabilities (Net) Particulars	-	-
Opening Add: Deferred Tax Liabilities Less: Deffered Tax Assets (if any)		-
Total	-	

Town Liabilities	31-03-2023	31-03-2022
a) Trade Payables	166,000	800,000
b) Others	166,000	800,000
Total		

T Provisions		31-03-2023	31-03-2022
5. Long-Term Provisions	Particulars	-	-
(a) Provision for employee bene (b) Others (specify nature)	îits		
(b) Others (specify nature)	Total	-	

Current Liabilities

7. Short Tern	Borrowings	

Current Liabilities	31-03-2023	31-03-2022
7. Short Term Borrowings Particulars	32 32	
Sucured Borrowings		
a) Loans repayable on demand;	-	
i) from Banks	-	-
ii) from other parties. c) Current maturity of long term borrowings b) Other loans and advances (specify nature)	-	-
<u>Unsucured Borrowings</u> a) Loans repayable on demand;		
ii) from Banks iii) from other parties. b) Loans and advances from related parties	-	
c) Deposits d) Current maturity of long term borrowings e) Other loans and advances (specify nature)		
	-	
Total		

FOR MOONGIPA FINANCE LIMITED

For MOONGIPA FINANCE LIMITED

(Amount in Rs.)

- I Pourbles		31-03-2023	31-03-2022
8. Trade Payables Particulars	#		
A) Total outstanding dues of MSME		-	
-Principal Amount		-	-
-Interest Amount	Sub-Total	-	-
B) Total outstanding dues of creditors and other than MSME		76,440	41,300
a) Expenses Payable		6,250	67,196
c) Statutory Dues		87,429	
i) TDS Payable ii) GST Payable		7,892	
iii) PF/ESI Payable			108,496
d) MD Salary Payable	Sub-Total	178,011	
		178,011	108,496
Total			

rade Payables ageing schedule	Outstandi	ng for periods fro	mdue date of pa	- 2	Total
Particulars	< 1 year	1-2 years	2-3 Years	>3 years	-
	-	-	-		
a) MSME		-	-		
) MSME Others			-	-	
c) Disputed dues-MSME		-	-	-	
d) Disputed dues-Others				-	
	-	-	-		

Other Current Liabilities	31-03-2023	31-03-2022
Particulars	-	-
Current maturities of finance lease obligations		-
) Interest accrued but not due on borrowings		-
Interest accrued and due on borrowings	-	
) Income received in advance	The second secon	
) Uppoid dividends		
the star manay due for refund with interest		
the stand deposits and interest accrued thereon		
a) Unnaid matured debentures and interest accrued the con-		
Other payables (specify nature)	-	
Total		

			(Amount in Rs.)
10. Short Term Provisions		31-03-2023	31-03-2022
10. Short Term Provisions	Particulars	781,345	52,201
a) Provision for Income Tax		1,357,333	
b) Provision for Loan portfolio		2,138,678	52,201
b) Provision for Loan p	Total		

. Capital-Work-in Progress (CWIP)		Amount in CWIP	for a period of		Total
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year	
10100	42 100.	-	-		
a) Projects in progress			Nil		
b) Projects temporarilysuspended					
	_	-	-		

completion schedule		To be comp	leted in	
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year
Particular	VI Teal	-	-	
Project 1	Nil			
Project 2			-	
I	-	-		-

FOT MOONGIPA FINANCE LIMITED

Director

FOR MOONGIPA FINANCE LIMITED

Intangible Assets under Development		Amount in CWIP	for a period of	>3 Year	Total
Particulars	<1 Year	1-2 Year	2-3 Year		
) Projects in progress) Projects temporarilysuspended		Nil		-	

angible assets under development completio		To be comp		>3 Year
Particulars	<1 Year	1-2 Year	2-3 Year	75 100
a) Project 1		Nil		
b) Project 2		-		

	31-03-2023	31-03-2022
Non Current Investments Particulars	-	•
a) Investment property		
h) Investments in Equity Instruments		
c) Investments in preference shares d) Investments in Government or trust securities	-	-
a) Investments in debentures or bonus		
fi Investments in Mutual Funds		
g) Investments in partnership firms h) Other non-current investments (specify nature)		
h) Other non-current investments (5500)	-	
Total		

(8144)	31-03-2023	31-03-2022
.5. Deferred Tax Assets (Net) Particulars		-
pening Add: Deferred Tax Assets Less: Deffered Tax Liabilities (if any)		
Total	-	

a A benease	31-03-2023	31-03-2022
Long Term Loans & Advances Particulars	-	-
) Capital Advances c) Loans and advances to related parties (giving details thereof) c) Other loans and advances (specify nature) che above shall also be separately sub-classified as: secured, considered good Unsecured, considered good		
Doubtful Total	-	

A Accets		31-03-2023	31-03-2022
7. Other Non-Current Assets Particulars			
Secured, considered good			
Unsecured, considered good			-
Doubtful	##	10,000	
a) Long-Term Trade Receivables			-
b) Security Deposits c) Debts due by Directors or other officers of the company		400,000	400,00
d) Others (specify nature)		410,000	400,00
Total			

rade Receivable ageing schedule	- 0	utstanding for p	eriods from due	date of payment	>3 years	Tota
	< 6 Months	6 M to 1 year	1-2 years	2-3 years	-	-
Particulars	< B IVIORERS	-	-	-		-
a) Undisputed-Considered good		-	- 1		-	-
a) Undisputed-Considered doubtful		-	-			-
o) Disputed-Considered good		-			-	-
c) Disputed-Considered doubtful			-	-	-	
	-	-				

FOR MOONGIPA FINANCE LIMITED:

For MOONGIPA FINANCE LIMITED

. Current Investments	31-03-2023	31-03-2022
Particulars	31 03 2020	
a) Investments in Equity Instruments		
) Investments in Preference Shares		
) Investments in Government or trust securities		
d) Investments in Debentures or Bonds		
) Investments in Mutual Funds		
Investments in partnership firms		
Other investments (specify nature)		
Total		

19. Inventories	31-03-2023	31-03-2022
Particulars	31-03-2023	92 00
(i) Inventories		
a) Raw Materials		
b) Work-in-progress		
c) Finished Goods		
d) Stock-in-Trade (in respect of goods acquired for trading)		
e) Stores and Spares		
f) Loose Tools		
 g) Others (specify nature) ii) Goods-in-transit shall be disclosed under the relevant sub-head of inventories. 		
Total		

20. Trade Receivables Particulars	31-03-2023	31-03-2022
Secured, considered good <u>Unsecured, considered good</u> i) Aggregate amount of Trade Receivables ###	-	-
ii) Debts due by directors or other officers of the company Trade receivables shall be sub-classified as: Doubtful		
Total		-

#Trade Receivable ageing schedule	Outstanding for periods from due date of payment				g for periods from due date of payment	
Particulars	< 6 Months	6 M to 1 year	1-2 years	2-3 years	>3 years	Total
a) Undisputed-Considered good b Undisputed Trade Receivables – which have significant increase in credit risk	-	-	•	*		
c) Undisputed Trade Receivables – credit impaired		-		•		1
d) Disputed Trade Receivables—considered good e) Disputed Trade Receivables — which have	•	-	-	-		
significant increase in credit risk f) Disputed Trade Receivables – credit impaired		-				
otal		-	-	-	-	-



For MOONGIPA FINANCE LIMITED

Director

FOR MOONGIPA FINANCE LIMITED

Janta Director

(Amount in Rs.)

21. Loans	31-03-2023	31-03-2022
Particulars	3203 2020	
A. Loans		
i) Bills Purchased and Bills Discounted	-	
ii) Loans repayable on Demand	_	
iii) Term Loans		
iv) Leasing and Hire Purchase		
v) Factoring		_
vi) Others (to be specified)		
a) SHG and JLG Loan	23,047,212	10,651,463
b) SME Loans	23,047,212	10,651,463
Gross Total-A	25,017,122	-
Less: Impairment loss allowance		
	23,047,212	10,651,463
Total Net		

(Amount in Rs.)

*Summary of Loan Outstanding and Provisioning as per RBI Guidelines:	as on March 31, 2023		as on March 31, 2022	
Assets Classification (as per RBI NBFC Directions)	Loan Outstanding	Provisions	Loan Outstanding	Provisions
	23.047.212	230,299.00	10,651,463	106,514.63
Standard Assets (A)	25,047,222	200,200		
Sub-Standard (B)				
Doubtful (C) Total (A+B+C)	23,047,212	230,299	10,651,463	106,515

(Amount in Rs.)

		(Amount in Ns.)
22. Cash and Cash Equivalents	31-03-2023	31-03-2022
Particulars	0.00	
(i) Cash and Cash equivalents	885,901	8,604,840
a) Balances with banks	-	
b) Cheques, drafts on hand;	65,901	1,468,253
c) Cash on hand	-	
d) Others (specify nature)	-	
(ii) Earmarked balances with banks		
(iii) Margin money or security against the borrowings		-
(iv) Repatriation restrictions		
(v) Bank deposits with more than twelve months maturity		
a) Face Value		
b) Accrued Interest	951,802	10,073,093
Total		

3. Short Term Loans & Advances-Others	31-03-2023	31-03-2022
Particulars		-
a) Loans and advances to related parties	1	
Secured, considered good		
Unsecured, considered good		-
b) Loans and advances due by directors or other officers of the company		-
c) Loans to Staff		
ne above shall also be sub-classified as:		
Doubtful		
Total	-	-

(Amount in Rs.)

		1, 11,10,0111,
Other Current Assets	31-03-2023	31-03-2022
Particulars	275,604	274,530
) TDS Receivable	232,127	54,059
) Interest accrued but not received yet		-
C) GST Input Receivable	800,000	-
I) Advance Tax Paid	477,950	
e) Fees Commission receievable from Arohan	4,271	
e) Other Assets	1,789,952	328,58
Total		

FOR MOONGIPA FINANCE LIMITED

Director

FOR MOONGIPA FINANCE LIMITED

(Amount in Rs.) As on As on 31-03-2022 **Particulars** 31-03-2023 25. Revenue from Operations 1,167,111 5,245,184 a) Interest on Loans Portfolio 143,627 329,373 b) Other financial services 1,002,783 c) Fees/ Commision from Arohan 1,310,738 6,577,340 Total 26. Other Income a) Other Interest Income b) Dividend Income 736,841 c) Net gain/loss on sale of investments d) Adjustments to the carrying amount of investments 4,502 d) Other non-operating income (Net of exp. directly attributable) 736,841 4,502 Total 27. Employee Benefits Expense 120,000 633,400 a) Staff Salaries and Labour Wages 12,340 b) Bonus 100,000 900,000 c) Director's Remuneration 46,818 d) Incentive 135,500 e) Other Allowances 10,316 f) Employees provident fund, ESI & admn. Exp. 220,000 1,738,374 **Total** 28. Finance Costs 671,961.00 68,816.00 a) Interest Expense 671,961.00 68,816.00 **Total** 29. Other Expenses 6,076 19,618 a) Bank Charges 11,800 58,100 b) Professional Fees 2,793 23,108 c) Dmat Charges 10,318 15,835 d) Late Fees on Statutory dues 129 e) Stamp Duty 264 f) STT Charges 47,984 g) Written Off 2,256 h) Trade License 5,900 i) Annual Membership 10,080 j) Advertisement Expenses 768,723 42,597 k) Bad debts Written Off 4,476 I) Stationery & printed forms etc. 75,000 65,100 m) ROC fees 6,062 n) GST Credit Exp u/s 17(4) 129,800 o) MFI Grading Expenses 1,969 p) Misc. & Other Expenses 1,357,333 q) Provision for losses made against MFI advances 1,739,978 925,343 Sub-Total-A **Payament to Auditors** 29,500 29,500 a) Audit fees b) for Taxation Matters c) for Company law matters d) for management services & others e) for Reimbursement of Expenses

Total



Sub-Total-B (A+B)
 29,500
 29,500

 1,769,477.97
 954,842.63

For MOONGIPA FINANCE LIMITED

Director

For MOONGIPA FINANCE LIMITED

Directors

Director

NOTES ON FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH,2023

SCHEDULE "11" Property Plant & Equipment and Intangible Assets

ıt	T				ı	1 1	1			
-	31/03/2023	,								
Net Block as	at 31/03/2022		1	1	1	1 1				
	Unto 31/03/23 at 31/03/2022			1	1	1		1		
Denreciation	1 1 3otmont	d Adjustiment					1	1		
Donne	nebu	Upto 01/04/22 For the Period Adjustment	1 1				1	1		
		Upto 01/04/22	1 1		1		1	'		
Carad	10010	Gross Block	1 - 1		ı	1 1				
SCHEDULE II III		Disposal			1			-		
SCHEDUL		Additions			1		1			
		Gross Block as at 01/04/2022	1	1	1				1	
		PARTICULARS	i) Property, Plant and Equipment a) Computer & Comp. Peripherals	b) Furniture and Fixtures	Sub-Total	ii) Intangible assets	a) Goodwill b) Brand/Trademarks Sub-Total		TOTAL	Previous Year

For and on behalf of the Board of Directors of MOONGIPA FINANCE LIMITED

SARITA GARG DIN: 08459302 Director

> KESHWÁ NAND TIWARI DIN: 01311641 Director

4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

Amount in Rs.

	Por the real 200-	For the Year Ended March 31, 2022	
sh Flow Statement	March 31, 2023	Waren 31, 2022	
ish flows from operating activities A	3,005,174	200,775	
Profit/ (loss) before taxation and after prior period items	3,003,174		
Profit (loss) before taxation and			
ljustments for Provision on loan portfolio			
Deferred Tax Assets		-	
Depreciation and amortization expense	3,005,174	200,775	
parating profit before working capital changes	(12,395,749)	18,876,902	
(Increase)/ decrease in loans and advances (Portfolio) (Net)	(1,461,364)	(10,250)	
(Increase)/ decrease in others currents assets	(1,461,364)	55,478	
(Increase)/ decrease in trade receivables	(10,000)	933,245	
(Increase)/ decrease in others Non-currents assets	2,086,477	47,823	
(Decrease) / Increase in short term provisions	2,000,11		
(Degrage) / Increase in other current liabilities		•	
(Decrease) / Increase in other Non current asset	69,516	(842,077)	
(Decrease) / Increase in trade payables	(8,705,946)	19,261,896	
Cash from / (used in) operating activities	(781,345)	(52,201)	
Income tax refund/(paid)	(9,487,291)	19,209,695	
Net cash from /(used in) operating activities	(),101,321		
B B			
Cash flows from investing activities	-	4,600,000	
Purchase of Property, Plant and Equipment	-	4,600,000	
(Decrease) / Increase in Investing Net cash from/(used) in investing activities	-	4,000,000	
Net cash from/(used) in investing determine			
C C			
Cash flows from financing activities			
Issue of equity share capital Securities Premium amount	1 000 000		
Proceeds from long term borrowings (Net)	1,000,000 (634,000)	(15,849,815	
Proceeds from other term liability	(634,000)	(10,0,-	
Proceeds from short term borrowings (Net)	366,000	(15,849,81	
Not each (used in) / provided by financing activities	366,000	(20,000)	
Net change in cash and cash equivalents during the year	(9,121,291)	7,959,88	
Net change in cash and cash equivalent			
(A+B+C) Cash and cash equivalents at the beginning of the year	10,073,093	2,113,21	
Cash and cash equivalents at the segments		10.072.00	
Cash and cash equivalents at the end of the year (Refer note 12)	951,802	10,073,09	

The accompanying notes referred to above form an integral part of these financial statements.

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As per our report of even date

for NSB & ASSOCIATES

(Chartered Accountants)

ICAI Firm Regn. No: 023043N

Jiwan Singh Mehta

(Partner) ICAI M. No: 530567 Place: SAHARANPUR

Date: 29/08/2023

For and on behalf of the Board of Directors of MOONGIPA FINANCE LIMITED

KESHWA NAND TIWARI Director DIN: 01311641 SARITA GARG Director

DIN: 08459302

4 P.K TAGORE STREET KOLKATA 700006

Ageing Analysis & Provision as on 31st March, 2023

Arohan Financial Services Ltd. Fund

				- 1				
or Losses	Amount	1,119	1,035	992	5,721	1,127,035		
Provision for Losses	Rate	1	2%	10%	15%			
	2023	O/S Balance(Prin.) as on 31st Ivial cit, 2023		7 655	38.140	112 017.784		
		No. of Loans	3,923				3,930	
Alona in the second in the sec		Doired Parions	Ageing Force	Current loan with the pass of	0-30 day past due	31-60 day past due	61-90 day past due	lotal

PROVISION ON LOANS DISBURSED BY CO. THROUGH ITS OWN /BORROWED FUNDS as on 31.03.2023 as generated from the computer software being used by the company and authenticated by the management of the company following is the company of ageing analysis and provision PROVISION ON LOANS DISBURSED BY CO. THROUGH ITS OWN /BORROWED FUNDS as on 31.03.2023

against losses in micro credit advances:-

As at 31st Mars a O/S Balance 49 23,029,88 1 17,32 150 23,047,21	
33 O Cu	



FOR MICONGINA FINANCE LIMITED

TO MECHGIPA FINANCE LIMITED

Name of the Non-Banking Financial Company

Address of the Company

Registration number (as given by RBI)

Classification of the company (as given by RBI)

: MOONGIPA FINANCE LIMITED

CIN: U74899WB1995PLC159593

: Corporate Office at: Q.NO.19, MANGAL NAGAR SAHARANPUR, UTTAR

PRADESH SAHARANPUR 247001 UP : B-5.07040 dated April 25, 2017

: NBFC

Net Owned Fund MOONGIPA FINANCE LIMITED

em	Item Name	Item Code	Amount (In Lakhs)
lo.	Rem (take)		
1 (Capital Funds – Tier <u>I</u>	311	200.00
1 3	(1) Postdown Equity Capital	312	-
-	(ii) Preference shares to be compulsorily convertible into equity	313	27.16
-	(iii) Free reserves	020	
-	(i) General Reserves		-
-	(4		-
	(iii) Capital Reserves (representing surplus on sale of assets field in separate essenting		-
	(iv) Debenture Redemption Reserve		-
	(v) Capital Redemption Reserve		12.86
	(vi) Credit Balance in P & L Account		14.10
	(vii) Statutory Reserves as per RBI's Prudential Norms	310	227.16
_	Total (311+312+313)	321	
2	(i) Accumulated balance of loss		-
3	(ii) Deferred Revenue Expenditure	322	
	(ii) Deferred Revenue Experience	323	
	(iii) Other Intangible Assets Total (321 +322+ 323)	320	227.10
4		330	227.1
5	Owned Fund (310 - 320) Book Value of Investments in shares of :		-
6		341	-
	(i) Subsidiaries	342	-
	(ii) Companies in the same Group (iii) Other non-banking financial companies (Details in Annexure no. I)	343	-
	(iii) Other non-banking financial companies (because in the same and a financial companies)		-
7	Book value of investment in debentures and bonds of :	344	-
	(i) Subsidiaries	345	-
	(ii) Companies in the same Group		
8	(ii) Companies in the same Group Outstanding loans and advances including bills purchased/ discounted, inter-corporate	346	-
	(I) C. L-idiagios	347	-
	(i) Subsidiaries (ii) Companies in the same Group (Details in Annexure no II)	340	-
9	Total (241 to 347)	351	-
10	11 240 in excess of 10% of item 330 above	350	227.
11	16 -4 (220, 251)		

for NSB& ASSOCIATES

Chartered Accountants FRN: 023043N

Jiwan Singh Mehta Partner

M. No.: 530567

Place: New Delhi Date: 29/08/2023 For and on behalf of the Board of Directors of MOONGIPA FINANCE LIMITED

KESHWA NAND TIWARI Director

DIN: 01311641

SARITA GARG Director DIN: 08459302

NOTE:

- 1. "Free Reserves" mentioned under item 1(iii) above shall include the balance in the Share Premium Account, Capital and Debenture Redemption Reserves and any other Reserve shown or published in the Balance Sheet and created through an allocation of Profits (including credit balance of Profit & Loss Account) but not being :
- (i) a Reserve created for repayment of any future liability or for depreciation of assets or for provision against non-performing assets / bad debts; or
- (ii) a Reserve created by Revaluation of the Assets of the Company.

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- (i) in the case of hire purchase asset, the amount of future instalments receivable reduced by the balance of the unmatured 2. Hire Purchase and Lease Finance mean:
- (ii) in the case of lease assets, the depreciated book value of the lease asset plus/minus the balance in the lease adjustment

Amount due but not received should be added in both the cases.

4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

BALANCE SHEET AS AT 31st MARCH, 2023 (Amount in Rs.) As at 31 March 2022 As at 31 March 2023 Note No. **PARTICULARS** (I) EQUITY & LIABILITIES (1) Shareholders' Funds 20,000,000 20,000,000 1 a) Share Capital 492,447 2,716,276 2 b) Reserves & Surplus c) Money received against share warrants 20,492,447 22,716,276 (2) Share Application Money Pending Allotment (3) Non Current Liabilities 1,000,000 3 a) Long Term Borrowings 4 b) Deferred tax liabilities (Net) 800,000 166,000 5 c) Other Long Term Liabilities 6 d) Long-term provisions (4) Current Liabilities 7 a) Short Term Borrowings 8 b) Trade Payables i) Total outstanding dues of MSME 108,496 ii) Total outstanding dues of creditors and other than MSME 178,011 9 c) Other Current Liabilities 52,201 2.138,678 10 d) Short Term Provisions 26,198,965 21,453,145 TOTAL Rs. (II) ASSETS (1) Non Current Assets 11 (a) Property Plant & Equipment and Intangible Assets (i) Property, Plant and Equipment (ii) Intangible Assets 12 (iii) Capital work-in-progress 13 (iv) Intangible assets under Development 14 (b) Non Current Investments 15 (c) Deferred Tax Assets (Net) 16 (d) Long Term Loans & Advances 400,000 410,000 17 (e) Other Non-Current Assets (2) Current Assets 18 (a) Current Investments 19 (b) Inventories 20 (c) Trade Receivables 10,651,463 23,047,212 21 (d) Loans 10,073,093 951,802 22 (e) Cash and Cash Equivalents

The notes referred to above are an integral part of the Financial Statements. Figures in brackets represent losses, if any.

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In terms of our Report of even date

for NSB&ASSOCIATES

(f) Short Term Loans & Advances-Others

(g) Other Current Assets

Chartered Accountants RN: 023043N

Jiwan Singh Mehta Partner

M. No.: 530567

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23

24

TOTAL Rs.

for and on behalf of 'MOONGIPA FINANCE LIMITED

1,789,952

26,198,965

328,589

21,453,145

KESHWÁ NAND TIWARI

Director

DIN: 01311641

SARITA GARG
Director
DIN: 08459302

KOLKKIP

Place: SAHARANPUR Date: 29/08/2023

4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

STATEMENT OF PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31st MARCH, 2023

(Amount in Rs.)

		As at 31 March 2023	As at 31 March 2022
Particulars	Note No.		
	25	6,577,340	1,310,738
I. Revenue from Operations	25 26	4,502	736,841
II. Other Income	20		2,047,579
III. Total Income (I + II)		6,581,842	
IV. EXPENSES			
IV. EAPENGES		1,738,374	220,000
Employee Benefits Expense	27	68,816	671,961
Finance Costs	28	-	
Provision on Loan portfolio	41		-
Depreciation and Amortisation Expenses	11	1,769,478	954,843
Other Expenses	29	-//	
Office Exponent		3,576,668	1,846,804
TOTAL EXPENSES			
		3,005,174	200,775
V. Profit before Exceptional and Extraordinary items a	ind Tax (III - IV)	3,000,2	
VI Exceptional Items		3,005,174	200,775
VII. Profit before Extraordinary items and Tax (V - VI)		-	
VIII. Extraordinary Items		3,005,174	200,775
IX. Profit before Tax (VII- VIII)			
X. Tax Expense:		781,345	52,201
(1) Current Tax			
(a) D f d tay	3	2,223,829	148,573
VI Profit (Loss) for the period from continuing opera-	itions (VII-VIII)		-
XII Profit/(loss) from discontinuing operations			-
= 5and of discontinuing operations		-	-
XIV. Profit/(loss) from Discontinuing operations (arte	er tax) (XII-XIII)	2,223,829	9 148,573
XV. Profit (Loss) for the period (XI + XIV)			
XVI. Earnings per equity share:		1.11	1 0.0
(1) Basic		1.11	0.0
(2) Diluted			_

The notes referred to above are an integral part of the Financial Statements. Figures in brackets represent losses, if any.

In terms of our Report of even date

for NSB& ASSOCIATES

Chartered Accountants FRN: 023043N

> Jiwan Singh Mehta Partner

M. No.: 530567

KESHWA NAND TIWARI

Director

DIN: 01311641

SARITA GARG

Director DIN: 08459302

Place: SAHARANPUR Date: 29/08/2023

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for and on behalf of 'MOONGIPA FINANCE LIMITED

(Amount in Rs.)

1. Share Capital	As at 31st M	arch, 2023	As at 31st Ma	rch, 2022
Particulars	No of Shares	Amount	No of Shares	Amount
Authorised 30,00,000 Equity Shares of 10 each	3,000,000	30,000,000	2,000,000	20,000,000
Issued, Subscribed & fully paid up 20,00,000 Equity Shares of 10 each	2,000,000	20,000,000	2,000,000	20,000,000
	2,000,000	20,000,000	2,000,000	20,000,000
Subscribed but not fully Paid up Equity Shares of 10 each		-	-	-
Total	2,000,000	20,000,000	2,000,000	20,000,000

Term/ Rights attached to Equity shares:

The company has only one class of equity shares f.aving a par value of Rs. 10 per share. Each holder of equity shares is entitled to one vote per share. In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

1.1 The reconciliation of the number of shares outstanding is set out below:

1.1 The reconciliation of the number of shares outstanding is set ou	As at 31st N	March, 2023	As at 31 N	/larch 2022
Particulars	No. of Shares		No. of Shares	Amount (Rs.)
	2,000,000	20,000,000	2,000,000	20,000,000
Equity Shares at the beginning of the Year Add: Equity Shares issued during the year	2,000,000	-	-	
Add: Equity Shares issued during the year	-	-	*	
Less: Shares Cancelled on buy back of Equity Shares Equity Shares at the end of the Year	2,000,000	20,000,000	2,000,000	20,000,000
Equity shares at the end of the red				

1.2 The details of share holders holding more than 5% shares& transactions during the year are given below: :

The details of share holders holding more than 5% st	As at 31st Ma	arch, 2023	As at 31st N	larch, 2022
Particulars	Number	% held	Number	% held
Keshwa Nand Tiwari Sarita Garg Jahnvi Tiwari Kumar Sambhav Tiwari	3,50,000 8,50,000 2,80,000 1,90,000	17.50% 42.50% 14.00% 9.50%	3,50,000 8,50,000 2,80,000 1,90,000	17.50° 42.50° 14.00° 9.50°

Amt in Rs 2. Reserves & Surplus 31-03-2022 31-03-2023 Particulars a. Statutory reserve under section 45-IC of Reserve Bank of India (RBI) Act, 1934 969,283 939,568 Opening Balance 29,715 444,766 (+) Addition during the year (20% of current year profits) 969,283 1,414,048 Closing Balance b. Securities Premium Reserve: **Opening Balance** (+) Addition during the year (-) Utilised during the year Closing Balance c. Surplus / (Deficit) from Statement of Profit & Loss Account (476,835) (595,694) Opening balance 148,573 2,223,829 (+) Net Profit/(Net Loss) For the current year (+) Transfer from Reserves (-) Proposed Dividends (-) Tax on Dividend (-) Interim Dividends (-) Transfer to Reserves (447, 121)1,746,993 Less: Appropriations during the year 29,715 444,766 Transfer to Reserve during the Year 1,302,228 (476,835)Closing Balance 492,447 2,716,273 Total

Transfer to Statutory Reserve u/s 45-IC of Reserve Bank of India (RBI) Act, 1934

In accordance with the provisions of Section 45 IC of the Reserve Bank of India (RBI) Act, 1934, the company is being a Non-Banking Finance Company (NBFC), 20% of net profit earned during the year has been transferred to Statutory reserve.

FOR MOONGIPA FINANCE LIMITED

FOR MOONGIPA FINANCE LIMITED

(Amount in Rs.)

Non-Current Liabilities

Non-Current Liabilities		
3. Long Term Borrowings	31-03-2023	31-03-2022
Particulars	The second secon	
Secured Borrowings	-	-
a) Bond/Debentures		
b) Term Loans:		-
A) from banks	-	-
B) from other parties	-	-
c) Long term maturities of finance lease obligations		-
d) Other loans and advances (specify nature)		
Unsecured Borrowings		
a) Term Loans:	-	
i) from banks	-	
ii) from other parties	-	-
b) Deferred payment liabilities	-	-
c) Deposits	1,000,000.00	-
d) Loans and advances from related parties e) Other loans and advances (specify nature)		-
	1,000,000.00	-
Total		

Deferred Tax Liabilities	31-03-2023	31-03-2022
Particulars	-	-
pening		-
Add: Deferred Tax Liabilities Less: Deffered Tax Assets (if any)		
		-
Total		

Other Long Term Liabilities		31-03-2023	31-03-2022
	Particulars	-	-
) Trade Payables		166,000	800,000
o) Others			
		166,000	800,000
	Total		

ong-Term Provisions	31-03-2023	31-03-2022
Particulars		
a) Provision for employee benefits b) Others (specify nature)		
Total		

Current Liabilities

Current Liabilities 7. Short Term Borrowings	31-03-2023	3	31-03-2022
Particulars	31-03 2020		
Sucured Borrowings			
a) Loans repayable on demand;		-	-
i) from Banks		-	
ii) from other parties.		-	
c) Current maturity of long term borrowings		-	*
b) Other loans and advances (specify nature)			
Unsucured Borrowings			
a) Loans repayable on demand;		-	-
i) from Banks		-	
ii) from other parties.		-	
b) Loans and advances from related parties		-	-
c) Deposits		-	
d) Current maturity of long term borrowings		-	
e) Other loans and advances (specify nature)			
		-	
Total			



For MOONGIPA FINANCE LIMITED. FOR MOONGIPA FINANCE LIMITED

Director

(Amount in Rs.)

0	Trade	Pava	ble
o.	Hauc	1 01 9 0	

			31-03-2023	31-03-2022
3. Trade Payables	Particulars	#		
A) Total outstanding dues of MSME			-	-
-Principal Amount		Sub-Total	-	-
-Interest Amount 3) Total outstanding dues of creditors and	other than MSME		76,440	41,300
a) Expenses Payable			6,250	67,196
c) Statutory Dues i) TDS Payable			87,429 7,892	
ii) GST Payable iii) PF/ESI Payable		c h Total	178,011	108,496
d) MD Salary Payable		Sub-Total	178,011	108,496
Total				

de Payables ageing schedule	Outstandi	ng for periods fro	made date of po	>3 years	Total
Particulars	< 1 year	1-2 years	2-3 Years	23 years	
Particulars	- Liyeui	-	-		
MSME			-		
MSME Others			-	4	
Disputed dues-MSME					
Disputed dues-Others				-	
	-	-			

	31-03-2023	31-03-2022
ther Current Liabilities Particulars	-	
Current maturities of finance lease obligations		
accrued but not due on borrowns		
Interest accrued and due on borrowings Income received in advance		
. 0 11 - 40		
Application money due for refund with interest accrued thereon		
Unpaid matured deposits and interest accrued thereon Unpaid matured debentures and interest accrued thereon		
) Other payables (specify nature) Total	-	

02 2022	
1-03-2023	31-03-2022
781,345	52,201
1,357,333	
2,138,678	52,201

Capital-Work-in Progress (CWIP)		Amount in CWIP	for a period of	2 Vans	Total
		1-2 Year	2-3 Year	>3 Year	
Particulars	<1 Year	-	-	-	
) Projects in progress			Nil		
p) Projects temporarilysuspended				-	
	-	-	-		

IP completion schedule		To be comp	oleted in	>3 Year
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Teal
Particulars	- 100.	-	-	
) Project 1		Nil		
) Project 2				
	The state of the s	-		

FOR MOONGIPA FINANCE LIMITED

For MOONGIPA FINANCE LIMITED

January

Director

Director

3. Intangible Assets under Development	Α Α	mount in CWIP	for a period of		Total
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year	
	V11601		-		-
a) Projects in progress b) Projects temporarilysuspended	-	Nil		-	
b) Projects temporarilysuspended					
otal	- ·	-	-		

tangible assets under development completion	To be completed in				
Particulars	<1 Year	1-2 Year	2-3 Year	>3 Year	
			-		
a) Project 1		-Nil			
b) Project 2					
	-	-	-		

Non Current Investments	31-03-2023	31-03-2022
Particulars		-
a) Investment property	-	and the same
) Investments in Equity Instruments		
-) Investments in preference shares		
d) Investments in Government or trust securities	-	
e) Investments in debentures or bonds		
nvestments in Mutual Funds		
nvestments in partnership firms		
h) Other non-current investments (specify nature)		
	-	
Total		

5. Deferred Tax Assets (Net)	31-03-2023	31-03-2022
Particulars	32 03 2020	-
pening		
Add: Deferred Tax Assets Less: Deffered Tax Liabilities (if any)	•	
Total	-	

Long Term Loans & Advances	31-03-2023	31-03-2022
Particulars	-	
Capital Advances		
) Loans and advances to related parties (giving details thereof)) Other loans and advances (specify nature)		
The above shall also be separately sub-classified as: Secured, considered good		
Insecured, considered good		
Doubtful Total		

Other Non-Current Assets		31-03-2023	31-03-2022
Particulars			
Secured, considered good Unsecured, considered good			
Doubtful a) Long-Term Trade Receivables	##	10,000	
b) Security Deposits c) Debts due by Directors or other officers of the company d) Others (specify nature)		400,000	400,00
Total		410,000	400,000

#Trade Receivable ageing schedule		Outstanding for p	eriods from due	date of payment		Total
Particulars	< 6 Months	6 M to 1 year	1-2 years	2-3 years	>3 years	-
		-	-	-	*	-
a) Undisputed-Considered good		-	-	- 1		-
b) Undisputed-Considered doubtful		-	A Property	-	*	-
c) Disputed-Considered good c) Disputed-Considered doubtful	-	-	-	-		13
c) Disputed-Considered doubtrus					-	
		-	-		-	-
otal						The state of

SO MOONGIPA FINANCE LIMITED. FO MOONGIPA FINANCE LIMITED

18. Current Investments

. Current Investments Particulars	31-03-2023	31-03-2022
a) Investments in Equity Instruments	•	
b) Investments in Preference Shares		-
c) Investments in Government or trust securities		-
d) Investments in Debentures or Bonds	•	-
e) Investments in Mutual Funds		-
f) Investments in partnership firms	•	-
g) Other investments (specify nature)		
Total	-	

19 Inventories

Particulars	31-03-2023	31-03-2022
Particulars		
(i) Inventories		
a) Raw Materials		
b) Work-in-progress		
c) Finished Goods		
d) Stock-in-Trade (in respect of goods acquired for trading)		
e) Stores and Spares		-
f) Loose Tools		
g) Others (specify nature)	-	-
ii) Goods-in-transit shall be disclosed under the relevant sub-head of inventories.		
Total	-	

20. Trade Receivables

Particulars		31-03-2023	31-03-2022
Secured, considered good	100		
Unsecured, considered good			
i) Aggregate amount of Trade Receivables	###		
i) Debts due by directors or other officers of the company		-	
Trade receivables shall be sub-classified as:			
Doubtful			
Total		-	-

###Trade Receivable ageing schedule

##Trade Receivable ageing schedule		Outstanding for po	eriods from due	date of payment		Tota
Particulars	< 6 Months	6 M to 1 year	1-2 years	2-3 years	>3 years	100
a) Undisputed-Considered good b Undisputed Trade Receivables – which have significant increase in credit risk		-			•	
c) Undisputed Trade Receivables – credit impaired		-	-			-
d) Disputed Trade Receivables—considered good e) Disputed Trade Receivables — which have		-			-	
significant increase in credit risk f) Disputed Trade Receivables – credit impaired						
				-		-

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For MCONGIPA FINANCE LIMITED

For MOONGIPA FINANCE LIMITED

Director

Director

(Amount in Rs.)

	31-03-2023	31-03-2022
21. Loans Particulars		
A. Loans i) Bills Purchased and Bills Discounted ii) Loans repayable on Demand iii) Term Loans iv) Leasing and Hire Purchase y) Factoring		
vi) Others (to be specified)	23,047,212	10,651,463
a) SHG and JLG Loan	23,047,212	100
b) SME Loans Gross Total-A	-	
Less: Impairment loss allowance	23,047,212	10,651,463
Total Net	3	

(Amount in Rs.)

Summary of Loan Outstanding and Provisioning as per RBI Guidelines:	as on March 31, 2023		as on March 31, 2023 as on March 31, 202		31, 2022
DRI NIBEC Directions	Loan	Provisions	Loan Outstanding	Provisions	
Assets Classification (as per file	Outstanding		10,651,463	106,514.63	
	23,047,212	230,299.00	10,631,403		
Standard Assets (A)					
Sub-Standard (B)				106,515	
Doubtful (C) Total (A+B+C)	23,047,212	230,299	10,651,463	106,515	

(Amount in Rs.)

		(Amount in No.)
22. Cash and Cash Equivalents	31-03-2023	31-03-2022
22. Cash and Cash Equivalents Particulars		
i) Cash and Cash equivalents	885,901	8,604,840
a) Balances with banks		1,468,253
b) Cheques, drafts on hand;	65,901	1,408,233
c) Cash on hand		-
d) Others (specify nature)		-
(ii) Earmarked balances with banks (iii) Margin money or security against the borrowings		
(iv) Repatriation restrictions (v) Bank deposits with more than twelve months maturity		
	_	-
a) Face Value b) Accrued Interest	951,802	10,073,09
Total		

3. Short Term Loans & Advances-Others	31-03-2023	31-03-2022
Short Term Loans & Advances Particulars	-	-
a) Loans and advances to related parties		
Secured, considered good		
	2-1-12-6	
Unsecured, considered good b) Loans and advances due by directors or other officers of the company		
c) Loans to Staff		
e above shall also be sub-classified as:		
Doubtful		
Total	-	

(Amount in Rs.)

		Amount
A Accepte	31-03-2023	31-03-2022
Other Current Assets Particulars	275,604	274,530
A TOS Deceivable	232,127	54,059
TDS Receivable) Interest accrued but not received yet		7
) Interest accrued but not reserve	800,000	
C) GST Input Receivable	477,950	
a) Advance Tax Paid e) Fees Commission receievable from Arohan	4,271	-
	1,789,952	328,58
e) Other Assets Total		

FOR MOONGIPA FINANCE LIMITED

FOR MOONGIPA FINANCE LIMITED

(Amount in Rs.)

		As on	As on
Particulars		31-03-2023	31-03-2022
25. Revenue from Operations			
a) Interest on Loans Portfolio		5,245,184	1,167,111
b) Other financial services		329,373	143,627
c) Fees/ Commission from Arohan	_	1,002,783	
Total		6,577,340	1,310,738
26. Other Income			
a) Other Interest Income		-	
b) Dividend Income			736,841
c) Net gain/loss on sale of investments			750,841
d) Adjustments to the carrying amount of investments		4,502	
d) Other non-operating income (Net of exp. directly attributable) Total		4,502	736,841
27. Employee Benefits Expense		633,400	120,000
a) Staff Salaries and Labour Wages		12,340	-
b) Bonus		900,000	100,000
c) Director's Remuneration		46,818	-
d) Incentive		135,500	
e) Other Allowances		10,316	
f) Employees provident fund, ESI & admn. Exp. Total	Γ	1,738,374	220,000
Total	_		
28. Finance Costs		68,816.00	671,961.00
a) Interest Expense Total		68,816.00	671,961.00
Total	_		
29. Other Expenses		19,618	6,076
a) Bank Charges		58,100	
b) Professional Fees		23,108	
c) Dmat Charges		15,835	
d) Late Fees on Statutory dues		-	129
e) Stamp Duty			264
f) STT Charges			47,984
g) Written Off		-	2,256
h) Trade License		5,900) -
i) Annual Membership		10,080) -
j) Advertisement Expenses		42,597	768,723
k) Bad debts Written Off		4,476	-
I) Stationery & printed forms etc.		65,100	75,000
m) ROC fees		6,062	2 -
n) GST Credit Exp u/s 17(4)		129,800	0 -
o) MFI Grading Expenses p) Misc. & Other Expenses		1,969	9 -
q) Provision for losses made against MFI advances		1,357,33	
d) Provision for losses made against the	Sub-Total-A	1,739,97	8 925,343
Payament to Auditors		29,50	0 29,500
a) Audit fees		,	
b) for Taxation Matters c) for Company law matters		-	•
d) for management services & others		-	•
e) for Reimbursement of Expenses	Sub-Total-B	29,50	0 29,500
Total S	Sub-Total-b	1,769,477.9	



A FINANÇE LIMITED.

FOR MOONGIPA FINANCE LIMITED

Directors



NOTES ON FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH, 2023

SCHEDULE "11" Property Plant & Equipment and Intangible Assets

Net Block as at 31/03/2023	1		1 1	1		of Directors of
Net Block as Net Block as N	0.31/03/23	1 1	,			For and on behalf of the Board of Directors of
Depreciation	Upto 01/04/22 For the Period Adjustment Upto	1 1 1				ASS A
SCHEDULE "11" Property Plant & Equipment	Gross Block	1 1 1				
E "11" P	Disposal				-	
SCHEDUL	Additions		1			
	Gross Block as at 01/04/2022	1 1	1		1	
	PARTICULARS	i) Property, Plant and Equipment a) Computer & Comp. Peripherals b) Furniture and Fixtures	Sub-Total	ii) Intangible assets a) Goodwill b) Brand/Trademarks Sub-Total	TOTAL	Previous Year

MOONGIPA FINANCE LIMITED For and oil bei



DIN: 01311641 Director

SARITA GARG doub

DIN: 08459302

Ageing Analysis & Provision as on 31st March, 2023 4 P.K TAGORE STREET KOLKATA 700006

Arohan Financial Services Ltd. Fund

				_					
	or Losses	Amount	1,119,513	1,035	166	5,721	1,127,035		
	Provision for Losses	Rate	1%	2%	010%	15%			
		21ct March 2023	O/S Balance(Prin.) as on 3131 Walch, 201288		7.655	38.140	112 017.784		
1			No. of Loans	3,923				3,930	
Aronan Filialicial Scivices Esta			Agoing Period	Agenis (see a set dues)	Current loan with the	0-50 day past due	31-50 day past due	61-90 day past dat	lotal

PROVISION ON LOANS DISBURSED BY CO. THROUGH ITS OWN /BORROWED FUNDS as on 31.03.2023 as generated from the computer software being used by the company and authenticated by the management of the company following is the company of ageing analysis and provision PROVISION ON LOANS DISBURSED BY CO. THROUGH ITS OWN /BORROWED FUNDS as on 31.03.2023

against losses in micro credit advances:-

As at 31st March 2023 No of loans O/S Balance Rate Provision 949 23,029,885 1% 230,299 1 17,327 17,327	230,299 ANCE LIMITED
As at 31st March 2023 ns O/S Balance Rate P 949 23,029,885 1% 1 17,327	3,047,212 230,29
As at 31st March 2 oans O/S Balance F 949 23,029,885 17,327	950 23,047,212
No of loan	950 23
	ORES
	ASSO O
po	
Ageing Period	
no past due	
(with no past dues)	O-30 days past due 31-60 days past due Total
	0-30 day 31-60 da Total



4 P.K TAGORE STREET KOLKATA 700006

(CIN: U74899WB1995PLC159593) Email id moongipa2022@gmail.com Ph 9997243322

Amount in Rs.

Cash Flow Statement	For the Year Ended March 31, 2023	For the Year Ended March 31, 2022
Cash flows from operating activities A		
Profit/ (loss) before taxation and after prior period items	3,005,174	200,775
Adjustments for		
Provision on loan portfolio		
Deferred Tax Assets	-	
Depreciation and amortization expense	-	•
Operating profit before working capital changes	3,005,174	200,775
(Increase)/ decrease in loans and advances (Portfolio) (Net)	(12,395,749)	18,876,902
(Increase)/ decrease in others currents assets	(1,461,364)	(10,250)
(Increase)/ decrease in trade receivables	-	55,478
(Increase)/ decrease in others Non-currents assets	(10,000)	933,245
(Decrease) / Increase in short term provisions	2,086,477	47,823
(Decrease) / Increase in other current liabilities	-	
(Decrease) / Increase in other Non current asset	69,516	(842,077)
(Decrease) / Increase in trade payables	(8,705,946)	19,261,896
Cash from / (used in) operating activities	(781,345)	(52,201)
Income tax refund/(paid)		
Net cash from /(used in) operating activities	(9,487,291)	19,209,695
Cash flows from investing activities B		
Purchase of Property, Plant and Equipment		4 (00 000
(Decrease) / Increase in Investing	-	4,600,000
Net cash from/(used) in investing activities	-	4,600,000
Cash flows from financing activities C		
Issue of equity share capital	-	•
Securities Premium amount	-	
Proceeds from long term borrowings (Net)	1,000,000	(15.040.015
Proceeds from other term liability	(634,000)	(15,849,815
Proceeds from short term borrowings (Net)	255,000	(15.040.015
Net cash (used in) / provided by financing activities	366,000	(15,849,815
Net change in cash and cash equivalents during the year	(9,121,291)	7,959,880
(A+B+C)	(-,,,	
Cash and cash equivalents at the beginning of the year	10,073,093	2,113,213
Cash and cash equivalents at the end of the year (Refer note 12)	951,802	10,073,093

The accompanying notes referred to above form an integral part of these financial statements.

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As per our report of even date

for NSB & ASSOCIATES

(Chartered Accountants)

ICAI Firm Regn. No: 023043N

Jiwan Singh Mehta (Partner)

ICAI M. No: 530567 Place : SAHARANPUR Date: 29/08/2023 MOONGIPA FINANCE LIMITED

Director

DIN: 01311641

SARITA GARG Director

For and on behalf of the Board of Directors of

DIN: 08459302

Name of the Non-Banking Financial Company

Address of the Company

Registration number (as given by RBI)

Classification of the company (as given by RBI)

: MOONGIPA FINANCE LIMITED

CIN: U74899WB1995PLC159593

: Corporate Office at: Q.NO.19, MANGAL NAGAR SAHARANPUR, UTTAR

PRADESH SAHARANPUR 247001 UP

: B-5.07040 dated April 25, 2017

: NBFC

Net Owned Fund MOONGIPA FINANCE LIMITED

Item	Item Name	Item Code	Amount (In Lakhs)
No.	TO PERMITTANDE DE LA CONTRACTOR DE LA CONT		
1	Capital Funds – Tier 1	311	200.00
	(i) Paid-up Equity Capital	312	-
	(ii) Preference shares to be compulsorily convertible into equity	313	27.16
	(iii) Free reserves		
	(i) General Reserves		-
	(ii) Share Premium		-
	(ii) Share Premium (iii) Capital Reserves (representing surplus on sale of assets held in separate account)		
	(iv) Debenture Redemption Reserve		-
	(v) Capital Redemption Reserve		12.86
	(vi) Credit Balance in P & L Account		14.10
	(vii) Statutory Reserves as per RBI's Prudential Norms	310	227.16
2	Total (311+312+313)	321	-
3	(i) Accumulated balance of loss	322	_
	(ii) Deferred Revenue Expenditure	323	-
	(iii) Other Intangible Assets	320	-
4	Total (321 +322+ 323)	330	227.16
5	Owned Fund (310 - 320)	330	
6	Book Value of Investments in shares of :	341	-
-	(i) Subsidiaries	342	-
	(ii) Companies in the same Group		
_	(iii) Other non-banking financial companies (Details in Annexure no. I)	343	-
7	Book value of investment in debentures and bonds of :		
/	(i) Subsidiaries	344	-
-	(III) Companies in the same Group	345	-
8	(ii) Companies in the same Gloup Outstanding loans and advances including bills purchased/ discounted, inter-corporate		
0	(i) Subsidiaries	346	
-	(ii) Companies in the same Group (Details in Annexure no II)	347	-
9	Total (341 to 347)	340	
10	240 is success of 10% of item 330 above	351	227.10
11	1 (222 254)	350	227.10

for NSB& ASSOCIATES

Chartered Accountants FRN 023043N

Jiwan Singh Mehta Partner

M. No.: 530567 Place: New Delhi Date: 29/08/2023 For and on behalf of the Board of Directors of MOONGIPA FINANCE LIMITED

KESHWA NAND TIWARI Director

DIN: 01311641

SARITA GARG Director DIN: 08459302

NOTE:

- 1. "Free Reserves" mentioned under item 1(iii) above shall include the balance in the Share Premium Account, Capital and Debenture Redemption Reserves and any other Reserve shown or published in the Balance Sheet and created through an allocation of Profits (including credit balance of Profit & Loss Account) but not being :
- (i) a Reserve created for repayment of any future liability or for depreciation of assets or for provision against non-performing assets / bad debts; or
- (ii) a Reserve created by Revaluation of the Assets of the Company.

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- 2. Hire Purchase and Lease Finance mean :
- (i) in the case of hire purchase asset, the amount of future instalments receivable reduced by the balance of the unmatured
- (ii) in the case of lease assets, the depreciated book value of the lease asset plus/minus the balance in the lease adjustment account;

Amount due but not received should be added in both the cases.