

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

(Previously known as Malabar Agri Farmers Producer Company Limited)

CIN: U01111KL2023PTC079725

**Door No.31/397, 2nd Floor, Edasseril Building,
Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala**

Ph:6238064844

Independent Auditors Report

To the Members of

Cordial Gramin Agri Farmers Producer Company Limited

Report On the Financial Statements

Qualified Opinion

We have audited the accompanying Standalone financial statements of **Cordial Gramin Agri Farmers Producer Company Limited ("the Company")** which comprises the Balance Sheet as of March 31, 2025, the Statement of Profit and Loss, (statement of changes in equity) for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by 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, and **Profit**, (changes in equity) for the year ended on that date.

Basis for Qualified Opinion

- i. *The difference between the turnover reported in the Goods and Services Tax (GST) returns and that reported in the books of account is Rs 3,86,934.56.*
- ii. *Impact of clause (i) – Net profit will decrease, and GST liability will increase to the tune of Rs. 69648/- plus interest.*

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

Responsibility of Management for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these standalone 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. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy

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and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Report On Other Legal and Regulatory Requirements

This report does not include a statement on the matters as required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013.since in our opinion and according to the information and explanations given to us, the said Order is not applicable to the Company.

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

1. As requested by Section 143(3) of the Act, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - b) In our opinion, proper account books as required by law have been kept in the Company so far as it appears from our examination of those books.
 - c) The Balance Sheet and the Statement of Profit and Loss dealt with in this Report agree with the books of account.
 - d) In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - e) On the basis of written representations received from the directors as on March 31, 2025, and taken on record by the Board of Directors, none of the directors is disqualified as March 31, 2025, from being appointed as a director in terms of Section 164 (2) of the Act.
 - f) Based on the evidence received the internal financial controls existing are operating effectively.
 - g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of information and according to the explanations given to us:

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- a. The company does not have any pending litigations to disclose the impact on its financial position on its financial statements.
- b. The company did not have any long-term contracts, including derivative contracts for which there were any material foreseeable losses.
- c. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
- d.
- i) The management has represented that other than as disclosed in the notes to accounts, no funds have been advanced or loaned or invested, neither in the form of borrowed fund, share premium nor any other source or kind of funds, by the company to or in any other person/ entity, including the foreign intermediaries, with the understanding, whether recorded in writing or otherwise, that the intermediary shall, directly or indirectly lend or invest in other person or entities identified in any manner whatsoever by or on behalf of the Company or provide any guarantee, security or the like on behalf of the Company.
- ii) The management has represented that, other than those disclosed in the notes to the accounts, no fund have been received by the Company from any person/entity, including foreign entity (Funding Party), with the understanding, whether recorded in writing or otherwise, that the company shall, whether directly or indirectly, lend or invest in other person/entity identified in any manner (Ultimate Beneficiary), whatsoever by or on behalf of such Funding Party or provide any guarantee, security or like on behalf of any other person/entity.
- iii) In our opinion and based on the audit procedures performed, nothing has come to our notice that causes we to believe that the representation under sub clause (i) & (ii) contain any material misstatements.
- e) According to the information and explanation given to us, the Company has not declared or paid dividends during the year.
- f) Based on our examination, which included test checks, the company has used accounting software for maintaining its books of accounts, which has a feature of recording audit trail (edit log) facility and the same operated throughout the year for all relevant transactions recorded in the software. Further, during our audit we did not come across any instance of the audit trail feature being tampered with. [Additionally, the audit trail has been preserved by the company as per the statutory requirements for record retention.]

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As required by section 378ZG, we further report as follows:

- a. Number of debts due along with particulars of bad debts, if any are enclosed.
- b. We have verified the cash balances and securities, and no discrepancies were found on such verification.
- c. Details of assets and liabilities are enclosed.
- d. We have not come across any transactions which appear to be contrary to the provisions of chapter IV.
- e. No loans have been given by the producer company to the directors (other than the company's normal business transactions).
- f. The producer company has not given any donations or subscription during the year.

UDIN: - 25221652BMGFLO5555

Place: Thrissur

Date: 23-08-2025

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BALANCE SHEET AS ON 31-03-2025

Amount in Rs.'00

PARTICULARS	NOTE NO.	31/03/2025	31/03/2024
i. Equity and liabilities			
a. Shareholders fund			
Share Capital	3	1,66,900.00	1,08,531.20
Reserves & Surplus	4	(59,046.43)	(73,261.52)
Share application money pending allotment		-	19,472.20
b. Liabilities			
Non- current liabilities			
Long Term Borrowings	5	38,94,137.21	6,69,382.92
Current liabilities			
Short term Borrowings	6	3,15,362.65	30,742.94
Short term Provisions	7	12,526.85	-
Other Current Liabilities	8	87,962.92	4,21,676.58
TOTAL		44,17,843.19	11,76,544.32
ii. Assets			
Non - current assets			
Property, Plant & Equipment & Intangible Assets			
Property Plant & Equipment	9	1,68,149.52	1,82,575.09
Intangible Assets		739.23	-
Deferred tax assets (net)	10	12,497.97	230.30
Other non- current Assets	11	25,250.00	17,700.00
Current assets			
Cash & its Equivalents	12	4,07,123.04	80,811.20
Short term loans and advances	13	35,30,985.34	8,69,862.11
Other current assets	14	2,73,098.08	25,365.62
TOTAL		44,17,843.19	11,76,544.32

For Cordial Gramin Agri Farmers Producer Company Limited As per our report of even date attached

ASHARAF M M
MANAGING DIRECTOR
(DIN: 08797614)

JOJO VARGHESE
DIRECTOR
(DIN: 08797616)

Place: Ernakulam
Date: 23/08/2025

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STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED ON 31-03-2025

Amount in Rs.'00

PARTICULARS	NOTE NO.	31.03.2025	31.03.2024
INCOME			
(i) Revenue From Operations	15	7,67,730.81	55,564.29
(ii) Other Income	16	47,897.94	5,996.38
Total		8,15,628.75	61,560.67
EXPENSES			
(i) Employee benefit Expenses	17	3,08,160.38	30,716.09
(ii) Finance Cost	18	2,66,884.94	27,993.71
(iii) Depreciation & Amortization	19	53,587.36	10,167.21
(iv) Other Expenses	20	1,84,886.87	66,175.48
Total		8,13,519.55	1,35,052.49
Profit/ Loss before Prior period item, Exceptional and Extra ordinary items			
Less: Prior period Item		2,109.20	(73,491.82)
Profit/(Loss) before Exceptional and Extra ordinary items		2,109.20	(73,491.82)
Less: Exceptional Item		-	-
Profit/(Loss) before Extra-ordinary items		2,109.20	(73,491.82)
Less: Extra-Ordinary Item		-	-
Profit/(Loss) Before Tax		2,109.20	(73,491.82)
Tax Expenses			
(i) Current Taxes		2,210.20	-
(ii) Deferred Taxes (Asset)/Liability		(12,267.67)	(230.30)
(iii) MAT Credit		(2,048.42)	-
Total			
Profit/(Loss) After Taxes		14,215.09	(73,261.52)

For Cordial Gramin Agri Farmers Producer Company Limited As per our report of even date attached

ASHARAF M M
MANAGING DIRECTOR
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JOJO VARGHESE
DIRECTOR
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Place: Ernakulam
Date: 23/08/2025

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Statement of Cash flow for the year ended on 31/03/2025		Amount in '00
Particulars	31/03/2025	31/03/2024
I. Cash flow from Operating Activities		
Net Profit/(Loss) for the Year	2,109.20	(73,261.52)
Add: Depreciation & Amortization	53,587.36	10,167.21
Adjusted profit before change in Working Capital	55,696.55	(63,094.31)
(Increase)/Decrease in Short term loans & Advances	(26,61,123.23)	(8,95,227.73)
(Increase)/Decrease in Deferred Tax asset	-	-
(Increase)/Decrease in Other Current Assets	(2,47,732.46)	(17,930.30)
(Increase)/Decrease in Investment in FD	-	-
Increase/Decrease) in long term borrowings	32,24,754.29	6,69,382.92
Increase/Decrease) in short term borrowings	2,84,619.71	30,742.94
Increase/Decrease) in Other Current Liabilities	(3,33,713.66)	4,21,676.58
Increase/(Decrease) in Short Term Provisions	12,526.85	-
Cash Generated from Operations	2,79,331.49	2,08,644.41
Cash flow from operation before Taxes	3,35,028.05	1,45,550.10
Less: Income Tax Paid	161.78	-
Net Cash flow from Operations	3,34,866.27	1,45,550.10
II. Cash Flow from Investing Activities		
Purchase of Fixed Assets	(39,901.02)	-
Advance paid for Fixed Assets	-	-
Rent Advance Paid	(7,550.00)	-
Cash Flow from Investing Activities	(47,451.02)	-
III. Cash flow from Financing Activities		
Issue of Share Capital	58,368.80	1,08,531.20
Share application money pending allotment	(19,472.20)	19,472.20
Cash flow from Financing Activities	38,896.60	1,28,003.40
Total Cash flow	3,26,311.85	2,73,553.50
Add: Opening Cash & its Equivalent	80,811.20	-
Closing Cash & its Equivalents	4,07,123.04	80,811.20

For Cordial Gramin Agri Farmers Producer Company Limited

As per our report of even date attached

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MANAGING DIRECTOR
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NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED MARCH 31, 2025

1. General Information

To carry on the business of setting up and running poultry farms, cultivation of various agricultural products, processing, organic farming, grading, pooling, handling, marketing, selling, export of finished goods as such or further processing or import of goods produced or services rendered by the company, members or by others for their benefit. Provided that the company may carry on any of the activities specified in this clause either by itself or through other institutions

2. Summary of Significant Accounting Policies

2.1 Presentation and Disclosure of Financial Statements

The Financial Statements of the company have been prepared in accordance with Generally Accepted Accounting Principles in India (Indian GAAP). The company has prepared these Financial Statements to comply in all material respects with Accounting Standards notified under The Companies (Accounting Standards) Rules 2006 (as amended) and the relevant provisions of the Companies Act, 2013. The Financial Statements have been prepared on an accrual basis and under the historical cost convention.

The Company is a Small and Medium Sized Company (SMC) as defined in the general instruction in respect of Accounting Standards notified under the Companies Act, 2013. Accordingly, the company has complied with the Accounting Standards applicable to a Small and Medium Sized Company.

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reporting period. The estimates and assumptions used in the financial statements are based upon the Management's evaluation of the relevant facts and circumstances as on the date of financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. 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.

During the period ended March 31, 2025, the company has complied with the requirements of Revised Schedule III of Companies Act 2013 for the preparation and presentation of its financial statement.

2.2 Property Plant and equipment

Property Plant and equipment are stated at cost less accumulated depreciation/amortization/impairment. The cost includes purchase consideration, financing costs till commencement of commercial production and other directly attributable costs incurred to bring an Asset to its working condition for its intended use. Subsidy received towards specific assets is reduced from the cost of fixed assets. Fixed assets taken on Finance Lease are capitalized. The costs of Assets are not ready for use as at the Balance Sheet date are disclosed under Capital Work-In-Progress.

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2.3 Depreciation on Property Plant and equipment

Depreciation on Property Plant and equipment is calculated on a written down value basis using the rates arrived at based on useful lives prescribed under schedule II of the companies Act, 2013.

2.4 Intangible Assets

Intangible Assets are recorded at the consideration paid for acquisition less accumulated amortization and accumulated impairment, if any. Intangible assets are amortized over their estimated useful life subject to a Maximum period of 10 years on straight line basis, commencing from the date the asset is available to the company for its use.

2.5 Borrowing Costs

General and specific borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period to get ready for their intended use or sale, are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. All other borrowing costs are recognized in the Statement of Profit and Loss in the period in which they are incurred.

2.6 Impairment

The Company assesses on 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 asset's recoverable amount. An asset recoverable amount is the higher of an asset 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 group 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 the net selling price, recent market transactions are considered, if available. If no such transactions can be identified, an appropriation valuation model is used. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

2.7 Leases

Leases where the lessor effectively retain substantially all risks and benefits of ownership of the leased term are classified as operating leases. Operating lease payments in respect of non-cancellable leases are recognized as an expense in the profit and loss account on a straight-line basis over the lease term.

2.8 Investments

Investments that are readily realizable and are 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. Current investments are carried at cost or fair value, whichever is lower. Long-term investments are carried out at cost. There are no investments for the Company.

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2.9 Foreign currency transaction

On initial recognition, all foreign currency transactions are recorded by applying to the foreign currency the exchange rate between the reporting currency and the foreign currency at the date of the transaction.

As at the reporting date, non-monetary items which are carried in terms of historical cost denominated in a foreign currency are reported using the exchange rate at the date of the transaction. All non-monetary items which are carried at fair value or other similar valuations denominated in a foreign currency are reported using the exchange rates that existed when the values were determined.

All monetary assets and liabilities in foreign currency are restated at the end of the accounting period. A monetary asset or liability is termed as a long-term foreign currency monetary item, if the asset or liability is expressed in a foreign currency and has a term of 12 months or more at the date of origination of the asset or liability. Exchange differences on restatement of all other monetary items are recognized in the Statement of Profit and Loss.

There are no foreign currency dealings during the period.

2.10 Revenue Recognition

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

Other Income

Interest: Interest Expenses on Deposits from members and Interest Income on loan from members accounted on cash basis

2.11 Employee Benefits

Short term Employee Benefit

All employee benefits payable wholly within twelve months of rendering the service are classified as short-term employee benefits. These benefits include compensated absence such as paid annual leave and sickness leave. The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees is recognized as an expense during the period.

Long term Employee Benefits

i) Defined contribution plans:

Defined contribution plan is Provident Fund scheme administered by Government for all eligible employees. The company's contribution to the defined contribution plan is recognized in the Statement of Profit & Loss in the financial year to which they relate.

ii) Defined benefit plans:

Gratuity: The Company provides gratuity, a defined benefit plan (the "Gratuity Plan" covering eligible employees in accordance with the Payment of Gratuity Act, 1972. The Gratuity Plan provides a lump sum payment to vested employees at retirement, death, incapacitation, or termination of employment, of an amount

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based on the respective employee's salary and the tenure of employment. 15 days salary for every completed year of service and vesting period is 5 years. Since none of the employees has completed 5 years of service, no provision has been provided.

2.12 Segment Reporting

The Company primarily operates in financial service sector, and its operations are in India. Since the Company has not operated in any other reportable segments, as per AS 17 'Segment Reporting', no segment reporting is applicable.

2.13 Cash and Cash Equivalents

Cash and cash equivalents in the balance sheet comprise cash at the bank and in hand and short-term investments with an original maturity of three months or less.

2.14 Taxes on income

Tax expense comprises current and deferred tax. Current income-tax is measured at the amount expected to be paid to the tax authorities in accordance with the income-tax Act, 1961 enacted in India.

Deferred tax charge or credit reflects the tax effects of timing difference between accounting income and taxable income for the period. The deferred tax charge of credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantively enacted by the Balance Sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future; however, where there is unabsorbed depreciation or carry forward losses, deferred tax assets are recognized, only if there is virtual certainty of realization of such assets. Deferred tax assets are reviewed at each Balance Sheet date and are written-down or written-up to reflect the amount that is reasonably/ virtually certain (as the case may be) to be realized.

Deferred Tax Assets and deferred tax liabilities are offset when there is a legally enforceable right to set off assets against liabilities representing current tax and where the deferred tax assets and the deferred tax liabilities relate to taxes on income levied by the same governing taxation laws.

2.15 Provisions and Contingent Liabilities

Provisions: Provisions are recognized when there is a present obligation because of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and there is a reliable estimate of the amount of the obligation. Provisions are measured at the best estimate of the expenditure required to settle the present obligation at the Balance sheet date and are not discounted to its present value.

Contingent Liabilities: Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or nonoccurrence of one or more uncertain future events not wholly within the control of the company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made, is termed as a contingent liability.

Contingent Liabilities are not recognized but are disclosed in the Notes. Contingent Assets are neither recognized nor disclosed in financial statements.

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2.16 Earnings per Share

Basic earnings per share are calculated by dividing the net profit or loss for the period attributable to equity shareholders by the weighted average number of equities shares outstanding during the period. Earnings considered in ascertaining the Company's earnings per share is the net profit for the period after deducting preference dividends and any attributable tax thereto for the period. The weighted average number of equities shares outstanding during the period and for all periods presented is adjusted for events, such as bonus shares, other than the conversion of potential equity shares, that have changed the number of equities shares outstanding, without a corresponding change in resources. For calculating diluted earnings per share, the net profit or loss for the period attributable to equity shareholders and the weighted average number of shares outstanding during the period is adjusted for the effects of all dilutive potential equity shares.

Note: 03 Share Capital**Amount in Rs.'00**

Particulars	31-03-2025	31-03-2024
Authorized Share capital		
20,00,000 Equity Shares of Rs.10 each	2,00,000.00	2,00,000.00
Issued, Subscribed and paid-up capital		
1669000 Equity Shares of Rs.10 each, (in PY 1085312 shares of Rs 10 each)	1,66,900.00	1,08,531.20
Total	1,66,900.00	1,08,531.20

(a) Reconciliation of number of shares

Particulars	Amount in Rs. '00			
	March 31, 2025		March 31, 2024	
	Number	Amount	Number	Amount
Balance as at the beginning of the year	1085312	1,08,531.20	0	0
Add: Shares issued during the year	583688	58,448.80	1085312	1,08,531.20
Balance as at the end of the year	1669000	1,66,900.00	1085312	1,08,531.20

(b) Rights, preferences, and restrictions attached to shares

Equity Shares: The Company has one class of equity shares having a par value of Rs.10 per share. Each shareholder is eligible for one vote per share held. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting, except in the case of interim dividend. In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amounts, in proportion to their shareholding.

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Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala

Ph:6238064844

C) Shareholders holding more than 5% of the aggregate shares in the Company

Name of Shareholder	As of March 31, 2025	
	No of Shares	% of Holding
ELDO PAULOSE	250100	14.98%

A) Shareholding of Promoters

Promoter's Name	No. of shares	% of total shares	% change during the year
ASHARAF MATTAPPANAYIL MUHAMMED	37920	4%	NIL
JOJO VARGHESE	52250	5%	
BASIL PAUL	32250	3%	
LINU THOMAS	32250	3%	
SURYALAKSHMI	31350	3%	
ELDO PAULOSE	250100	23%	
N M POULOSE	1000		
IQBAL T S	1000		
JIJO K V	1000		
NISHAD	1000		
THAMPI GEORGE	1000		

Note: 04 Reserves & Surplus

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
General Reserve	142.15	
Closing balance	142.15	
Opening Balance	(73,261.52)	-
Add: Profit / (Loss) for the Year	14,215.09	(73,261.52)
Less 10% transferred to general reserve	(142.15)	
Closing Balance	(59,046.43)	(73,261.52)
Total	(59,046.43)	(73,261.52)

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

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CIN: U01111KL2023PTC079725

Door No.31/397, 2nd Floor, Edasseril Building,
Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala

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Note: 05 Long Term Borrowings

Particulars	Amount in Rs.'00	
	31-03-2025	31-03-2024
Member's loan in the form of		
(i) Fixed Deposits	33,59,464.95	5,02,796.07
(ii) Recurring Deposits	2,68,606.26	38,645.85
(iii) Cumulative Deposit	2,66,066.00	1,27,941.00
Total	38,94,137.21	6,69,382.92

Note: 06 Short term Borrowings

Particulars	Amount in Rs.'00	
	31-03-2025	31-03-2024
Member's loan in the form of		
(i) Savings Deposit	3,15,362.65	30,742.94
Total	3,15,362.65	30,742.94

Note: 07 Short term Provisions

Particulars	Amount in Rs.'00	
	31-03-2025	31-03-2024
NPA Provision for Standard Assets	8,725.10	-
NPA Provision for Substandard Debts	2,296.55	-
Provision for Income Tax	1,505.20	-
Total	12,526.85	-

Note: 08 Other Current Liabilities

Particulars	Amount in Rs.'00	
	31-03-2025	31-03-2024
Salary Payable	-	349.98
Jewellery Advance Amount Received	2,207.14	248.13
Institutional loan	16,530.00	-
Insurance	(93.04)	67.25
Suspense	-	10.80
ESI Payable	190.04	-
PF Payable	994.14	-
LWF Payable	27.00	-
Membership Fee	90.00	13,000.30

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

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CIN: U01111KL2023PTC079725

**Door No.31/397, 2nd Floor, Edasseril Building,
Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala**

Ph:6238064844

Cordial Foundation	-	3,98,214.83
Insurance Premium	(369.66)	1,111.05
Liberty Insurance premium	(37.92)	-
Vehicle insurance premium	173.73	-
TDS Payable	1,313.35	1,239.87
Rent Payable	4,733.07	1,250.00
Audit Fee Payable	1,500.00	590.00
Interest Payable on Fixed Deposits	18,887.24	2,817.76
Interest Payable on Recurring Deposits	12,430.11	1,083.54
Cumulative Deposit Interest Payable	29,387.72	1,693.07
Total	87,962.92	4,21,676.58

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

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CIN: U01111KL2023PTC079725

Door No.31/397, 2nd Floor, Edasseril Building,

Metro Pillar No. 366, Pathadippalam, Edapally,

Ernakulam 682024, Kerala

Ph:6238064844

NOTE NO. 9 PROPERTY PLANT AND EQUIPMENT

Amounts in '00

PARTICULARS	RATE (%)	GROSS BLOCK			DEPRECIATION			NET BLOCK	
		OPENING	ADDITION	CLOSING	OPENING	FOR THE YEAR	CLOSING	AS ON 31/03/2025	AS ON 31/03/2024
Tangible Asset									
Interior	25.89	1,68,974.99	23,126.42	1,92,101.41	8,108.10	43,489.90	51,598.01	1,40,503.40	1,60,866.89
Electrical Fittings	25.89	1,574.51	3,194.26	4,768.77	147.54	1,092.52	1,240.06	3,528.71	1,426.97
Office Equipment	25.89	5,028.00	3,418.75	8,446.75	405.04	1,717.48	2,122.52	6,324.23	4,622.96
Furniture	25.89	899.00	679.50	1,578.50	88.74	367.87	456.60	1,121.90	810.26
Plant and machinery	25.89	-	322.03	322.03	-	60.48	60.48	261.55	-
Sign Board	25.89	5,496.80	6,281.75	11,778.55	276.02	2,502.65	2,778.67	8,999.88	5,220.78
UPS	63.16	1,546.00	1,130.85	2,676.85	273.91	1,336.93	1,610.84	1,066.01	1,272.09
Computer	63.16	2,043.00	-	2,043.00	487.86	982.23	1,470.09	572.91	1,555.14
Safe Locker	25.89	7,180.00	847.46	8,027.46	379.99	1,876.54	2,256.53	5,770.93	6,800.01
Sub Total		1,92,742.30	39,001.02	2,31,743.32	10,167.21	53,426.59	63,593.80	1,68,149.52	1,82,575.09
		-	-	-	-	-	-	-	-
Intangible Asset									
Software	20	-	900.00	900.00	-	160.77	160.77	739.23	-
		-	-	-	-	-	-	-	-
Total		1,92,742.30	39,901.02	2,32,643.32	10,167.21	53,587.36	63,754.56	1,68,888.76	1,82,575.09
PY		-	1,92,742.30	1,92,742.30	-	10,167.21	10,167.21	1,82,575.09	-

The Company has not revalued any of its Property Plant & Equipment and Intangible Assets.

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

(Previously known as Malabar Agri Farmers Producer Company Limited)

CIN: U01111KL2023PTC079725

Door No.31/397, 2nd Floor, Edasseril Building,
Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala

Ph:6238064844

Note :10 Deferred Tax Asset

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Deferred Tax Asset of depreciation	12,497.97	230.30
Total	12,497.97	230.30

Note :11 Other non- current Assets

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
(i) Investments in Statutory Fixed Deposit		
(ii) Rent Advance	25,250.00	17,700.00
Total	25,250.00	17,700.00

Note: 12 Cash & its Equivalents

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
(i) Cash in hand	3,03,714.95	45,714.79
(ii) Cash at Bank	1,03,408.09	35,096.41
Total	4,07,123.04	80,811.20

Note: 13 Short term loans and advances

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Gold Loan	30,48,145.64	4,91,276.74
Property Loan	19,019.48	19,871.18
Secured Loan	4,361.05	1,644.98
Deposit Loan	8,896.57	-
Jewellery Loan	17,979.78	3,801.58
Group Loan	4,28,518.46	3,49,855.58
Consumer Loan	4,064.36	3,412.06
Total	35,30,985.34	8,69,862.11

Note: 14 Other current assets

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Advance for Intangible asset	5,700.00	-
Inward CGST	9,553.04	-
Inward SGST	8,587.93	-
Interest Receivable from Gold Loan	1,69,257.35	13,220.81
Interest Receivable from Property Loan	70.67	377.15
Interest Receivable from Secured loan	25.51	-
Interest Receivable from Group loan	13,660.07	-
Interest Receivable from Deposit Loan	10.04	-
Interest Receivable from consumer Loan	58.87	-
Cordial Foundation	3,520.16	-

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

(Previously known as Malabar Agri Farmers Producer Company Limited)

CIN: U01111KL2023PTC079725

Door No.31/397, 2nd Floor, Edasseril Building,
Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala

Ph:6238064844

MF Products	60,606.02	11,447.66
TDS Receivable	-	320.00
MAT Credit	2,048.42	-
Total	2,73,098.08	25,365.62

Note: 15 Revenue from operations

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Gold Loan Interest	5,50,966.80	23,935.94
Property Loan Interest	3,551.68	3,516.31
Secured Loan Interest	627.05	40.01
Deposit Loan((Broken Period) Interest	210.25	-
Group Loan Interest	1,85,954.13	23,182.41
Consumer Loan Interest	58.87	-
Akshaya Scheme	26,314.03	4,889.62
Token Lost Charges	48.00	-
Total	7,67,730.81	55,564.29

Note :16 Other Income

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Akshaya Interest	3,310.35	-
Processing Fees	266.59	392.50
Pre- Closure Charges	764.46	779.40
Closure Charge	3,602.76	227.70
Other Income	90.00	130.00
Liberty Product Display Charges	10,473.34	1,332.15
Insurance Charge	1,660.83	22.48
Recovery	198.06	73.75
MF Product Sale Profit Amount	19,680.00	-
Jewellery first Interest Amount Received	-	478.37
Additional Interest	7,851.53	2,560.03
Round off	0.02	-
Total	47,897.94	5,996.38

Note: 17 Employee benefit Expenses

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Salary	2,55,901.75	29,968.59
Festival Allowance	2,147.87	7.50
Wages	1,180.05	740.00
Directors Remuneration	43,385.00	-

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

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CIN: U01111KL2023PTC079725

Door No.31/397, 2nd Floor, Edasseril Building,
Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala

Ph:6238064844

PF Contribution	4,222.71	-
ESI Contribution	1,171.94	-
LWF Employer Contribution	92.00	-
Labour Welfare Charge	59.06	-
Total	3,08,160.38	30,716.09

Note: 18 Finance Cost

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Interest in Fixed Deposit	1,85,483.79	24,903.26
Interest in Recurring Deposit	17,289.59	1,083.54
Interest in Cumulative Deposit	27,694.65	1,693.07
Interest in Savings Deposit	1,561.11	313.84
Institutional Loan Interest	34,855.80	-
Total	2,66,884.94	27,993.71

Note: 19 Depreciation and amortization

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
On PPE	53,426.59	10,167.21
On Intangible Assets	160.77	-
Total	53,587.36	10,167.21

Note: 20 Other Expenses

Amount in Rs.'00

Particulars	31-03-2025	31-03-2024
Statutory Audit Fees	1,200.00	590.00
Tax Audit Fees	300.00	-
Other Charges	195.00	-
Advertising Expenses	1,586.00	1,456.50
AGM Meeting Expense	2,194.37	369.21
Appraisal Charges	30.00	-
Travelling Expenses	-	120.00
Bank Charges	1,097.40	4.34
Books and Periodicals	39.94	156.35
Business promotion Expenses	8,474.01	1,653.79
Charity	-	22.00
CIBIL Score Checking	-	1,541.00
Insured Assets	3,923.80	619.64
Collection Charges	27,267.96	6,772.02
Electricity Charges	9,542.94	1,509.81
FD Collection Charges Paid	382.49	6,192.00
Professional fees CS	959.00	4,769.00
Professional fees (Others)	355.00	-
Guest house rent	181.68	-
Hospy P.A Collection Charges	-	899.50

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Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala

Ph:6238064844

House Keeping and Maintenance	9,016.11	1,210.12
Inauguration Expenses	1,218.65	1,561.26
Incentive	11,425.40	7,041.01
Interest Waiver	843.76	0.14
Internet Charges	-	142.44
Loading and unloading	764.00	2,906.90
Loan Product Collection Charges	-	178.20
License fee	378.80	-
Miscellaneous Expenses	28.07	59.34
MF Product	-	-
Office Expenses	1,080.18	1,843.43
Penalty Interest Waiver	581.41	3,192.76
Postage	1,477.86	342.05
Pre-Closure Charges	-	33.30
Professional Charges	-	100.00
Provision for Standard Assets A/C	8,725.10	-
Provision for Substandard Assets A/C	2,296.55	-
Printing & Stationery	3,973.12	2,625.17
Rates and Taxes	1,018.59	151.08
RD Collection Charges Paid	-	229.79
Rent Paid	48,682.10	5,334.00
Rental Service	5,480.46	-
Repairs & Maintenance	5,590.14	1,777.61
Share Collection Charges Paid	-	3,774.97
Sitting Fee	1,550.00	275.00
Staff Welfare Expenses	2,694.51	882.58
Telephone charges	4,676.05	698.43
Training Expenses	40.99	3.00
Traveling Expenses	14,215.12	2,794.09
Vehicle maintenance expenses	1,311.50	2,318.15
Water charge	88.81	25.50
Total	1,84,886.87	66,175.48

21. Related Party Transactions

(a) Key Managerial Personnel

Relationship	As On 31-03-2025
Managing Director	ASHARAF MATTAPPANAYIL MUHAMMED

To comply with the disclosure requirement of Companies (Accounting Standards) Rules, 2006 the following transactions with the related parties are shown as per the AS-18 Related Party Disclosure

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

(Previously known as Malabar Agri Farmers Producer Company Limited)

CIN: U01111KL2023PTC079725

Door No.31/397, 2nd Floor, Edasseril Building,
Metro Pillar No. 366, Pathadippalam, Edapally,
Ernakulam 682024, Kerala

Ph:6238064844

(b) Related Party Transactions

Amount in Rs.'00

Particulars	Key Management Personnel		Shareholder of Key Management Personnel	
	2024-2025	2023-2024	2024-2025	2023-2024
Remuneration	43,380.00	NIL	NIL	NIL
Sitting Fees	1,550.00	NIL	NIL	NIL
Loan Given	NIL	NIL	1,500.00	NIL
Loan Repayment Received	NIL	NIL	NIL	NIL
Deposit accepted	2,02,750.00	55,761.40	54,380.00	26,764.10
Loan Repayment Given	NIL	NIL	NIL	NIL
Loans availed by the Company for which guarantee is provided by related parties	NIL	NIL	NIL	NIL
Loans availed by the Company for which collateral security is provided by related parties	NIL	NIL	NIL	NIL

(c) Details of Related Party transactions

Amount in Rs.'00

Name of related party	Nature of relationship	Nature of transaction	2023-2024
Asharaf Muhammed	Managing Director	Deposit Accepted	66,000.00
Jojo Varghese	Director	Deposit Accepted	6,000.00
Basil Paul	Director	Deposit Accepted	25,000.00
Linu Thomas	Director	Deposit Accepted	11,250.00
Suryalakshmi V	Director	Deposit Accepted	8,500.00
Eldo Paulose	Director	Deposit Accepted	86,000.00
Asharaf Muhammed	Managing Director	Remuneration	13,500.00
Jojo Varghese	Director	Remuneration	7,110.00
Basil Paul	Director	Remuneration	8,010.00
Linu Thomas	Director	Remuneration	8,010.00
Suryalakshmi V	Director	Remuneration	6,750.00
Eldo Paulose	Director	Sitting Fee	1,550.00
Nisha E M	Relative of Director	Loan Given	1,500.00
Nisha E M	Relative of Director	Deposit Accepted	5,000.00
Kathrina Varghese	Relative of Director	Deposit Accepted	16,330.00
Varghese K J	Relative of Director	Deposit Accepted	32,000.00
Della Thomas	Relative of Director	Deposit Accepted	50.00
Annakkutty Thomas	Relative of Director	Deposit Accepted	1,000.00

d) Loans & advances to Directors/KMP/Related Parties

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CIN: U01111KL2023PTC079725

Door No.31/397, 2nd Floor, Edasseril Building,
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Type of Borrowers	Repayable on Demand		Without Specifying any Terms / Period of Repayment	
	Loans & Advances in loan outstanding	% Of total Loan Outstanding	Loans & Advances in loan outstanding	% Of total Loan Outstanding
Promoter	NIL	NIL	NIL	NIL
Director	NIL	NIL	NIL	NIL
KMPs	NIL	NIL	NIL	NIL
Related Party	NIL	NIL	NIL	NIL

22. Financial Ratios

	Particulars	2024-25	2023-24
a	Current ratio	10.13	2.16
b	Debt equity ratio	36.01	18.98
c	Debt service coverage ratio	1.25	(1.26)
d	Return on Equity ratio	0.13	(2.08)
e	Inventory Turnover ratio	NA	NA
f	Trade Receivables turnover ratio	NA	NA
g	Trade payables turnover ratio	NA	NA
h	Net capital turnover ratio	0.20	0.11
i	Net profit ratio	0.02	(1.32)
j	Return on capital employed	0.08	(0.05)
k	Return on investment	0.13	(2.08)

23. In our opinion the Company has no dues payable to suppliers registered under the Micro, Small, and Medium Enterprises Development Act 2006(MSMED Act).

24. There are no proceedings initiated or pending against the company for holding any Benami property under the Benami Transaction (Prohibition) Act, 1988 and the Rules made thereunder.

25. The Company hasn't entered any transaction with companies struck off under Section 248 of the Companies Act, 2013 or Section 560 of Companies Act 1956 during the period.

26. The Company was not liable for registering any charges with Registrar of Companies Act, 2013.

27. The Company hasn't invested in any other body corporate directly or indirectly. Thus, the company has not violated any of the provisions of Section 2 (87) of the Companies Act, 2013 read with respective rules.

27. The Company is not covered under section 135 of the Companies Act, 2013.

29. The Company neither invested nor traded in Crypto Currency or Virtual Currencies during the year.

30. Additional Information to the Statement of Profit and Loss

CORDIAL GRAMIN AGRI FARMERS PRODUCER COMPANY LIMITED

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CIN: U01111KL2023PTC079725

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Ph:6238064844

Particulars	March 31, 2025	March 31, 2024
(a) Value of Imports calculated on C.I.F basis by the company during the Financial Year in respect of -		
I. Raw Materials	0.00	0.00
II. Components and Spare Parts;	0.00	0.00
III. Capital Goods	0.00	0.00
(b) Expenditure in Foreign currency during the financial year on account of Royalty, Know how, professional and consultation fees, interest and other matters	0.00	0.00
(c) Total value if all imported raw materials, spare parts and components consumed during the financial year and the total value of all indigenous raw materials, spare parts and components similarly consumed and the percentage of each to the total components	0.00	0.00
(d) The amount remitted during the year in foreign currencies on account of dividends with a specific mention of the total number of non-resident shareholders, the total number of shares held by them on which the dividends were due and the year to which the dividends related	0.00	0.00
(e) Earnings in foreign exchange classified under the following heads namely: -		
I. Export of goods calculated on F.O.B basis	0.00	0.00
II. Know-how, professional and consultation fees;	0.00	0.00
III. Interest and Dividend;	0.00	0.00
IV. Other Income, indicating the nature thereof	0.00	0.00
TOTAL	0.00	0.00

31. The Company has not surrendered any undisclosed income during the period in the tax assessment under Income Tax Act, 1961.

for Cordial Gramin Agri Farmers Producer Company Limited as per our report of even date attached

ASHARAF M M
MANAGING DIRECTOR
(DIN: 08797614)

JOJO VARGHESE
DIRECTOR
(DIN: 08797616)

Place: Ernakulam
Date: 23/08/2025