34th

ANNUAL REPORT

2025 – 2026

CITI PORT FINANCIAL SERVICES LIMITED

34th ANNUAL GENERAL MEETING

Wednesday, 30th Day of September, 2026 at
11.30 A.M At New Maruthi Nagar Community Hall,
H. No. 1-5-755, Street No. 3D, New Maruthi Nagar,
Dilsukhnagar, Hyderabad- 500060, Telangana.

Index

Content		Page
➢	Company Information	4
➢	Notice	5
➢	Directors Report	16
➢	Annexure to Director's Report	25
➢	Auditors Report	34
➢	Balance Sheet	45
➢	Profit & Loss Account	46
➢	Cash Flow Statement	47
➢	Notes to financial statement	49
➢	Attendance Slip	71
➢	Proxy Slip	73
➢	Polling Paper	75
➢	Route Map	77

COMPANY INFORMATION

BOARD OF DIRECTORS

1.	Mr. Enjamuri Pardha Saradhi	Chairman & Managing Director
2.	Mr. Ratan Kishan Musurnur	Director
3.	Smt. Dhanushree Guddep	Women Director
4.	Smt. Himabindu Ramavath	Independent Director
5.	Mr. Yetukuri Mallikarjunrao	Independent Director (upto 23.06.2026)
6.	Mr. Narendra Babu Gutta	Independent Director (w.e.f 22.06.2026)

COMPANY SECRETARY AND COMPLIANCE OFFICER

Ms. Priya Jain

CHEIF FINANCIAL OFFICER (CFO)

Mr. Raja sekhar Katta

STATUTORY AUDITORS

M/s. NSVR & Associates LLP
Road No 10, Banjara Hills,
Hyderabad-500034

INTERNAL AUDITOR

Ramesh Chalapaneedi and Associates
(M No.262653)
Chartered accountant
Hyderabad

SECRETARIAL CONSULTANTS

M/s. P S RAO & ASSOCIATES
Company Secretaries
Hyderabad

REGISTERED OFFICE

H.No. 64&71(O), 255 & 256 (N)Flat No 5c,
5th Floor, Doyen Habitat,
Srinagar Colony Hyderabad
Telangana-500073

SHARE TRANSFER AGENTS

M/s. Bigshare Services Private Limited,
Flat No. 306, right wing,
3rd floor, Amrutha Ville,
Opp: Yashodha Hospital,
Somajiguda, Rajbhavan Road,
Hyderabad-500082

LISTED AT: BSE Limited

BOARD COMMITTEE

Audit Committee:
Smt. Himabindu Ramavath - (Chairman)
Smt. Dhanushree Guddep
Mr. Narendra Babu Gutta

Nomination & remuneration Committee:
Smt. Himabindu Ramavath - (Chairman)
Smt. Dhanushree Guddep
Mr. Narendra Babu Gutta

Stakeholder Relationship Committee:
Smt. Himabindu Ramavath - (Chairman)
Smt. Dhanushree Guddep
Mr. Narendra Babu Gutta

NOTICE

NOTICE is hereby given that the 34th Annual General Meeting of the members of the Company will be held on Wednesday, 30th Day of September, 2026 at 11.30 A.M At New Maruthi Nagar Community Hall, H. No. 1-5-755, Street No. 3D, New Maruthi Nagar, Dilsukhnagar, Hyderabad- 500060, Telangana to transact the following business:

ORDINARY BUSINESS:

1. To receive, consider, approve and adopt the Audited Balance Sheet of the Company as at 31st March, 2026 and the Profit and Loss account for the year ended on that date and the Report of Director's and the Auditors thereon.
2. To appoint a Director in place of Mr. Enjamuri Pardha Saradhi (DIN:07531047) who retires by rotation, being eligible offers himself for re-appointment.

SPECIAL BUSINESS:

3. **Appointment of Mr. Narendra Babu Gutta DIN: 11907231 as an Independent Director**

   To consider and if thought, to pass with or without modification(s), the following resolution as a **Special Resolution:**

   "RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 read with Schedule IV and all other applicable provisions of the Companies Act, 2013 and the Companies (Appointment and Qualification of Directors) Rules, 2014, and Regulation 17 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, **Mr. Narendra Babu Gutta** (DIN: 11907231),who has submitted a declaration confirming that they meet the criteria of independence and is eligible for appointment, be and is hereby appointed as a Non-Executive Independent Director of the Company, not liable to retire by rotation, to hold office for a fresh first term of five (5) consecutive years with effect from 22nd August 2026''

   "RESOLVED FURTHER THAT pursuant to the provisions of Section 149(13) of the Companies Act, 2013, **Mr. Narendra Babu Gutta DIN: 11907231** shall not be liable to retire by rotation during their tenure as an Independent Director of the Company."

   ''RESOLVED FURTHER THAT the Board of Directors of the Company be and are hereby severally authorized to do all such acts, deeds, matters, and things as may be deemed necessary, proper, or expedient to give effect to this resolution, including but not limited to filing the necessary e-forms with the Registrar of Companies (ROC), making appropriate entries in the statutory registers of the Company, and submitting required disclosures to the Stock Exchanges."

By order of the Board
For CITI PORT FINANCIAL SERVICES LTD

Sd/-
Enjamuri Pardha Saradhi
Chairman and Managing Director
DIN :- 07531047

Place: Hyderabad
Date : 22.08.2026

Notes:

1. An Explanatory Statement setting out all material facts as required under Section 102 of the Companies Act, 2013 in respect of Special Business of the Company is appended and forms part of the Notice.
2. A member entitled to attend and vote at the meeting is entitled to appoint one or more proxies to attend and vote on poll instead of him/her and such proxy need not be a member of the Company. Appointing a proxy does not prevent a member from attending the meeting in person if he/she so wishes.
3. A person can act as a proxy on behalf of members not exceeding fifty and holding in the aggregate not more than ten percent of the total share capital of the Company carrying voting rights. A member holding more than ten percent of the total share capital of the Company carrying voting rights may appoint a single person as proxy and such person shall not act as a proxy for any other person or shareholder.
4. Proxies in order to be effective must be delivered at the Registered Office of the Company not less than 48 hours before the commencement of the meeting.
5. Corporate members intending to send their authorized representatives to attend the meeting are requested to send to the Company a certified copy of the Board resolution authorizing their representative to attend and vote on their behalf at the meeting.
6. In case you are holding the Company's shares in dematerialized form, please contact your depository participant and give suitable instructions to update your bank details in your demat account and to notify any changes with respect to their addresses email id, ECS mandate. In case you are holding Company's shares in physical form, please inform Company's STA viz. M/s. Big share Services Private Limited, Flat No. 306, Right Wing, 3rd Floor, Amrutha Ville Apt., Opp: Yashoda Hospital, Somajiguda, Raj bhavan Road, Hyderabad-500082, by enclosing a photocopy of blank cancelled cheque of your bank account.
7. M/s. Bigshare Services Private Limited, Flat No. 306, Right Wing, 3rd Floor, Amrutha Ville Apt., Opp: Yashoda Hospital, Somajiguda, Raj bhavan Road, Hyderabad-500082, Phones: 040 4014 4967 Email: bsshyd@bigshareonline.com is the Registrar & Share Transfer Agent (STA) of the Company. All communications in respect of share transfers and change in the address of the members may be communicated to them.
8. Members holding shares in the same name under different Ledger Folios are requested to apply for consolidation of such Folios and send the relevant share certificates to the Share Transfer Agent/ Company.
9. Members seeking any information or clarification on the accounts are requested to send queries in writing to the Registered Office of the Company, at least one week before the date of the meeting. Replies will be provided in respect of such written queries at the meeting.
10. Relevant documents referred to in the accompanying Notice are open for inspection by the members at the Registered office of the Company on all working days, between 11.00 A.M. to 1.00 P.M. up to the date of the meeting.
11. Members/Proxies are requested to bring the attendance slip filled in for attending the Meeting. Members are requested to come to the venue of the meeting well in advance for registration. No registration will be entertained after fifteen minutes from the scheduled time of the commencement of the meeting.

12. The annual report for the financial year 2025-2026 is being sent through email to those members who have opted to receive electronic communication or who have registered their email addresses with the Company/depository participants. The annual report is also available on our website, i.e.www.citiportfinancialservices.com . The physical copy of the annual report has been sent to those members who have either opted for the same or have not registered their email addresses with the Company/depository participant. The members will be entitled to a physical copy of the annual report for the financial year 2025-2026, free of cost, upon sending a request to the Company Secretary at H No. 64&71(O), 255 & 256 (N) Flat No 5c, 5th Floor, Doyen Habitat, Srinagar Colony Hyderabad -500073. Telangana.

13. The Securities and Exchange Board of India has mandated submission of Permanent Account Number (PAN) by every participant in securities market for transaction of transfer, transmission/ transposition and deletion of name of deceased holder. Members holding shares in demat form are, therefore, requested to submit PAN details to the Depository Participants with whom they have demat accounts. Members holding shares in physical form can submit their PAN details to the Registrar & Share Transfer Agents of the Company i.e., Big Share Services Private Limited.

14. Members who hold shares in physical form can nominate a person in respect of all the shares held by them singly or jointly. Members who hold shares in single name are advised, in their own interest to avail of the nomination facility. Members holding shares in dematerialized form may contact their respective depository participant(s) for recording nomination in respect of their shares.

15. Section 108 of the Companies Act, 2013, read with rules made thereunder and Sub-regulation (1) of Regulation 44 of SEBI (LODR) Regulations, 2015, requires a listed Company to provide e-voting facility to its shareholders, in respect of all shareholders' resolutions, to be passed at General Meetings. Accordingly, the Company is pleased to offer e-voting facility as an alternate, for all its Members to enable them to cast their vote electronically.

16. In case a Member desires to exercise his/her/its vote by using e-voting facility then he/she/it has to carefully follow the instructions as given for E-Voting. He/she/it can use the facility and log in any number of times till he/she/it has voted on the Resolution or till the end of the voting period whichever is earlier. The detailed instructions for E-Voting are given as part of this Notice.

17. Since E-Voting facility is provided to the Members pursuant to Sub-regulation (1) of Regulation 44 of SEBI (LODR) Regulations, 2015 and pursuant to the provisions of Section 108 of the Companies Act, 2013, read with Companies (Management and Administration) Rules, 2014, as amended, the chairman shall call for voting by poll at the meeting and upon such call being made, the voting by show of hands will not be allowed at the meeting.

18. The members of the Company, holding shares either in physical form or in dematerialized form, as on Wednesday, 23rd day of September 2026, being the cutoff date, may cast their vote (for or against) electronically.

19. The facility for voting through poll shall be made available at the meeting and the members attending the meeting who have not already cast their vote electronically through e-voting shall be able to exercise their voting right at the Meeting.

20. The members who have cast their vote by e-voting prior to the meeting may also attend the meeting but shall not be entitled to cast their vote again.

21. Mr. Jineshwar Kumar Sankhala, Practising Company Secretary has been appointed by the Board as Scrutinizer for the purpose of ascertaining the requisite majority for all the businesses in a fair and transparent manner. The results declared along with the scrutinizer's report shall be placed on the website of the Company.

22. Pursuant to Regulation 36(3) of SEBI (LODR) Regulations, 2015, brief profile of the Director's proposed to be appointed, re-appointed, is annexed to this Notice.

23. The Proxy Form and the Attendance slip are enclosed with this Notice.

INTRUCTIONS TO SHAREHOLDERS FOR E-VOTING

i) The voting period begins on Sunday, 27th September 2026 at 9:00 AM and ends on Tuesday, 29th September, 2026 at 5:00 PM. During this period shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date Wednesday, 23rd September 2026 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

iii) Pursuant to SEBI Circular No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

iv) In terms of SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Pursuant to above said SEBI Circular, Login method for e-Voting and joining virtual meetings for Individual shareholders holding securities in Demat mode CDSL/NSDL is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with **CDSL**	1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasi/home/login or visit www.cdslindia.com and click on Login icon and select New System Myeasi 2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers i.e. CDSL/NSDL/KARVY/LINKINTIME, so that the user can visit the e-Voting service providers' website directly.

	3) If the user is not registered for Easi/Easiest, option to register is available at cdsl website www.cdslindia.com and click on login & New System My easi Tab and then click on registration option. 4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders holding securities in demat mode with **NSDL**	1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period 2) If the user is not registered for IDeAS e-Services; option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS "Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3) Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.
Individual Shareholders (holding securities in demat mode) login through their Depository Participants (DP)	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911.
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at : 022 - 4886 7000 and 022 - 2499 7000

(v) Login method for e-Voting and joining virtual meetings for **Physical shareholders and shareholders other than individual holding in Demat form.**

1) The shareholders should log on to the e-voting website www.evotingindia.com.
2) Click on “Shareholders” module.
3) Now enter your User ID
   a. For CDSL: 16 digits beneficiary ID,
   b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
   c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.
4) Next enter the Image Verification as displayed and Click on Login.
5) If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.
6) If you are a first-time user follow the steps given below:

	For Physical shareholders and other than individual shareholders holding shares in Demat.
PAN	Enter your 10digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) • Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. • If both the details are not recorded with the depository or company, please enter the member id / folio number in the Dividend Bank details field.

(vi) After entering these details appropriately, click on “SUBMIT” tab.

vii) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach 'Password Creation' menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.

viii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.

ix) Click on the EVSN for the relevant <Company Name> on which you choose to vote.

x) On the voting page, you will see "RESOLUTION DESCRIPTION" and against the same the option "YES/ NO" for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.

xi) Click on the "RESOLUTIONS FILE LINK" if you wish to view the entire Resolution details.

xii) After selecting the resolution, you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote.

xiii) Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.

xiv) You can also take a print of the votes cast by clicking on "Click here to print" option on the Voting page.

xv) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.

(i) Additional Facility for Non - Individual Shareholders and Custodians -For Remote Voting only.

- Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the "Corporates" module.
- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
- After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
- The list of accounts linked in the login should be mailed to helpdesk.evoting@cdslindia.com and on approval of the accounts they would be able to cast their vote.
- It is Mandatory that, a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
- Alternatively Non Individual shareholders are required to send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address viz; peetisecuritiesltd@gmail.com , if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL/MOBILE NO. ARE NOT REGISTERED WITH THE COMPANY/DEPOSITORIES.

1. For Physical shareholders- please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to **Company/RTA email id.**
2. For Demat shareholders -, Please update your email id & mobile no. with your respective Depository Participant (DP)
3. For Individual Demat shareholders - Please update your email id & mobile no. with your respective Depository Participant (DP) which is mandatory while e-Voting & joining virtual meetings through Depository.

   If you have any queries or issues regarding attending AGM & e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at 18002255 33.

   All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800225533.

EXPLANATORY STATEMENT PURSUANT TO SECTION 102(1) OF THE COMPANIES ACT, 2013

Item No 3: Appointment of (Mr. Narendra Babu Gutta)as an Independent Director

The Board of Directors of the Company at its Meeting held on 22nd August 2026, pursuant to the recommendation of the Nomination and Remuneration Committee ("NRC"), has approved the appointment of Mr. Narendra Babu Gutta (DIN: 11907231) as an Additional Director (Non?Executive Independent) of the Company with effect from 22nd August 2026 to hold office up to the date of the next Annual General Meeting of the Company pursuant to section 161 of the Companies Act, 2013 ("the Act") and subject to approval of the Members at the said Annual General Meeting, to hold office as an Independent Director, not liable to retire by rotation, for a term of 5 (five) consecutive years commencing from 22nd August 2026.

Brief Profile of Mr. Narendra Babu Gutta:

Mr. Narendra Babu Gutta, aged about 65 years, holds a Master's Degree in Economics (M.A. Economics) and a Post Graduate Diploma in Personnel Management, Industrial Relations and Labour Welfare. He has extensive experience in management, administration and human resource-related functions. He served in the Indian Air Force for 15 years and thereafter gained significant managerial and administrative experience in various organizations, including engineering colleges. He brings with him valuable experience in administration, personnel management, industrial relations and organizational affairs.

Keeping in view of Mr. Narendra Babu Gutta's vast expertise and knowledge, it is proposed by the Management of the Company that Mr. Narendra Babu Gutta be appointed as an Independent Director of the Company.

He does not hold any equity shares in the Company and is not debarred from holding the office of the Independent Director by virtue of any Order of SEBI or any other Authority.

Except Mr. Narendra Babu Gutta, none of the Directors on the Board or Manager or the Key Managerial Personnel of the Company or their relatives are in anyway concerned or interested financially or otherwise in the above Resolution set out at Item No.3 of the Notice.

The Resolution set out at Item No.3 of the notice is put forth for consideration by the members as a Special Resolution pursuant to Section 149 read with Schedule IV of the Companies Act, 2013 for the appointment of Mr. Narendra Babu Gutta as an Independent Director of the Company.

By order of the Board
For CITI PORT FINANCIAL SERVICES LTD

Sd/-
Enjamuri Pardha Saradhi
Chairman and Managing Director
DIN :- 07531047

Place: Hyderabad
Date : 22.08.2026

EXPLANATORY STATEMENT PURSUANT TO SECTION 102(1) OF THE COMPANIES ACT, 2013

Item No 2:

Details of Directors seeking appointment / re-appointment at the Annual General Meeting (Pursuant to Regulation 36(3) of the Listing Regulations and Secretarial Standards on General Meetings)

Annexure to the Notice Details of Directors seeking appointment/re-appointment at the ensuing Annual General Meeting on 30 September 2026 Wednesday [Pursuant to Regulation 36(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standard 2 on General Meetings issued by the Institute of Company Secretaries of India]	
Name of the Director	Mr. Enjamuri Pardha Saradhi
DIN	07531047
Date of first appointment	30/05/2016
Date of birth/age	01/07/1951;75years
Nature of Appointment	Reappointment
Expertise in specific functional areas	Finance
Educational qualification	Graduation
Chairman/member of the committees of Board of Directors of company	NIL
List of Directorships Committee Chairmanship, Membership held in other companies as on date	NIL
Details of Remuneration sought to be paid and the remuneration last drawn by such person	50,000 per month
Shareholding in the Company as on 31.03.2026	NIL
Relationship between Directors inter-se/ Manager and KMPs	NIL
Number of Meetings of the Board attended during the year	5 out of 5

Details of Directors seeking appointment / re-appointment at the Annual General Meeting (Pursuant to Regulation 36(3) of the Listing Regulations and Secretarial Standards on General Meetings)

Annexure to the Notice Details of Directors seeking appointment/re-appointment at the ensuing Annual General Meeting on Wednesday, 30th September 2026. [Pursuant to Regulation 36(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standard 2 on General Meetings issued by the Institute of Company Secretaries of India]	
Name of the Director	Mr. Narendra Babu Gutta
DIN	11907231
Date of first appointment	22.08.2026
Date of birth/age	20.01.1961, 65 Years
Nature of Appointment	Appointment
Expertise in specific functional areas	Administration and Human Resource Management
Educational qualification	Graduation
Chairman/member of the committees of Board of Directors of company	NIL
List of Directorships Committee Chairmanship, Membership held in other companies as on date	NIL
Details of Remuneration sought to be paid and the remuneration last drawn by such person	NIL
Shareholding in the Company as on 31.03.2025	NIL
Relationship between Directors inter-se/ Manager and KMPs	NIL
Number of Meetings of the Board attended during the year	NA

By order of the Board
For CITI PORT FINANCIAL SERVICES LTD

Sd/-
Enjamuri Pardha Saradhi
Chairman and Managing Director
DIN :- 07531047

Place: Hyderabad
Date : 22.08.2026

DIRECTOR'S REPORT

To

The Members

Your Directors have pleasure in presenting the 34th Annual Report together with the Audited Accounts of the Company for the year ended 31st March 2026.

FINANCIAL SUMMARY (Amt. in Lakhs)

PARTICULARS	YEAR ENDED 31.03.2026	YEAR ENDED 31.03.2025
Revenue	78.27	36.48
Other Income	0	0
Total Income	78.27	36.48
Total Expenditure	36.26	32.82
Profit Before Tax	42.00	3.65
Exceptional Items	0	0
Tax Expenditure	10.57	0.92
Net Profit / (Loss)	31.43	2.73

COMPANY PERFORMANCE:

During the financial year under review, your Company has achieved Total income of Rs. 78.27 Lakhs as against the previous year Income of Rs. 36.48 Lakhs and recorded Net Profit of Rs. 31.43 Lakhs for financial year 2025-26 when compared to a Net Profit of Rs. 2.73 Lakhs during the previous year.

SHARE CAPITAL:

The Paid Up equity share capital of the Company as on 31st March, 2026, is Rs. 3,10,00,000/- During the year under review, the Company has not issued shares with Differential Voting Rights, Sweat Equity Shares or Employee Stock Options, not bought back any of its securities, not issued any Preference shares/Debentures.

The Authorized Share Capital of the Company as on March 31, 2026, is Rs.3,20,00,000/- (Rupees Three Crores Twenty Lakhs only) divided into 32,00,000 (Thirty Two Lakhs Only) Equity Shares of Rs.10/- (Rupees Ten Only) each.

The Paid-up Share Capital of the Company as on March 31, 2026, is Rs. 3,10,00,000/-(Rupees Three Crores Ten Lakhs) divided into 31,00,000 (Thirty-One Lakhs) equity shares of Rs.10/- (Rupees Ten Only) each fully paid up.

- There is no change in share capital:
- The company has not bought back any of its securities.

- The Company has not issued any Sweat Equity Shares.
- No Bonus shares were issued during the year.
- Company has not issued any Preference shares/Debentures.
- Has not provided any Stock Option Scheme

TRANSFER OF AMOUNT TO GENERAL RESERVE:

The Board of Directors do not propose to transfer any amount to the General Reserve for the Financial Year ended March 31, 2026.

DIVIDEND:

Your Directors do not recommend any Dividend for the financial year 2025-2026 in order to strengthen the financial position of the Company and retain earnings for future growth and expansion.

LISTING OF EQUITY SHARES

The equity shares of the Company are listed on the trading platform of BSE Limited, a recognized stock exchange having a nationwide trading terminal.

DETAILS OF SUBSIDIARIES, JOINT VENTURES, OR ASSOCIATE COMPANIES:

The Company does not have any Subsidiaries, Associates and Joint Ventures as on 31st March, 2026.

VARIATIONS IN NETWORTH:

The Standalone Net worth of the Company for the Financial Year ended March 31, 2026, is Rs. 344.87 Lakhs as compared to Rs. 313.44 Lakhs for the previous financial year ended March 31, 2025.

DEPOSITS:

The Company has neither accepted nor renewed any deposits falling within the provisions of Section 73 and 76 of the Companies Act, 2013 read with the Companies (Acceptance of Deposits) Rules, 2014 from the its member and public during the Financial Year.

CHANGE IN THE NATURE OF BUSINESS

There was no change in the nature of the business of the Company during the FY 2025-26.

PARTICULARS OF LOANS, GUARANTEES AND INVESTMENTS:

Details of Loans, Guarantees and Investments covered under the provisions of Section 186 of the Companies Act, 2013 are given in the notes to the Financial Statements.

BOARD MEETINGS:

During the year under review, 5 Board Meetings were held on as follows.

26.05.2025	09.08.2025	22.08.2025	12.11.2025	13.01.2026

The maximum time-gap between any two consecutive meetings was within the period prescribed under the Companies Act, 2013.

All the Directors attended all the meetings.

BOARD EVALUATION:

The Board of Directors evaluated the annual performance of the Board as a whole, its committee's and the directors individually in accordance with the provisions of the Companies Act, 2013 and SEBI (LODR) Regulations, 2015 in the following manner:

i. Structured evaluation forms, as recommended by the Nomination and Remuneration Committee, after taking into consideration inputs received from the Directors, covering various aspects of the Board's functioning such as adequacy of the composition of the Board and its Committees, Board culture, execution and performance of specific duties, obligations and governance, for evaluation of the performance of the Board, its Committee's and each director were circulated to all the members of the Board along with the agenda papers.

ii. The members of the Board were requested to evaluate by filling the evaluation forms and the duly filled in evaluation forms were required to be sent to the Company Secretary in a sealed envelope or personally submitted to the Chairman at the concerned meeting.

iii. Based on the individual evaluation of the Directors, the Board initiated a detailed discussion at the concerned meeting on the performance of the Board / Committee/Individual Director, and formulated a final collective evaluation of the Board. The Board also provided an individual feedback to the concerned director on areas of improvement, if any.

A separate meeting of Independent Directors was held on **13th January 2026** to evaluate the performance evaluation of the Chairman, the Non-Independent Directors, the Board and flow of information from management.

MANAGEMENT DISCUSSION AND ANALYSIS

The Management Discussion and Analysis, as required under the Listing Regulations, forms an integral part of this Report.

DIRECTOR'S:

In accordance with the provisions of the Companies Act, 2013 and the Articles of Association of the Company, Mr. Enjamuri Pardha Saradhi (DIN: 07531047) retires by rotation at the ensuing Annual General Meeting and being eligible, offers himself for re-appointment.

APPOINTMENT/ RE-APPOINTMENT:

During the Financial Year , there were No Appointments and Re-appointments in the Company except reappointment of Mr. Enjamuri Pardha Saradhi as chairman and managing Director of the company.

BOARD COMMITTEES AND THEIR COMPOSITION:

We have in place all the Committees of the Board which are required to be constituted under the Companies Act, 2013, and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. A detailed note on the Board and its committees is provided under the Corporate Governance Report section in this Annual Report.

The Present Composition of various Committees of the Board is hereunder:

Audit Committee

Smt. Himabindu Ramavath	-	Chairman
Mr. Yetukuri Mallikarjunrao	-	Member
Smt. Dhanushree Guddep	-	Member

Nomination and Remuneration Committee

Smt. Himabindu Ramavath	-	Chairman
Mr. Yetukuri Mallikarjunrao	-	Member
Smt. Dhanushree Guddep	-	Member

Stakeholders Relationship Committee

Smt. Himabindu Ramavath	-	Chairman
Mr. Yetukuri Mallikarjunrao	-	Member
Smt. Dhanushree Guddep	-	Member

STATEMENT ON DECLARATION GIVEN BY INDEPENDENT DIRECTORS UNDER SECTION 149

The Independent Directors have submitted a declaration of independence, as required pursuant to sub-section (7) of Section 149 of the Companies Act, 2013 stating that they meet the criteria of independence as provided in sub-section (6) of Section 149.

DIRECTOR'S RESPONSIBILITY STATEMENT:

Pursuant to Section 134 (5) of the Companies Act, 2013, your Directors confirm that to the best of their knowledge and belief and according to the information and explanation obtained by them,

i. In the preparation of the annual accounts, the applicable accounting standards have been followed along with proper explanation relating to material departures;

ii. Such accounting policies as mentioned in the notes to the financial statements have been selected and applied consistently and judgments and estimates that are reasonable and prudent made so as to give a true and fair view of the state of affairs of the Company at the end of the financial year 2025-26 and of the profit or loss of the Company for that period;

iii. Proper and sufficient care has been taken for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;

iv. The annual accounts for the year 2025- 26 have been prepared on a going concern basis.

v. That proper internal financial control was in place and that the financial controls were adequate and were operating effectively.

vi. That system to ensure compliance with the provisions of all applicable laws was in place and was adequate and operating effectively.

REMUNERATION POLICY

The Board of Directors, on recommendation of the Nomination and Remuneration Committee framed a Nomination and Remuneration policy for selection, appointment and remuneration of Directors, KMP and Senior Management and matters covered u/s 178(3) of the Companies Act 2013.

LISTING FEE:

Your Company's shares are presently listed and traded on the BSE Limited; Your Company is regular in paying the listing fee to the BSE Limited.

STATUTORY AUDITORS:

The Shareholders in their meeting held on 27th day of September, 2023 (31st AGM) approved the appointment of M/s. NSVR & Associates LLP, Chartered Accountants, Hyderabad, as the Statutory Auditors of Company to hold office till the conclusion of 36th Annual General Meeting.

BOARD'S RESPONSE ON AUDITOR'S QUALIFICATION, RESERVATION OR ADVERSE REMARK OR DISCLAIMER MADE:

There are no qualifications, reservations or adverse remarks made by the statutory auditors in their report or by the Practicing Company Secretary in the Secretarial Audit Report for the year.

COST RECORDS AND COST AUDIT:

Maintenance of cost records and requirement of cost audit as prescribed under the provisions of Section 148(1) of the Act are not applicable for the business activities carried out by the Company

REPORTING OF FRAUDS BY AUDITORS:

During the year under review, the Statutory Auditors, Internal Auditors, Secretarial Auditors and Cost Auditors have not reported any instances of frauds committed in the Company by its Directors or Officers or Employees to the Audit Committee under Section 143(12) of the Companies Act, 2013, details of which needs to be mentioned in this Report.

INTERNAL AUDITOR:

The Board of Directors based on the recommendation of the Audit Committee has appointed Ramesh Chalapaneedi and Associates (M No.262653), Chartered Accountants, Hyderabad, as the Internal Auditors of your Company. The Internal Auditors are submitting their reports on quarterly basis.

MATERIAL CHANGES AND COMMITMENTS AFFECTING THE FINANCIAL POSITION OF THE COMPANY:

There have been no material changes and commitments affecting the financial position of the Company which have occurred between the end of the financial year of the Company to which the financial statements relate and the date of the report.

PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS UNDER SECTION 186

The Company has not provided any loan to any person or body corporate or given any guarantee or provided security in connection with such loan or made any investment in the securities of anybody corporate pursuant to Section 186 of the Companies Act, 2013. The Company has given advance against salary to some employees in terms of the applicable policies of the Company.

PARTICULARS OF CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES

There are no materially significant related party transactions made by the Company with Promoters, Directors, Key Managerial Personnel or other designated persons which may have a potential conflict with the interest of the Company at large.

CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUTGO:

The Company is under the business of investment and financing so the particulars of the Conservation of Energy and Technology Absorption is NOT APPLICABLE.

Foreign Exchange Earnings and on word: NIL

Conservation of Energy: The present operation of the Company does not involve High-energy consumption. However, steps being taken to minimize energy consumption where-ever possible.

Research & Development: The Research and Development division of Spices Oils and Oleoresins department continues to focus on introducing of new brands.

Technology Absorption-Not Applicable

Foreign Exchange Earnings & Outgo:

(Figures in Rs.)

	2025-26	2024-25
Foreign Exchange Earnings	Nil	Nil
Foreign Exchange Outgo	Nil	Nil

MANAGEMENT DISCUSSION & ANALYSIS:

Pursuant to the provision of Regulation 34 (2) (e) of SEBI (LODR) Regulations, 2015 a report on Management Discussion & Analysis is set out as an **Annexure A**.

CORPORATE GOVERNANCE:

Since the paid-up capital of the Company is less than Rs.10 Crores and the net worth of the Company is less than Rs. 25 Crores, the provisions of Regulations 17, 18,19, 20, 21, 22, 23, 24, 25, 26, 27 and clauses (b) to (i) of sub-regulation 2 of Regulation 46 and paragraph C, D & E of Schedule V of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, are not applicable to the Company.

CORPORATE SOCIAL RESPONSIBILITY

Pursuant to the provisions of section 135 (1) and read with all other applicable provisions of the Companies Act, 2013 and the Companies (Corporate social responsibility policy) Rules, 2014 (including any statutory modification(s) or re-enactment thereof for the time being in force), Corporate Social Responsibility is Not applicable to the Company.

SECRETARIAL AUDIT AND SECRETARIAL AUDITOR

Pursuant to the provisions of Section 204 of the Companies Act, 2013 read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, M/s. P. S. Rao & Associates, Company Secretaries in Practice, were appointed as Secretarial Auditors of the Company at the previous

Annual General Meeting for a term of five (5) consecutive years, to hold office up to the conclusion of the 38th Annual General Meeting of the Company. The Secretarial Audit Report in Form MR-3 is annexed as Annexure - B and forms a part of this Report.

The Secretarial Audit Report for the financial year ended March 31, 2026, issued by M/s. P. S. Rao & Associates, does not contain any qualification, reservation or adverse remark and forms part of this Board's Report as Annexure - B.

SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS:

There are no significant material orders passed by the Regulators / Courts which would impact the going concern status of the Company and its future operations.

OPINION OF THE BOARD WITH REGARD TO INTEGRITY, EXPERTISE AND EXPERIENCE (INCLUDING THE PROFICIENCY) OF THE INDEPENDENT DIRECTORS APPOINTED DURING THE YEAR.

During the year under review, no Independent Directors were appointed. Accordingly, this is not applicable

RELATED PARTY TRANSACTIONS:

All related party transactions that were entered into during the financial year were on an arm's length basis and were in the ordinary course of business. There are no materially significant related party transactions made by the Company with Promoters, Directors, Key Managerial Personnel or other designated persons which may have a potential conflict with the interest of the Company at large.

The Policy on Related Party Transactions as approved by the Board is uploaded on the website of the Company. The particulars of contracts or arrangements with related parties referred to in sub-section (1) of Section 188 of the Companies Act, 2013 in Form AOC-2 is herewith annexed as 'Annexure C' to this report.

ANNUAL RETURN:

Pursuant to the provisions of Section 92(3) and Section 134(3) of the Act read with Rule 12 of the Companies (Management and Administration) Rules, 2014 as amended from time to time, the Annual Return of the Company as on 31st March, 2026 is available on the Company's website and can be accessed at: www.citiportfinancialservices.com.

RISK MANAGEMENT:

Pursuant to the provisions of section 134 (3) (n) and read with all other applicable provisions of the Companies Act, 2013 and the Companies (Accounts) Rules, 2014 (including any statutory modification(s) or re-enactment thereof for the time being in force) and as per SEBI (LODR) Regulations, 2015 the Risk management is Not applicable to the Company.

VIGIL MECHANISM:

Pursuant to the provisions of section 177 (9) and read with all other applicable provisions of the Companies Act, 2013 and the Companies (Meetings of Board and its Powers) Rules, 2014 (including any statutory modification(s) or re-enactment thereof for the time being in force) and SEBI (LODR) Regulations, 2015 the Company has a Whistle Blower Policy framed to deal with instance of fraud and mismanagement, if any in the Group and also posted on the website of the Company.

NOMINATION & REMUNERATION POLICY:

A committee of the Board named as "Nomination and Remuneration Committee" has been constituted to comply with the provisions of section 178 of Companies Act, 2013 and to recommend a policy of the Company on directors appointment and remuneration, including criteria for determining qualifications, positive attributes, independence of a director and other matters and to frame proper systems for identification, appointment of Directors & KMPs, Payment of Remuneration to them and Evaluation of their performance and to recommend the same to the Board from time to time. The policy is also posted in the of the company's website.

PARTICULARS OF EMPLOYEES:

The information required pursuant to Section 197 (12) read with Rule 5 (1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, in respect of employees of the Company is herewith annexed as **Annexure-D**. In terms of Rule 5(2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the Company does not have any employee who is employed throughout the financial year and in receipt of remuneration of 102 Lakhs or more, or employees who are employed for part of the year and in receipt of 8.5 Lakhs or more per month.

HUMAN RESOURCES:

The Company considers its Human Resources as the key to achieve its Objectives. Keeping this in view, your Company takes utmost care to attract and retain quality employees. The employees are sufficiently empowered and such work environment propels them to achieve higher levels of performance. The unflinching commitment of the employees is the driving force behind the Company's vision. Your Company appreciates the spirit of its dedicated employees.

INTERNAL FINANCIAL CONTROL SYSTEMS

We have adopted policies and procedures which enables implementation of appropriate internal financial controls across the organization and also ensures the orderly and efficient conduct of business, including adherence to the Company's policies, the safeguarding of its assets, the prevention and detection of fraud, error reporting mechanism, the accuracy and completeness of the accounting records, and timely preparation of reliable financial disclosures. Internal Financial Controls are an integrated part of the Risk Management Process, addressing financial and financial reporting risks. The Internal Financial Controls have been documented, digitized and embedded in the business process.

Assurance on the effectiveness of the Internal Financial Controls is obtained through our management reviews; control self-assessment, continuous monitoring by functional experts as well as testing of the Internal Financial Control systems by the Internal Auditor during the course of audits. We believe that these systems provide reasonable assurance that our Internal Financial Controls are commensurate with the requirements of our organization.

POLICY ON PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT AT WORK PLACE:

The Company strongly supports the rights of all its employees to work in an environment free from all forms of harassment. The Company has adopted a Policy on Prevention, Prohibition and Redressal of Sexual Harassment at workplace as per the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Rules made thereunder. The policy aims to provide protection to Employees at the workplace and prevent and redress complaints of sexual harassment and for matters connected or incidental thereto, with the objective of providing a safe working environment,

where Employees feel secure. The Company has also constituted an Internal Committee, known as Anti Sexual Harassment Committee to address the concerns and complaints of sexual harassment and to recommend appropriate action.

(a) Number of Complaints of Sexual Harassment received in the year: **NIL**

(b) Number of Complaints Disposed off during the year: **NIL**

(c) Number of Cases Pending for more than Ninety Days: **Not Applicable**

MATERIAL CHANGES AND COMMITMENTS AFFECTING THE FINANCIAL POSITION OF THE COMPANY

There have been no material changes and commitments affecting the financial position of the Company which have occurred between the end of the financial year of the Company to which the financial statements relate and the date of the report.

COMPLIANCE WITH SECRETARIAL STANDARDS ON BOARD AND ANNUAL GENERAL MEETINGS

During the year under review, the Company has complied with Secretarial Standards issued by the Institute of Company Secretaries of India on Board Meetings and Annual General Meetings.

DETAILS OF APPLICATION MADE OR ANY PROCEEDING PENDING UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016 (31 OF 2016) DURING THE YEAR ALONG WITH THEIR STATUS AS AT THE END OF THE FINANCIAL YEAR:

No application was made or any proceedings pending under the IBC, 2016 during the year ended on 31st March, 2026.

DETAILS OF DIFFERENCE BETWEEN AMOUNT OF THE VALUATION DONE AT THE TIME OF ONE-TIME SETTLEMENT AND THE VALUATION DONE WHILE TAKING LOAN FROM THE BANKS OR FINANCIAL INSTITUTIONS ALONG WITH THE REASONS THEREOF:

Not Applicable.

COMPLIANCE TO THE PROVISIONS RELATING TO THE MATERNITY BENEFITS ACT, 1961.

Not Applicable

ACKNOWLEDGEMENTS:

Your Directors place on record their appreciation and gratitude for the continuous support and assistance extended by all the Statutory Authorities. The Board also extends its heartfelt gratitude to the Creditors and Shareholders for the confidence reposed by them in the Company. Your Directors also place on record their sincere appreciation for the continued contributions made by the employees at all levels.

By order of the Board of Directors
For CITI PORT FINANCIAL SERVICES LTD

Sd/-	**Sd/-**
Enjamuri Pardha Saradhi	**Himabindu Ramavath**
Chairman and Managing Director	Director
DIN :- 07531047	DIN:- 10045536

Place: Hyderabad
Date : 22.08.2026

ANNEXURE - A

MANAGEMENT DISCUSSION & ANALYSIS

INDUSTRY STRUCTURE AND DEVELOPMENTS:

NBFC & GROWTH:

The non-banking financial sector in India has evolved into a vital pillar of the nation's financial architecture, acting as a crucial engine for credit delivery to sectors that traditional banks often overlook. As the financial landscape navigates the 2025-26 fiscal year, Non-Banking Financial Companies (NBFCs) are experiencing a stark divergence between robust loan expansion and intense structural pressures. Driven by an explosive 69.3% surge in gold loans and a 20.3% acceleration in secured retail credit, overall credit growth has scaled to 14.4% year-on-year, pushing total assets under management solidly toward the ?50 lakh crore milestone by March 2027. This strong demand from underserved MSME and rural markets is heavily supported by fintech-led onboarding and strategic digital co-lending partnerships with commercial banks. However, this growth momentum faces serious constraints from the Reserve Bank of India's (RBI) stricter scale-based regulations and tighter norms on unsecured consumer loans, which have compressed net interest margins. Furthermore, since NBFCs lack access to low-cost public deposits, a persistent funding bottleneck from high bank borrowing costs combined with emerging asset quality pressures in micro-credit defaults is widening the performance gap between large, well-capitalised entities and smaller, vulnerable market players.

OPPORTUNITIES AND THREATS:

Opportunities

- High structural demand for retail, microfinance, gold loans, and MSME credit in semi-urban and rural areas.
- Strategic partnerships and tech-driven co-lending platforms with commercial banks to scale distribution.
- Anticipated policy rate cuts and government-backed credit guarantees boosting consumer disposable income and loan eligibility.

Threats

- Limited access to low-cost public deposits forces heavy reliance on bank borrowings, squeezing net interest margins.
- Tech-savvy traditional banks aggressively expanding into retail and housing portfolios traditionally dominated by NBFCs.
- Potential rise in micro-credit and MSME defaults causing incremental credit cost pressures.

SEGMENT-WISE OR PRODUCT-WISE PERFORMANCE:

The Company is engaged primarily in the business of lending operations. Its activities are focused on providing credit facilities to individuals, small and medium enterprises, and other business entities. The Company has been strengthening its credit appraisal systems and risk management practices to ensure healthy asset quality and sustainable growth. The lending portfolio continues to remain diversified across various categories of borrowers, enabling the Company to maintain stability in operations and mitigate concentration risks.

The lending portfolio of the Company is diversified across various borrower categories, which enables it to maintain a balanced mix of exposures and reduce concentration risks. The Company has been continuously focusing on strengthening its credit appraisal systems, risk assessment processes, and monitoring mechanisms to ensure the quality of its loan book.

The Company also places emphasis on prudent lending practices and efficient recovery mechanisms. This approach has helped in sustaining operational stability while supporting the financial needs of its customers. The focus remains on expanding the lending base in a calibrated manner while maintaining adequate controls on asset quality and risk management.

RISKS AND CONCERNS:

Being in the financial services business has its own typical risks and the Company takes full cognizance of the fact that these risks can have a serious impact on the operations of the Company as well as its profitability. In order to ensure that the impact of risks is minimal, the Company lays utmost importance on scanning the external environment regularly. The Company also has adequate risk identification.

To mitigate the risks affecting the growth and profitability the company has directed its efforts for risk management by employing the people who are expertise and trying to initiate new technology. The company is constantly engaged in innovating its methods and procedure of risk management.

INDUSTRY OUTLOOK:

NBFCs have become important constituents of the financial sector and have been recording higher credit growth than scheduled commercial banks (SCBs) over the past few years. NBFCs are leveraging their superior understanding of regional dynamics and customised products and services to expedite financial inclusion in India. Lower transaction costs, quick decision making, customer orientation and prompt service standards have typically differentiated NBFCs from banks. Considering the reach and expanse of NBFCs, they are well-suited to bridge the financing gap in a large country like India. Systemically Important NBFCs have demonstrated agility, innovation, and frugality to provide formal financial services to millions of Indians.

COMPANY OUTLOOK

The company has profit during the financial year 2025-26. The board of directors of your company feel that the economy will improve still in the coming years providing the greater chance for your company to grow further. Moreover, Indian Government took many initiatives programs which will promote industry to come with many opportunities and chance to grow further in coming years. Your company is actively engaged in introducing innovative and customized products for the customers. The management of your company is making all efforts in finding new areas and markets for exploring the company's products and services.

INTERNAL CONTROL SYSTEMS AND THEIR ADEQUACY:

The Company has proper and adequate internal control systems to ensure that all the assets are safeguarded and that all transactions are authorized recorded and reported correctly. Regular internal audits and checks are carried out to ensure that the execution of approved activities is in line with the policies and processes in place and that the systems are adequately strengthened to ensure compliance. Internal audit cover verification of Loan & Security creations documents, repayments, Credit Evaluation, as also process audits of various functions & Systems Audits.

The Board of Directors has been entrusted with the responsibility of reviewing the findings and to investigate and take necessary actions wherever required.

HUMAN RESOURCES/ INDUSTRIAL RELATIONS:

The Company recognizes that its success is deeply embedded in the success of the human resources. The Company has significantly scaled up its activities through investment in people and infrastructure. The Company nurtures its employees as its critical assets through healthy working atmosphere that ensures equal opportunity for growth and challenge to all the employees. The Company believes in creating business leaders by employing best talent in the industry, providing opportunities, empowerment by delegations, training and taking care of their growth. As our business grows, we would continue to expand the human resources which are fundamental to the financial services business.

DISCUSSION ON FINANCIAL PERFORMANCE WITH RESPECT TO OPERATIONAL PERFORMANCE:

Discussion on Financial Performance with respect to the Operational Performance:

i. Total Income as on 31st March, 2026 is 78.27 Lakhs

ii. Share Capital: The Paid-up Share Capital as on 31st March, 2026 is 310 Lakhs

iii. Net Profit as on 31st March, 2026 is 31.43 Lakhs

iv. Earnings per Share (EPS) as on 31st March, 2026 is Rs 1.01/-

The Earnings per share for the Financial Year 2025-26 is Rs. 1.01 Per share (Face value: Rs.10/- each).

Your Directors are putting continuous efforts to increase the performance of the company and are hopeful that the performance in coming year will overcome from the present situation.

DISCLOSURE OF ACCOUNTING TREATMENT:

The Company has prepared financial statements which comply with Ind-AS applicable for periods ending on March 31, 2026, together with the comparative period data as at and for the year ended March 31, 2026, as described in the summary of significant accounting policies. Primarily, a treatment different from that prescribed in an Accounting Standard has not been followed in the preparation of financial statements. However, as regards amendments to certain accounting standards, the applicability / effect on the financial statement has been evaluated and been treated accordingly as explained in Notes to the standalone Financial Statements

CAUTIONARY STATEMENT:

Statements in this management discussion analysis describing the Company's objectives, projections, estimates, expectations may be forward looking within the meaning of applicable securities-laws and regulations. Actual results may differ materially from those expressed in the statement. Important factors that could make difference to Company's operations include economic conditions affecting the domestic market and the overseas markets in the company operates, changes in the Government regulations, Tax Laws and other statutes and other incidental factors.

By order of the Board of Directors
For CITI PORT FINANCIAL SERVICES LTD

Sd/-	**Sd/-**
Enjamuri Pardha Saradhi	**Himabindu Ramavath**
Chairman and Managing Director	Director
DIN :- 07531047	DIN:- 10045536

Place: Hyderabad
Date : 22.08.2026

ANNEXURE –B

Form No MR – 3
SECRETARIAL AUDIT REPORT
FOR THE FINANCIAL YEAR ENDED ON 31st MARCH, 2026

[Pursuant to Section 204(1) of the Companies Act, 2013 and Rule No.9 of the Companies (Appointment and Remuneration Personnel) Rules, 2014]

To
The Members,
CITIPORT FINANCIAL SERVICES LIMITED,
Hyderabad.

We have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by CITIPORT FINANCIAL SERVICES LIMITED, (hereinafter called the Company). Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing our opinion thereon.

Based on our verification of the Company's books, papers, minutes books, forms and returns filed and other records maintained by the Company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, we hereby report that in our opinion , the Company has, during the audit period covering the financial year ended on 31st March, 2026 complied with the statutory provisions listed hereunder and also that the Company has proper Board-processes and compliance mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

1. We have examined the books, papers, minute books, forms and returns filed and other records maintained by the Company for the financial year ended on 31st March, 2026 according to the provisions of:

   i. The Companies Act, 2013 (the Act) and the rules made there under.

   ii. The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made there under;

   iii. The Depositories Act, 1996 and the Regulations and Bye-laws framed there under;

   iv. Foreign Exchange Management Act, 1999 and the rules and regulations made there under to the extent of Foreign Direct Investment and Overseas Direct Investment (the Company has not raised any External Commercial Borrowing)

   v. The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act'):-

      (a) The Securities and Exchange Board of India (Substantial Acquisition of Shares and Take-overs) Regulations, 2011;

      (b) The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;

(c) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 **(Not applicable to the Company during the audit period);**

(d) The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 **(Not applicable to the Company during the audit period);**

(e) The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021; **(Not applicable to the Company during the audit period)**

(f) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;

(g) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021 **(Not applicable to the Company during the audit period)**; and

(h) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018 **(Not applicable to the Company during the audit period)**;

(i) The SEBI (Listing obligation and Disclosure Requirements) Regulations 2018 As applicable.

vi. Other laws including Banking Regulation Act, 1949, Rules, Regulations and Guidelines issued by the Reserve Bank of India are applicable to Non-Banking Financial Companies with classification as a 'Loan Company'; which is specifically applicable to the Company.

We have also examined compliance with the applicable clauses of Secretarial Standards, as amended from time to time, issued by the Institute of Company Secretaries of India

During the period under review, the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc. mentioned above.

We further report that examination / audit of financial laws such as direct and indirect tax laws, labour laws (other than mentioned specifically herein) has not been carried out by us as part of this Secretarial Audit.

We further report that

The Board of Directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors.

Adequate notice is given to all Directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent at least seven days in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

All the decisions at the Board Meetings and Committee Meetings have been carried out unanimosuly as recorded in the minutes of the meetings of the Board of Directors or Committee of the Board, as the case may be.

We further report that

* There are adequate systems and processes in the Company commensurate with the size and operations of the Company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

* There were no such specific events/actions in pursuance of the above referred laws, rules, regulations, etc., having a major bearing on the Company's affairs.

For P S Rao & Associates
Company Secretaries

Sd/-
Jineshwar Kumar Sankhala
Company Secretary
M. No: 21697
C.P. No : 18365
UDIN: A021697H001193043

Place: Hyderabad
Date : 22.08.2026

[This Report is to be read with our letter of even date which is annexed as ***ANNEXURE I*** and forms an integral part of this report.]

ANNEXURE - I

To
The Members,
CITIPORT FINANCIAL SERVICES LIMITED,
Hyderabad

Our report of even date is to be read along with this letter.

1. Maintenance of secretarial record is the responsibility of the management of the company. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of the Secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the Company.
4. Where ever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events etc.
5. The compliance of the provisions of Corporate and other applicable laws, rules, regulations, standards is the responsibility of management. Our examination was limited to the verification of procedures on test basis.
6. The Secretarial Audit report is neither an assurance as to the future viability of the company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

For P S Rao & Associates
Company Secretaries

Sd/-
Jineshwar Kumar Sankhala
Company Secretary
M. No: 21697
C.P. No : 18365
UDIN: A021697H001193043

Place: Hyderabad
Date : 22.08.2026

ANNEXURE- C

Particulars of contracts / arrangements made with related parties [Pursuant to Clause (h) of Sub-section (3) of Section 134 of the Companies Act,2013, and Rule 8(2) of the Companies (Accounts) Rules, 2014 - AOC-2]

This Form pertains to the disclosure of particulars of contracts / arrangements entered into by the Company with related parties referred to in Sub-section (1) of Section 188 of the Companies Act, 2013 including certain arm's length transactions under third proviso thereto.

Details of contracts or arrangements or transactions not at arm's length basis: There were no contracts or arrangements or transactions entered into during the year ended March 31, 2026, which were not at arm's length basis.

Details of material contracts or arrangement or transactions at arm's length basis:

The details of material contracts or arrangement or transactions at arm's length basis for the year ended March 31, 2026 are as follows:

Rs. In Lakhs

Name of The Related Party	Nature of Relationship	Nature of The Contract	Monetary Value Per Financial Year
Godavari MSW Management Projects Private Limited	Enterprises own or significantly influenced by Key Management Personnel or their relatives	Interest Income	35.35
Trinox Infrastructure and Developers Private Limited		Interest Expenses	12.30
Godavari MSW Management Projects Private Limited		Repayment of Other Financial Liabilities	15.50

By order of the Board of Directors
For CITI PORT FINANCIAL SERVICES LIMITED

Sd/-
Enjamuri Pardha Saradhi
Chairman and Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN:- 10045536

Place: Hyderabad
Date : 22.08.2026

ANNEXURE–D

Information pursuant to Section 197 of the Act
Read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014.

i. The percentage increase in remuneration of each director, Chief Financial Officer, Chief Executive Officer, Company Secretary during the financial year 2025-26 and Ratio of the remuneration of each director to the median remuneration of the employees of the company for the financial year 2025-26:

Name of the Director/ Key Managerial Personnel	Remuneration of Director KMP for the financial year 2025-26	% increase in Remuneration in the financial year 2025-26	Ratio of the remuneration to the median remuneration of the employees
Priya Jain	Rs. 2,40,000	Nil	---

Note: The median remuneration of employees of the Company during the financial year was Rs. 1,05,000/-

ii. In the financial year under review, there was a no increase of in the median remuneration of employees.

iii. The number of permanent employees on the rolls of company: 5

iv. Average percentage increase already made in the salaries of employees other than the managerial personnel in the last financial year and its comparison with the percentile increase in the managerial remuneration and justification thereof and point out if there are any exceptional circumstances for increase in the managerial remuneration:

The average increase in the salaries of employees other than the managerial personnel in 2025-26 was 3.82. The Percentage increase in the managerial remuneration for the same financial year was NIL.

1. The key parameters for any variable component of remuneration availed by the directors: Not Applicable

v. The company affirms that remuneration to the Directors and Key Managerial Personnel is as per the remuneration policy of the Company.

By order of the Board of Directors
For CITI PORT FINANCIAL SERVICES LIMITED

Sd/-
Enjamuri Pardha Saradhi
Chairman and Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN:- 10045536

Place: Hyderabad
Date : 22.08.2026

Independent Auditor's Report

To
The Members of
M/s Citiport Financial Services Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **Citiport Financial Services Limited** ("the Company"), which comprise the Balance Sheet as at March 31, 2026, the Statement of Profit and Loss (including other comprehensive income) , Statement of changes in Equity and the Statement of Cash Flows for the year ended on that date, and a summary of the significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ("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, 2026, the profit and total comprehensive income, changes in equity and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing specified under section 143(10) of the Act (SAs). 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 (ICAI) together with the independence requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules made there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. In our professional judgement, we have determined that there is no key audit matter to be communicated in our report.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Management Discussion and Analysis, Board's Report including Annexures to Board's Report, Corporate Governance and Shareholder's Information, but does not include the financial statements and our auditor's report there on. The other information is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion there on.

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

When we read the other information identified above, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Financial Statements

The Company's Board of Directors are responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance, total comprehensive income, and cash flows of the Company in accordance with the accounting principles generally accepted in India, referred to in Section 133 of Companies Act 2013, read with the Companies (Indian Accounting standard) Rules, 2015.This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, 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.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under.

We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has an adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020, issued by the central government, in terms of section 143 (11) of the companies Act, 2013, and on the basis of our examination of the books and records as we considered appropriate and according to the information and explanation given to us, we give in the "Annexure A" a statement on the matters specified in paragraph 3 and 4 of the Order, to the extent applicable.
2. As required by section 143(3) of the Companies Act 2013, 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 purpose of our audit.
   b) In our opinion proper books of account as required by law have been kept by the Company so far as appears from our examination of those books.
   c) The Balance Sheet, the Statement of Profit and Loss including Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows dealt with by this report are in agreement with the books of account.
   d) In our opinion, the aforesaid financial statements comply with the Ind AS 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 31 March 2026, and taken on record by the Board of Directors, none of the directors is disqualified as on 31 March 2026, from being appointed as a director in terms of sub section (2) of section 164 of the Companies Act, 2013.
   f) with respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in "Annexure B"; and
   g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended in our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act.
   h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
      i. There are no pending litigations for or against the Company which would impact its financial position.
      ii. The Company does not have any derivatives contracts. Further there are no long-term contracts for which provisions for any material foreseeable losses are required to be made.
      iii. There are no amounts pending that are required to be transferred to Investor Education and Protection Fund.

iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded inwriting or otherwise, that the Company shall, whether, directly or indirectly, lender invest in other persons or entities identified in any manner what so ever by or on behalf of the Funding Party("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on such audit procedures that we considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under Sub-clause (a) and (b) contain any material misstatement.

v. The Company has neither declared nor paid any dividend during the year and until the date of this report

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

Furthermore, the audit trail has been preserved by the company as per the statutory requirements of record retention where the audit trial feature has been enabled.

For NSVR & ASSOCIATES LLP
Chartered Accountants
FRN :008801S/S200060

Sd/-
R. Srinivasu
Partner
M.No:224033
UDIN: 26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2026

ANNEXURE 'A' TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of **CITIPORT FINANCIAL SERVICES LIMITED** of even date)

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

i. (a) In respect of the Company's Property, Plant and Equipment

(A) According to the information and explanations given to us and on the basis of our examination of the records of the company, the company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.

(B) According to the information and explanations given to us and on the basis of our examination of the records of the company, in our opinion, Maintenance of proper records for intangible assets is not applicable to the company.

(b) The company has conducted physical verification of Property, Plant and Equipment and no discrepancies were noticed during the course of verification.

(c) According to the information and explanations given to us, company does not have any immovable properties. Hence this sub-clause 3(i)(c) of the order is not applicable

(d) The company has not revalued its Property, Plant and Equipment during the year and hence this sub-clause 3(i)(d) of the order is not applicable.

(e) According to the information and explanation given to us and on the basis of our examination of the records of the company, there are no proceedings initiated or pending against the company for holding any benami property under the Prohibition of Benami Property transactions Act,1988 and rules made thereunder.

ii. (a) The Company is in the business of providing loans and does not have any physical inventories. Accordingly, the provision of clause 3(ii)(a) of the Order is not applicable to it.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not been sanctioned working capital limits in excess of five crore rupees, in aggregate, from banks or financial institutions on the basis of security of current assets.

iii. (a) Since the Company's principal business is to give loans. Accordingly, the provision of clause 3(iii)(a) of the Order is not applicable to it.

(b) The Company, being a Non-Banking Financial Company ('NBFC'), registered under provisions of RBI Act, 1934. In our opinion and according to the information and explanations given to us, the terms and conditions of the grant of all loans and advances in the nature of loans provided during the year are, prima facie, not prejudicial to the Company's interest.

(c) The Company, being a Non-Banking Financial Company ('NBFC'), registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition, Asset Classification and Provisioning Norms, monitors repayments of principal and payment of interest by its customers as stipulated. In our opinion and according to the information and explanations given to us, in respect of loans and

advances in the nature of loans, the schedule of repayment of principal and payment of interest has been stipulated and in cases where repayment of principal and payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting.

(d) The Company, being a NBFC, registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition, Asset Classification and Provisioning Norms, monitors and report total amount overdue including principal and/or payment of interest by its customers for more than 90 days. In cases where repayment of principal and payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting. According to the information and explanation made available to us, reasonable steps are taken by the Company for recovery thereof.

(e) Since the Company's principal business is to give loans. Accordingly, the provision of clause 3(iii)(e) of the Order is not applicable to it.

(f) Based on our audit procedures, according to the information and explanation made available to us, the Company has not granted any loans or advances in the nature of loans to promoters/ Related parties either repayable on demand or without specifying any terms or period of repayment during the year.

iv. In our opinion and according to the information and explanations given to us and the audit procedures conducted by us, the Company has been complied with the provisions of section 185 and 186 of the Companies Act, 2013 with respect to loans and advances granted, investments made, any guarantees provided, and given any security by the Company during the year.

v. In our opinion and according to the information and explanations given to us, the Company being Non-banking Finance Company registered with RBI, provisions of sections 73 to 76 or any other relevant provisions of the Companies Act, 2013 and the Companies (Acceptance of Deposits) Rules, 2014, as amended, are not applicable to the Company. We are informed by the Management that no order has been passed by the Company Law Board, National Company Law Tribunal or Reserve Bank of India or any Court or any other Tribunal against the Company in this regard.

vi. The maintenance of cost records has not been specified by the Central Government under section 148(1) of the Companies Act, 2013, for the business activities carried out by the Company. Hence reporting under paragraph 3 (vi) of the Order is not applicable.

vii. According to the information and explanations given to us, in respect of statutory dues:

(a) The Company has generally been regular in depositing undisputed statutory dues, including Provident Fund, Employees' State Insurance, Income Tax, Goods and Service Tax, Cess and other material statutory dues applicable to it with the appropriate authorities. There were no undisputed amounts payable in respect of Provident Fund, Employees' State Insurance, Income Tax, Goods and Service Tax, Cess and other material statutory dues in arrears as at March 31, 2026 for a period of more than six months from the date they became payable.

(b) There were no disputed dues pending as on March 31,2026.

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

ix. (a) The Company has not defaulted in repayment of Loans or borrowings from any lender. Hence reporting under clause 3(ix)(a) of the Order is not applicable.

(b) The Company has not been declared willful defaulter by any bank or financial institution or government or any government authority.

(c) The Company has not taken any term loan during the year and there are no outstanding term loans at the closing of the year and hence, reporting under clause 3(ix)(c) of the Order is not applicable.

(d) On an overall examination of the financial statements, Company has not raised fund any funds during the Year. Hence, this clause is not applicable.

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

(f) The Company has not raised any loans during the year on the pledge of securities held in its subsidiaries. Accordingly, paragraph 3(ix)(f) of the Order is not applicable

x. (a) The Company did not raise money by way of initial public offer or further public offer (including debt instruments) during the year.

(b) During the year, the Company has not made any preferential allotment or private placement of shares or convertible debentures (fully or partly or optionally) and hence reporting under clause 3(x)(b) of the Order is not applicable.

xi. (a) No fraud by the Company and no material fraud on the Company has been noticed or reported during the year.

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

(c) No whistle blower complaints received by the Company during the year (and up to the date of this report).

xii. The Company is not a Nidhi Company and hence reporting under clause (xii) of the Order is not applicable.

xiii. In our opinion and according to the information and explanations given to us, the Company is in compliance with Section 177 and 188 of the Companies Act, 2013 where applicable, for all transactions with the related parties and the details of related party transactions have been disclosed in the financial statements as required by the applicable accounting standards.

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

(b) We have considered the internal audit reports for the year under audit, issued to the Company during the year and till date, in determining the nature, timing and extent of our audit procedures.

xv. In our opinion, according to the information and explanations given to us, during the year the Company has not entered into any non-cash transactions with its Directors or persons connected to its directors and hence provisions of section 192 of the Companies Act, 2013 are not applicable to the Company.

xvi. (a) the Company is required to be registered under section 45-IA of the Reserve Bank of India Act, 1934 and it has obtained Registration.

(b) the company has not conducted any Non-Banking Financial or Housing Finance activities without a valid Certificate of Registration (CoR) from the Reserve Bank of India as per the Reserve Bank of India Act, 1934;

(c) In our opinion, there company is not a core investment company ('CIC') as defined in the regulations made by Reserve bank of india. Hence this clause is not applicable to the company.

(d) The Group (as defined under Master Direction DNBR.PD.008/03.10.119/2016-17 - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016) are no Core investment companies within the Group and accordingly reporting under clause 3(xvi)(d) of the Order is not applicable.

xvii. The Company has not incurred cash losses during the financial year covered by our audit and the immediately preceding financial year, Accordingly this clause is not applicable.

xviii. There has been no resignation of the statutory auditors of the Company during the year.

xix. On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, the auditor's knowledge of the Board of Directors and management plans, we are Opinion that no material uncertainty exists as on the date of the audit report that company is capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date;

xx. According to the information and explanations given to us and based on our examination of the records of the Company, is not required to transfer any unspent amount pertaining to the year under report to a Fund specified in Schedule VII to the Companies Act in compliance with second proviso to sub section 5 of section 135 of the said Act.

For NSVR & ASSOCIATES LLP
Chartered Accountants
FRN :008801S/S200060

Sd/-
R. Srinivasu
Partner
M.No:224033
UDIN: 26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2026

ANNEXURE "B" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 2(f) under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of **CITIPORT FINANCIAL SERVICES LIMITED** of even date)

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

Opinion:

We have audited the internal financial controls over financial reporting of **Citiport Financial Services Limited** ("the Company") as of March 31,2026 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

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

Management's Responsibility for Internal Financial Controls

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

Auditor's Responsibility

Our responsibility is to express an opinion on the internal financial controls over financial reporting of the Company based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India and the Standards on Auditing prescribed under Section143(10) of the Companies Act,2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

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

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

Meaning of internal financial Controls over Financial reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statement for external purpose in accordance with generally accepted accounting principles. A company's internal financial controls over financial reporting includes those policies and procedures that

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

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

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

Limitations of Internal Financial Controls Over Financial Reporting

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

For NSVR & ASSOCIATES LLP
Chartered Accountants
FRN :008801S/S200060

Sd/-
R. Srinivasu
Partner
M.No:224033
UDIN: 26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2026

Balance Sheet as at 31st March 2026

(Amount in Lakhs)

Particulars	Notes	March 31, 2026	March 31, 2025
I. ASSETS			
Financial assets			
a) Cash and Cash Equivalents	1	2.86	0.83
b) Bank Balances other than (a) above		-	-
c) Trade Receivables	2	-	-
d) Long term Loans and advances	3	-	-
e) Investments		-	-
f) Other Financial Assets	4	534.33	493.32
Sub Total -Financial Assets		**537.19**	**494.14**
Non-Financial assets			
a) Inventories		-	-
b) Current Assets (Net)		-	-
c) Deferred tax Assets (Net)		-	-
d) Property,Plant and Equipment	5	0.18	0.18
e) Other Non -financial assets	6	16.21	10.10
Sub Total -Non Financial Assets		**16.38**	**10.27**
TOTAL		**553.58**	**504.42**
LIABILITIES AND EQUITY			
Liabilities			
1.Financial Liabilities			
(a) Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises		-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-
(b) Other Payables			
(i) total outstanding dues of micro enterprises and small enterprises		-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-
(c) Debt Securities		-	-
(d) Borrowings (Other than Debt Securities)		-	-
(e) Deposits		-	-
(f) Subordinated Liabilities		-	-
(g) Other financial liabilities	7	193.06	184.20
Sub Total - Financial Liabilities		**193.06**	**184.20**
Non-Financial Liabilities			
(a) Current tax liabilities (Net)		-	-
(b) Provisions	8	15.64	6.78
(c) Deferred tax liabilities (Net)		-	-
(d) Other non-financial liabilities	9	-	-
Sub Total - Non-Financial Liabilities		**15.64**	**6.78**
Equity			
(a) Equity Share Capital	10	310.00	310.00
(b) Other Equity	11	34.87	3.44
SubTotal -Equity		**344.87**	**313.44**
Total Liabilities and Equity		**553.58**	**504.42**

Summary of Material accounting Policy Information 26

The accompanying notes are an integral part of the financial statements Note No 1 to 26

As per the report of even date attached
For NSVR & Associates LLp
Chartered Accountants
Firm Regn. No.008801S/S200060

Sd/-
R.Srinivasu
Partner
Membership No.224033
UDIN: 26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2026

For and On behalf of the Board
Citiport Finanacial services limited

Sd/-
Enjamuri Pardha Saradhi
Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN: 10045536

Sd/-
Raja Sekhar Katta
Chief Financial Officer

Sd/-
Priya Jain
Company secretary

Statement of Profit and Loss for the year ended 31.03.2026

(Amount in Lakhs)

Particulars	Note No.	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Income			
Interest income	12	78.27	36.48
Fees And Commision income		-	-
Net gain on Fair value changes		-	-
Sale of Services		-	-
Other Operating income		-	-
Toal Revenue from Operations		-	-
b) Other Income	13	-	
Total Income (a+b)		**78.27**	**36.48**
Expenses			
a) Finance costs	14	12.32	8.80
b) Fee and commission Expense		-	-
c) Employee benefits expense	15	9.6	13.40
d) Impairment On Financial Instruments		-	-
e) Depreciation and amortization expense		-	-
f) Other expenses	16	14.35	10.62
Total Expenses(a+b+c+d+e+f+g)		**36.26**	**32.82**
Profit Before tax		**42.00**	**3.65**
Tax Expense			
Current tax		10.57	0.92
Deferred tax (credit)/charge		-	-
Total tax expense		**10.57**	**0.92**
Profit For the period		**31.43**	**2.73**
Other comprehensive income (OCI)			
a (i) Items that will not be reclassified to profit or loss		-	-
(ii) Income tax related to items that will not be reclassified to profit or loss		-	-
b (i) Items that will be reclassified to profit or loss		-	-
(ii) Income tax related to items that will be reclassified to profit or loss		-	-
Other Comprehensive income for the period (net of taxes)		**-**	**-**
Total Comprehensive Income for the period		**31.43**	**2.73**
Non-controlling interests			
Total Comprehensive income attributable to owners		**31.43**	**2.73**
a) Basic earnings per share of Rs.10/-each		**1.01**	**0.09**
b) Diluted earnings per share of Rs.10/- each		**1.01**	**0.09**
Weighted average number of equity shares used in Computing Earning Per Shares			
-For Basic earnings per share		31,00,000	31,00,000
For Diluted earnings per share		31,00,000	31,00,000
Summary of Material accounting Policy Information	26		

The accompanying notes are an integral part of the financial statements Note No 1 to 26

As per the report of even date attached
For NSVR & Associates LLp
Chartered Accountants
Firm Regn. No.008801S/S200060

Sd/-
R. Srinivasu
Partner
Membership No.224033
UDIN: 26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2026

For and On behalf of the Board
Citiport Finanacial services limited

Sd/-
Enjamuri Pardha Saradhi
Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN: 10045536

Sd/-
Raja Sekhar Katta
Chief Financial Officer

Sd/-
Priya Jain
Company secretary

Citiport Financial Services Limited

H No 64 & 71(O), 255 & 256(N), Flat No 5C, Doyen Habitat, Srinagar Colony, Hyderabad-500073

CIN : L65991TG1992PLC065867

Cash Flow Statement for the Period ended 31.03.2026

(Amount in Lakhs)

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
A. Cash flow from Operating activities		
Net Profit before tax as per Profit and loss account	42.00	3.65
Adjustments		
Finance Costs	-	-
Dividend income	-	-
	42.00	**3.65**
(Increase)/Decrease in Trade and Other Receivables	-	-
(Increase)/Decrease in Inventories	-	-
Increase/(Decrease) in Trade Payables	-	-
(Increase)/Decrease in Long term Loans and advances	-	-
(Increase)/Decrease in Other Current and Non-Current Financial Assets	(41.01)	(35.33)
Increase/(Decrease) in Other Financial Liabilities	8.87	30.84
Increase/(Decrease) in Provisions	(1.70)	-
Increase/(Decrease) in Non Financial Liabilities	-	-
Cash generated from Operations	**8.15**	**(0.84)**
Direct Taxes paid	(6.11)	(3.65)
Net Cash from Operating activities	**2.04**	**(4.48)**
B. Cash flow from Investing Activities		
Purchase of Property, Plant and Equipment	-	-
Sale of Property, Plant and Equipment	-	-
Capital Work-in-progress	-	-
Purchase of Investments	-	-
Sale of Investments	-	-
Long Term Loans & Advances given	-	-
Long Term Loans & Advances Repaid	-	-
Interest Income	-	-
Dividend income	-	-
Net Cash from Investment Activities	**-**	**-**
C. Cash Flow from Financing Activities		
Proceeds from issue of Equity Share Capital (Including Securities Premium)	-	-
Borrowings Availed	-	-
Borrowings Repaid	-	-
Interest Expenses	-	-
Dividends Paid	-	-
Net cash used in financing activities	**-**	**-**
Net (Decrease) / Increase in cash and cash equivalents	**2.04**	**(4.48)**

(Amount in Lakhs)

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Cash and cash equivalents at the beginning of the year	**0.83**	**5.31**
Cash and Cash equivalents at the end of the year	**2.86**	**0.83**
Cash & Cash Equivalents comprise:		
Cash in Hand	2.48	0.06
Balance with Banks in Current A/c	0.37	0.77
Cash and cash Equivalents in the form of Fixed deposits	-	-
Total Cash & Cash Equivalents :	**2.86**	**0.83**

The accompanying notes are an integral part of the financial statements.
Cash flow statements are prepared based on IND AS 7 "Indirect cash flow method".

As per the report of even date attached
For NSVR & Associates LLp
Chartered Accountants
Firm Regn. No.008801S/S200060

Sd/-
R. Srinivasu
Partner
Membership No.224033
UDIN: 26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2026

For and On behalf of the Board
Citiport Finanacial services limited

Sd/-
Enjamuri Pardha Saradhi
Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN: 10045536

Sd/-
Raja Sekhar Katta
Chief Financial Officer

Sd/-
Priya Jain
Company secretary

Citiport Financial Services Limited

H No 64 & 71(O), 255 & 256(N), Flat No 5C, Doyen Habitat, Srinagar Colony, Hyderabad-500073

CIN : L65991TG1992PLC065867

Notes forming part of Financial Statements As At 31.03.2026

Note1: Cash and Cash Equivalents:

Particulars	**As At 31.03.2026**	**As At 31.03.2025**
Cash on Hand	2.48	0.06
Balance With Banks		
- In Current Accounts	0.37	0.77
- In Fixed Deposits Mature with in 3 Months	-	-
Total	**2.86**	**0.83**

Note2: Trade Receivables

Particulars	**As at 31.03.2026**			**As at 31.03.2025**		
	Exposure	**Loss Allowance**	**Net Amount**	**Exposure**	**Loss Allowance**	**Net Amount**
Considered good – Secured	-	-	-	-	-	-
Considered good – Unsecured*	-	-	-	-	-	-
"Trade Receivables which have significant increase in credit risk"	-	-	-	-	-	-
"Trade Receivables – credit impaired"	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

"Trade Receivables aging schedule"							
Particulars	**Outstanding for following periods from due date of payment As at 31.03.2026**						
	Not Due	**Less than 6 months**	**6 Months - 1 year**	**1-2 years**	**2-3 Years**	**More than 3 years**	**Total**
(i) Undisputed Trade Receivables - considered good	-	-	-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase incredit risk	-	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - credit impaired	-	-	-	-	-	-	-
(iv) Disputed Trade Receivables - considered good	-	-	-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-	-
(vi) Disputed Trade Receivables - credit impaired	-	-	-	-	-	-	-

"Trade Receivables aging schedule"							
Particulars	**Outstanding for following periods from due date of payment As at 31.03.2025**						
	Not Due	**Less than 6 months**	**6 Months - 1 year**	**1-2 years**	**2-3 Years**	**More than 3 years**	**Total**
(i) Undisputed Trade Receivables - considered good	-	-	-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase incredit risk	-	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - credit impaired	-	-	-	-	-	-	-
(iv) Disputed Trade Receivables - considered good	-	-	-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-	-
(vi) Disputed Trade Receivables - credit impaired	-	-	-	-	-	-	-

Note 3: Long term Loans and advances:

Particulars	As At 31.03.2026	As At 31.03.2025
Security Deposits	-	-
Loans & Advances to Related Parties	-	-
Other Loans & Advances	-	-
Total	**-**	**-**

Note 4: Other Financial Assets

Particulars	As At 31.03.2026	As At 31.03.2025
	At Amortised Cost	At Amortised Cost
(i) Bills Purchased and Bills Discounted	-	-
(ii) Loans repayable on demand	-	-
(iii) Term Loans	-	-
(iv) Others Loans & Advances		
-Secured & Considered Good	-	-
-Unsecured & Considered Good	534.33	493.32
Total (A) Gross	**534.33**	**493.32**
Less: Impairment loss allowance	-	-
Total (A) - Net	**534.33**	**493.32**

Note 6: Other Non Financial Assets:

Particulars	As At 31.03.2026	As At 31.03.2025
Rent Deposit	0.23	0.23
Balances with Government Authorities - TDS Receivable	15.98	9.87
Total	**16.21**	**10.10**

Note: 7 Other Financial Liabilites

Particulars	As At 31.03.2026	As At 31.03.2025
Loans		
a) Secured		
Term Loans from Banks	-	-
Vehicle Loans from Banks	-	-
b) Unsecured		
From Directors	-	-
From Others	186.95	160.38
Salaries Payable	0.40	0.50
Expense Payable	4.13	3.11
Statutory Liabilities Payable	1.58	3.38
Interest accrued and due on Borrowings	-	16.83
Total	**193.06**	**184.20**

Note 8: Provisions

Particulars	As At 31.03.2026	As At 31.03.2025
Provision for taxes	11.44	2.58
Contingency Provision Against Standard Assets	4.20	4.20
Total	**15.64**	**6.78**

Note 9: Other Non Financial Liabilites

Particulars	As At 31.03.2026	As At 31.03.2025
Other Payables	-	-
Total	**-**	**-**

Citiport Financial Services Limited

H No 64 & 71(O), 255 & 256(N), Flat No 5C, Doyen Habitat, Srinagar Colony, Hyderabad-500073

CIN : L65991TG1992PLC065867

Notes forming part of Financial Statements As At 31.03.2026

Note 5: Property,Plant and Equipment **(Amount in Lakhs)**

Description	Computers and software	Furniture and Fixtrures	Plant and machinery	Total
Gross carrying amount Cost as at 01.04.2025	**0.07**	**0.10**	**0.01**	**0.18**
Additions	-	-	-	-
Disposals	-	-	-	-
Cost as at 31.03.2026	**0.07**	**0.10**	**0.01**	**0.18**
Accumulated Depreciation	**-**	**-**	**-**	**-**
Charge for the year	-	-	-	-
Disposals	-	-	-	-
As at 31.03.2026	**-**	**-**	**-**	**-**
Net Carrying Value				
As at 31.03.2026	**0.07**	**0.10**	**0.01**	**0.18**
As at 31.03.2025	**0.07**	**0.10**	**0.01**	**0.18**

As per the report of even date attached
For NSVR & Associates LLp
Chartered Accountants
Firm Regn. No.008801S/S200060

Sd/-
R.Srinivasu
Partner
Membership No.224033
UDIN:26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2025

For and On behalf of the Board
Citiport Finanacial services limited

Sd/-
Enjamuri Pardha Saradhi
Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN: 10045536

Sd/-
Raja Sekhar Katta
Chief Financial Officer

Sd/-
Priya Jain
Company secretary

Citiport Financial Services Limited

H No 64 & 71(O), 255 & 256(N), Flat No 5C, Doyen Habitat, Srinagar Colony, Hyderabad-500073

CIN : L65991TG1992PLC065867

Notes forming part of Financial Statements As At 31.03.2026

Note 10: Share Capital

All Amounts in Lakhs

S.No	Particulars	As At 31.03.2026		As At 31.03.2025	
		Number	Amount	Number	Amount
	Authorised				
1	Equity Shares of Rs. 10/- each with Voting Rights	32,00,000	320.00	32,00,000	320.00
	Issued, Subscribed and Paid up				
2	Equity Shares of Rs. 10/- each fully paid up with Voting Rights	31,00,000	310.00	31,00,000	310.00
	Total	**31,00,000**	**310.00**	**31,00,000**	**310.00**

(a) Reconciliation of the number of shares outstanding as at 31.03.2025

S.No	Particulars	As At 31.03.2026		As At 31.03.2025	
		Number	Amount	Number	Amount
1	Equity Shares outstanding at the beginning of the year	31,00,000	310.00	31,00,000	310.00
2	Equity Shares Issued during the year	-	-	-	-
3	Equity Shares bought back during the year	-	-	-	-
	Equity Shares outstanding at the end of the year	**31,00,000**	**310.00**	**31,00,000**	**310.00**

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

The company has one class of equity shares having a par value of Rs.10/- each. 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 sharesholders are eligible to receive the remaining assets of the company after distribution of all preferential amounts, in proportion to their shareholding.

(c) Details of Shareholders holding more than 5 percent shares:

S.No	Particulars	As At 31.03.2026		As At 31.03.2025	
		No. of Shares held	% of Holding	No. of Shares held	% of Holding
	Equity Shares with Voting Rights				
1.	Golden Valley Holdings Private Limited	8,99,304	29.01%	8,99,304	29.01%
2.	Ginza Communication Private Limited	3,07,600	9.92%	3,07,600	9.92%
3.	Mithul Investment Private Limited	2,42,200	7.81%	2,42,200	7.81%

Note No.11
B. Other Equity

Amount in Lakhs

Particulars	Reserves and Surplus				TOTAL
	Statutory Reserves	General Reserve	Capital Redemption Reserve	Retained Earnings	
Balance at 31.03.2025	12.00	0.19	-	(8.75)	3.44
Profit for the Year	-	-	-	31.43	31.43
Dividend paid	-	-	-	-	-
Statutory Reserves	6.29	-	-	(6.29)	-
Actuarial gain/(loss) on post-employment benefit obligations, net of tax benefit	-	-	-	-	-
Balance at 31.03.2026	**18.29**	**0.19**	**-**	**16.40**	**34.87**

Note 12: Interest Income

(Amount in Lakhs)

Particulars	For the Period Ended 31.03.2026	For the Period Ended 31.03.2025
Interest income on Loans Measured at Amortised Cost	78.27	36.48
Total	**78.27**	**36.48**

Note 13: Other Income

Particulars	For the Period Ended 31.03.2026	For the Period Ended 31.03.2025
Interest on Income Tax Refund	-	-
Total	**-**	**-**

Note 14: Finance Cost

Particulars	For the Period Ended 31.03.2026	For the Period Ended 31.03.2025
Interest Expense on Loans Taken	12.30	8.78
Bank Charges	0.02	0.02
Total	**12.32**	**8.80**

Note 15: Employee Benefit Expenses

Particulars	For the Period Ended 31.03.2026	For the Period Ended 31.03.2025
Salaries , Wages and Bonus	9.60	13.40
Staff Wealfare Expenses	-	-
Total	**9.60**	**13.40**

Note 16: Other expenses

Particulars	For the Period Ended 31.03.2026	For the Period Ended 31.03.2025
Audit Fee		
-Statutory Audit Fee	0.80	0.80
-Tax Audit Fee	-	-
Advertisement Expenses	0.44	0.40
Conveyence Expenses	0.17	0.30
DeMat & RTA Expenses	8.34	4.55
Listing Fees	-	0.38
Office Maintenance	0.38	0.18
Professional and Legal Fees	2.67	2.70
Printing and stationery	0.25	0.20
Rent	0.96	0.96
Website Hosting Charges	0.42	-
Interest on TDS	0.01	-
ROC Expenses	-	0.15
Total	**14.35**	**10.62**

Notes to Accounts :

17. Auditors Remuneration **All amounts are in Lakhs unless otherwise specified**

Particulars	**For the year ended 31.03.2026**	**For the year ended 31.03.2025**
a) Audit fees	0.80	0.80
b) Other charges		
Taxation matters	-	-
c) Reimbursement of out of pocket expenses	-	-
TOTAL	**0.80**	**0.80**

18. Earnings per Share

Particulars	**For the year ended 31.03.2026**	**For the year ended 31.03.2025**
Earnings		
Profit attributable to equity holders	**31.43**	**2.73**
Shares		
Number of shares at the beginning of the year	31,00,000	31,00,000
Add: Equity shares issued	-	-
Less: Buy back of equity shares	-	-
Total number of equity shares outstanding at the end of the year	31,00,000	31,00,000
Weighted average number of equity shares outstanding during the year - Basic	**31,00,000**	**31,00,000**
Add: Weighted average number of equity shares arising out of outstanding stock options (net of the stock options forfeited) that have dilutive effect on the EPS	-	-
Weighted average number of equity shares outstanding during the year - Diluted	**31,00,000**	**31,00,000**
Earnings per share of par value Rs.10/- - Basic (₹)	**1.01**	**0.09**
Earnings per share of par value Rs.10/- - Diluted (₹)	**1.01**	**0.09**

19. Earnings/expenditure in foreign currency:

Expenditure in Foreign currency: **Amount in Lakhs**

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
Purchas FOB Value of Imports	-	-
Professional Fees	-	-
Other expenses	-	-
Total	**-**	**-**

Earnings in Foreign currency:

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
FOB Value of Exports	-	-
Dividend	-	-
Total	**-**	**-**

20. Determination of Fair Values:

The Company's accounting policies and disclosures require the determination of fair value, for certain financial and non-financial assets and liabilities. Fair values have been determined for measurement and/ or disclosure purposes based on the following methods. When applicable, further information about the assumptions made in determining fair values is disclosed in the notes specific to that asset or liability

(i) Property, plant & Equipment:

The Company has not elected to measure any item of property, plant and equipment at its fair value at the Transition Date; property, plant and equipment have been measured at cost in accordance with Ind AS.

(ii) Investments in equity securities

The fair value of marketable equity is determined by reference to their quoted market price at the reporting date.

21. Income Taxes:

a. Income tax expense/ (benefit) recognized in the statement of profit and loss:

Income tax expense/ (benefit) recognized in the statement of profit and loss consists of the following:

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
Current taxes expense	10.57	0.92
Domestic	-	-
Mat Credit Entitlement	-	-
Deferred taxes expense/(benefit)	-	-
Total income tax expense/(benefit) recognized in the statement of profit and loss	**10.57**	**0.92**

b. Reconciliation of Effective tax rate:

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
Profit before income taxes	42.00	3.65
Enacted tax rate in India	25.17%	25.17%
Computed expected tax benefit/(expense)	10.57	0.92
Effect of:		
Expenses not deductible for tax purposes	-	-
Expenses deductible for tax purposes	-	-
Other Income	-	-
Foreign exchange differences	-	-
Effect of change in tax laws and rate	-	-
Investment allowance deduction	-	-
Others	-	-
Income tax benefit/(expense)	10.57	0.92
Effective tax rate (a)	25.17%	25.17%

22. Financial Instruments:

Set out below, is a comparison by class of the carrying amounts and fair value of the financial instruments, other than those with carrying amounts that are reasonable approximations of fair values:

Particulars	Carrying Value	Fair Value	Carrying Value	Fair Value
	31.03.2026	31.03.2026	31.03.2025	31.03.2025
Financial assets				
Cash and cash equivalents	2.86	2.86	0.83	0.83
Other financial assets	534.33	534.33	493.32	493.32
Total 537.19	**537.19**	**494.14**	**494.14**	
Financial liabilities				
Borrowings	-	-	-	-
Other financial liabilities	193.06	193.06	184.20	184.20
Total	**193.06**	**193.06**	**184.20**	**184.20**

23. Operating segments

The Company's Chief Operating Decision Maker (CODM) review the Operations of the Company as a single reportable segment. Hence, segmental reporting as per IND AS-108 is not made.

24. Analytical Ratios:

The company is termed as an Unregistered core investment company (CIC) as per Reserve Bank of India Guidelines dated 13 August 2020 and is not exposed to any regulatory imposed capital requirements. Thus, following analytical ratios are not applicable to the company.

1. Capital to risk weighted assets ratio (CRAR)
2. Tier I CRAR
3. Tier II CRAR
4. Liquidity Coverage Ratio.

Note No. 25 Related Party Disclosures

S.No.	Name of the Related Party	Nature of Relationship
1	Enjamuri Pardha Saradhi	Key Management Personnel
2	Ratan Kishan Musnuru	Director
3	Dhanushree Guddep	Director
4	Mallikarjunrao Yetukuri	Director
5	Rajasekhar Katta	Key Management Personne
6	Golden Valley Holdings Private Limited	Enterprises own or significantly influenced by Key Management Personnel or their relatives
7	Green Fire Agri Commodities Limited	
8	Nakshatra Organics Private Limited	
9	Katragadda Innovative Trust For Education	
10	DPK Agro Farms Private Limited	
11	V5 Ites Private Limited	
12	Trinox Infrastructure and Developers Pvt Ltd	
13	GODAVARI MSW MANAGEMENT PROJECTS PRIVATE LIMITED	

Transactions with Related Parties:

(Amount in Indian rupees lakh, except share data and where otherwise stated)

S.No.	Nature of Transaction	FY 2025-26			FY 2024-25		
		Associates	KMP	Total	Associates	KMP	Total
1	Remuneration	-	-	-	-	-	-
2	Interest Income	35.35	-	35.35	14.18	-	14.18
3	Interest Expenses	12.30	-	12.30	7.28		
4	Short Term Loans & Advances (Asset)	24.90	-	24.90	0.50	-	0.50
5	Repayment of Short Term Loans & Advances (Asset)	7.50	-	7.50	19.33		19.33
6	Other Financial Liabilities	70.54	-	70.54	-	-	-
7	Repayment of Other Financial Liabilities	-	-	-	-	-	-

Balances with Related Parties As At 31.03.2026

S.No.	Nature of Transaction	FY 2025-26			FY 2024-25		
		Associates	KMP	Total	Associates	KMP	Total
1	Short Term Loans & Advances (Asset)	170.10	-	170.10	117.35	-	117.35
2	Other Financial Liabilities	**186.95**	**-**	**186.95**	**104.11**	**-**	**104.11**

As per the report of even date attached
For NSVR & Associates LLp
Chartered Accountants
Firm Regn. No.008801S/S200060

Sd/-
R.Srinivasu
Partner
Membership No.224033
UDIN:26224033KSUTQA8168

Place: Hyderabad
Date: 26.05.2026

For and On behalf of the Board
Citiport Finanacial services limited

Sd/-
Enjamuri Pardha Saradhi
Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN: 10045536

Sd/-
Raja Sekhar Katta
Chief Financial Officer

Sd/-
Priya Jain
Company secretary

Note 26: Material Accounting Policies

NOTES FORMING PART OF THE FINANCIAL STATEMENT FOR THE YEAR ENDED MARCH,31 2026

1. Corporate information:

Citi Port Financial Services Limited (the Company) is a Public company domiciled in India and incorporated under the provisions of Companies Act 1956. Its Equity shares are Listed in BSE Limited.

Citi Port Financial Services Limited is registered with the Reserve Bank of India ("RBI") as Non Deposit taking Non-Systematically Investment credit company ("NBFC-ND-ICC"). As an NBFC-ICC, the Company is a primary engaged in Investment and Credit and carries out only such activities as are permitted under the guidelines issued by RBI for NBFC-ICCs.

The registered office of the company is H. No 64& 71(0), 255& 256 (N) Flat No 5C,5th Floor, Doyen Habitat, Sri Nagar Colony, Hyderabad, TG 500073 IN.

The financial statements of the Company for the year ended March 31, 2026 were approved for issue in accordance with the resolution of the Board of Directors on 25 May 2026.

2.1 Basis of Preparation of financial Statements:

These financial statements have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act, 2013 ('the Act') read together with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, other relevant provisions of the Act and the RBI guidelines/regulations to the extent applicable on an accrual basis.

The financial statements have been prepared on a historical cost basis, except for certain financial assets and financial liabilities that are measured at fair value.

2.2 Presentation of financial statements:

The Balance Sheet, Statement of changes in Equity for the year and the Statement of Profit and Loss are prepared and presented in the format prescribed in the Division III of Schedule III to the Companies Act, 2013 ("the Act") applicable for Non-Banking Finance Companies ("NBFC"). The Statement of Cash Flows has been prepared and presented as per the requirements of Ind AS 7 "Statement of Cash Flows". The disclosure requirements with respect to items in the Balance Sheet and Statement of Profit and Loss, as prescribed in the Schedule III to the Act, are presented by way of Notes forming part of standalone financial statements along with the other notes required to be disclosed under the notified accounting Standards and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Amounts in the financial statements are presented in Indian Rupees in lakhs rounded off to two decimal places as permitted by Schedule III to the Companies Act, 2013. Per share data are presented in Indian Rupee to two decimal places.

2.3 Financial instruments:

(i) Classification of financial Instruments

Financial assets and financial liabilities are recognised in the Company's balance sheet when the Company becomes a party to the contractual provisions of the instrument. recognised financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at FVTPL) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognised immediately in profit or loss. A financial asset and a financial liability is offset and Notes forming part of standalone financial statements presented on net basis in the balance sheet when there is a current legally enforceable right to set-off the recognised amounts and it is intended to either settle on net basis or to realise the asset and settle the liability simultaneously:

a. Financial Assets:

Initial recognition and measurement

All financial assets are recognised initially at fair value plus, in the case of financial assets not recorded at fair value through profit or loss, transaction costs that are attributable to the acquisition of the financial asset. Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the market place (regular way trades) are recognised on the trade date, i.e., the date that the Company commits to purchase or sell the asset.

Subsequent measurement

(i) Debt instrument at FVTPL

Debt instruments included within the FVTPL category are measured at fair value with all changes recognised in the statement of profit and loss. The Company has not designated any debt instrument as at FVTPL.

(ii) Investment in Preference Shares and Unquoted trade Investments

Investment in Preference Shares and Unquoted trade Investments are measured at amortized cost using Effective Rate of Return (EIR).

(iii) Investment in equity instruments

All equity investments in scope of Ind AS 109 are measured at fair value. Equity instruments which are held for trading and contingent consideration recognised by an acquirer in a business combination to which Ind AS103 applies are classified as at FVTPL. For all other equity instruments, the Company may make an irrevocable election to present in other comprehensive income subsequent changes in the fair value. The Company makes such election on an instrument by-instrument basis. The classification is made on initial recognition and is irrevocable.

If the Company decides to classify an equity instrument as at FVTOCI, then all fair value changes on the instrument, excluding dividends, are recognised in the OCI. There is no recycling of the amounts from OCI to the statement of profit and loss, even on sale of investment. However, the Company may transfer the cumulative gain or loss within equity.

Equity instruments i.e., investments in equity shares within the FVTPL category are measured at fair value with all changes recognised in the statement of profit and loss.

(iv) Investments in subsidiaries

Investments in subsidiaries are carried at cost less accumulated impairment losses, if any. Where an indication of impairment exists, the carrying amount of the investment is assessed and written down immediately to its recoverable amount. On disposal of investments in subsidiaries and joint venture, the difference between net disposal proceeds and the carrying amounts are recognized in the statement of profit and loss.

Derecognition

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is primarily derecognised (i.e., removed from the Company's balance sheet) when:

(i) The rights to receive cash flows from the asset have expired, or

(ii) The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement? and either (a) the Company has transferred substantially all the risks and rewards of the asset, or (b) the Company has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, it evaluates if and to what extent it has retained the risks and rewards of ownership. When it has neither transferred nor retained substantially all of the risks and rewards of the asset, nor transferred control of the asset, the Company continues to recognise the transferred asset to the extent of the Company's continuing involvement. In that case, the Company also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

b. Financial liabilities

Initial recognition and measurement

Financial liabilities are classified, at initial recognition, as financial liabilities at fair value through profit or loss, loans and borrowings, payables, or as derivatives designated as hedging instruments in an effective hedge, as appropriate. All financial liabilities are recognised initially at fair value and, in the case of loans and borrowings and payables, net of directly attributable transaction costs.

The Company's financial liabilities include trade and other payables, loans and borrowings including bank overdrafts, financial guarantee contracts.

Subsequent measurement

The measurement of financial liabilities depends on their classification, as described below:

(i) Loans and borrowings

After initial recognition, interest-bearing loans and borrowings are subsequently measured at amortised cost using the EIR method. Gains and losses are recognised in the statement of profit and loss when the liabilities are derecognised as well as through the EIR amortisation process.

Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortisation is included as finance costs in the statement of profit and loss.

2.4 Impairment:

The Company recognises loss allowances for ECLs on the following financial instruments that are not measured at FVTPL:

- Loans and advances to customers
- Debt investment securities
- Trade and other receivable
- Lease receivables
- Irrevocable loan commitments issued and
- Financial guarantee contracts issued

Credit-impaired financial assets:

A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred. Credit-impaired financial assets are referred to as Stage 3 assets. Evidence of credit impairment includes observable data about the following events:

- significant financial difficulty of the borrower or issuer
- a breach of contract such as a default or past due event
- the lender of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lender would not otherwise consider

- the disappearance of an active market for a security because of financial difficulties; or Notes forming part of standalone financial statements
- the purchase of a financial asset at a deep discount that reflects the incurred credit losses.

It may not be possible to identify a single discrete event-instead; the combined effect of several events may have caused financial assets to become credit-impaired. The Company assesses whether debt instruments that are financial assets measured at amortised cost or FVTOCI are credit-impaired at each reporting date. To assess if corporate debt instruments are credit impaired, the Company considers factors such as bond yields, credit ratings and the ability of the borrower to raise funding.

A loan is considered credit-impaired when a concession is granted to the borrower due to a deterioration in the borrower's financial condition, unless there is evidence that as a result of granting the concession the risk of not receiving the contractual cash flows has reduced significantly and there are no other indicators of impairment. For financial assets where concessions are contemplated but not granted the asset is deemed credit impaired when there is observable evidence of credit-impairment including meeting the definition of default. The definition of default (see below) includes unlikeliness to pay indicators and a back-stop if amounts are overdue for more than 90 days. The 90-day criterion is applicable unless there is reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

Definition of default:

Critical to the determination of ECL is the definition of default. The definition of default is used in measuring the amount of ECL and in the determination of whether the loss allowance is based on 12-month or lifetime ECL, as default is a component of the probability of default (PD) which affects both the measurement of ECLs and the identification of a significant increase in credit risk. The Company considers the following as constituting an event of default:

- the borrower is past due more than 90 days on any material credit obligation: or
- the borrower is unlikely to pay its credit obligations to the Company in full.

When assessing if the borrower is unlikely to pay its credit obligation, the Company takes into account both qualitative and quantitative indicators. The information assessed depends on the type of the asset. Quantitative indicators, such as overdue status and non-payment on another obligation of the same counterparty are key inputs in this analysis.

The Company uses a variety of sources of information to assess default which are either developed internally or obtained from external sources. The definition of default is applied consistently to all financial assets unless information becomes available that demonstrates that another default definition is more appropriate for a particular financial asset.

Significant increase in credit risk:

The Company monitors all financial assets and Corporate Overview Reports financial guarantee contracts that are subject to the impairment requirements to assess whether there has been a significant increase in credit risk since initial recognition. If there has been a significant increase in credit risk the Company will measure the loss allowance based on lifetime rather than 12-month ECL.

2.5 Cash & Cash Equivalents

Cash and bank balances comprise of cash balance in hand, in current accounts with banks, demand deposit, short-term deposits, Margin Money deposits and unclaimed dividend accounts. For this purpose, "short-term" means investments having maturity of three months or less from the date of investment. Bank overdrafts that are repayable on demand and form an integral part of our cash management are included as a component of cash and cash equivalents for the purpose of the statement of cash flows. The Margin money deposits and unclaimed dividend balances shall be disclosed as restricted cash balances.

2.6 Employee Benefits

a. Short term employee benefits

Short-term employee benefits are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

b. Defined Contribution Plan

The Company's contributions to defined contribution plans are charged to the statement of profit and loss as and when the services are received from the employees.

c. Defined Benefit Plans

The liability in respect of defined benefit plans and other post-employment benefits is calculated using the projected unit credit method consistent with the advice of qualified actuaries. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates based on prevailing market yields of Indian Government Bonds and that have terms to maturity approximating to the terms of the related defined benefit obligation. The current service cost of the defined benefit plan, recognised in the statement of profit and loss in employee benefit expense, reflects the increase in the defined benefit obligation resulting from employee service in the current year, benefit changes, curtailments and settlements. Past service costs are recognised immediately in income. The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of plan assets. This cost is included in employee benefit expense in the statement of profit and loss. Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are charged or credited to equity in other comprehensive income in the period in which they arise.

d. Termination benefits

Termination benefits are recognized as an expense when the Company is demonstrably committed, without realistic possibility of withdrawal, to a formal detailed plan to either terminate employment before the normal retirement date, or to provide termination benefits as a result of an offer made to encourage voluntary redundancy. Termination benefits for voluntary redundancies are recognized as an expense if the Company has made an offer encouraging voluntary redundancy, it is probable that the offer will be accepted, and the number of acceptances can be estimated reliably.

e. Other long-term employee benefits

The Company's net obligation in respect of other long term employee benefits is the amount of future benefit that employees have earned in return for their service in the current and previous periods. That benefit is discounted to determine its present value. Re-measurements are recognized in the statement of profit and loss in the period in which they arise.

2.7 Provisions, contingent liabilities and contingent assets

a. Provisions

A provision is recognised if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. If the effect of the time value of money is material, provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. Where discounting is used, the increase in the provision due to the passage of time is recognized as a finance cost.

b. Contingent liabilities

A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

c. Contingent assets

Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

2.8 Revenue Recognition

Revenue recognition

Income Under Ind AS 115, an entity recognises revenue when (or as) a performance obligation is satisfied, i.e. when 'control' of the goods or services underlying the particular performance obligation is transferred to the customer. Revenue towards satisfaction of a performance obligation is measured at the amount of transaction price (net of variable consideration) allocated to that performance obligation.

a. Interest income

Interest income from debt instruments is recognised using the effective interest rate (EIR) method. The effective interest rate is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the gross carrying amount of a financial asset. When calculating the effective interest rate, the Company estimates the expected cash flows by considering all the contractual terms of the financial instrument but does not consider the expected credit losses. The EIR (and therefore, the amortised cost of the asset) is calculated by taking into account any discount or premium on acquisition, fees and costs that are an integral part of the EIR. The Company recognises interest income using a rate of return that represents the best estimate of a constant rate of return over the expected life of the instrument.

If expectations regarding the cash flows on the financial asset are revised for reasons other than credit risk, the adjustment is booked as a positive or negative adjustment to the carrying amount of the asset in the Balance Sheet with an increase or reduction in interest income. The adjustment is subsequently amortised through interest income in the Statement of Profit and Loss.

b. Other Income

The Company recognises income on accrual basis.

2.9 Borrowing Costs:

Borrowing costs consist of interest, ancillary and other costs that the Company incurs in connection with the borrowing of funds and interest relating to other financial liabilities. Borrowing costs also include exchange differences to the extent regarded as an adjustment to the borrowing costs. Borrowing costs directly attributable to the acquisition, construction or production of an asset that necessarily takes a substantial period of time to get ready for its intended use or sale are capitalised as part of the cost of the asset. All other borrowing costs are expensed in the period in which they occur.

2.10 Tax Expenses

Tax expense consists of current and deferred tax.

a. Income Tax

Income tax expense is recognized in the statement of profit and loss except to the extent that it relates to items recognized directly in equity, in which case it is recognized in equity. Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years.

b. Deferred Tax

Deferred tax is recognised using the balance sheet method, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substan-

tively enacted by the reporting date. Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities and assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realised simultaneously.

A deferred tax asset is recognized to the extent that it is probable that future taxable profits will be available against which the temporary difference can be utilized. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

Dividend distribution tax arising out of payment of dividends to shareholders under the Indian Income tax regulations is not considered as tax expense for the Company and all such taxes are recognized in the statement of changes in equity as part of the associated dividend payment.

2.11 Earnings Per Share

The Company presents basic and diluted earnings per share ("EPS") data for its ordinary shares. Basic earnings per share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding during the period. Diluted earnings per share is computed by dividing the profit after tax by the weighted average number of equity shares considered for deriving basic earnings per share and also the weighted average number of equity shares that could have been issued upon conversion of all dilutive potential equity shares.

2.12 Trade receivables

Trade receivables are initially recognized at fair value and subsequently measured at amortised cost using effective interest method, less provision for impairment.

2.13 Trade and other payables

These amounts represent liabilities for goods and services provided to the Company prior to the end of the financial year which are unpaid. The amounts are unsecured and are presented as current liabilities unless payment is not due within twelve months after the reporting period. They are recognized initially at fair value and subsequently measured at amortized cost using the effective interest method.

2.14 Determination of fair values

The Company's accounting policies and disclosures require the determination of fair value, for certain financial and non-financial assets and liabilities. Fair values have been determined for measurement and/or disclosure purposes based on the following methods. When applicable, further information about the assumptions made in determining fair values is disclosed in the notes specific to that asset or liability. A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

a. Property, plant and equipment

Property, plant and equipment, if acquired in a business combination or through an exchange of non-monetary assets, is measured at fair value on the acquisition date. For this purpose, fair value is based on appraised market values and replacement cost.

b. Intangible assets

The fair value of brands, technology related intangibles, and patents and trademarks acquired in a business combination is based on the discounted estimated royalty payments that have been avoided as a result of these brands, technology related intangibles, patents or trademarks being owned (the "relief of royalty method"). The fair value of customer related, product related and other intangibles acquired in a business combination has been determined using the multi-period excess earnings method after deduction of a fair return on other assets that are part of creating the related cash flows.

c. Inventories

The fair value of inventories acquired in a business combination is determined based on its estimated selling price in the ordinary course of business less the estimated costs of completion and sale, and a reasonable profit margin based on the effort required to complete and sell the inventories.

d. Investments in equity and debt securities and units of mutual funds

The fair value of marketable equity and debt securities is determined by reference to their quoted market price at the reporting date. For debt securities where quoted market prices are not available, fair value is determined using pricing techniques such as discounted cash flow analysis.

In In respect of investments in mutual funds, the fair values represent net asset value as stated by the issuers of these mutual fund units in the published statements. Net asset values represent the price at which the issuer will issue further units in the mutual fund and the price at which issuers will redeem such units from the investors.

Accordingly, such net asset values are analogous to fair market value with respect to these investments, as transactions of these mutual funds are carried out at such prices between investors and the issuers of these units of mutual funds.

e. Derivatives

The fair value of foreign exchange forward contracts is estimated by discounting the difference between the contractual forward price and the current forward price for the residual maturity of the contract using a risk-free interest rate (based on government bonds). The fair value of foreign currency option and swap contracts and interest rate swap contracts is determined based on the appropriate valuation techniques, considering the terms of the contract.

f. Non-derivative financial liabilities

Fair value, which is determined for disclosure purposes, is calculated based on the present value of future principal and interest cash flows, discounted at the market rate of interest at the reporting date. For finance leases the market rate of interest is determined by reference to similar lease agreements. In respect of the Company's borrowings that have floating rates of interest, their fair value approximates carrying value.

1.25 Recent Indian Accounting Standards (Ind AS)

Ministry of Corporate Affairs ("MCA") notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. For the year ended March 31,2026 , MCA has notified and company has adopted the following new amendments to the existing standards, non of which had a significant impact on the financial statement.

a) Ind AS 1 - Presentation of Financial Statements (effective April 1, 2025):

The amendment clarifies the classification of liabilities as current or non-current and specifically addresses non-current liabilities with covenants. For determining whether a liability is current, the amendment removes the requirement for an unconditional right to defer settlement for at least twelve months after the reporting date. Instead, it requires that the right to defer settlement must exist as of the reporting date and must have substance. It also provides additional guidance on classifying liabilities subject to covenants.

b) Ind AS 7 - Statement of Cash Flows and Ind AS 107 - Financial Instruments: Disclosures (effective April 1, 2025):

The amendment to Ind AS 7 requires companies to disclose the existence of supplier finance arrangements, including the nature of such arrangements, the carrying amount of related liabilities, and the range of payment due dates. Ind AS 107 has been correspondingly amended to include supplier finance arrangements as a factor that may contribute to concentration of liquidity risk.

c) Ind AS 12 - Income Taxes: International Tax Reform - Pillar Two Model Rules (effective April 1, 2025):

The amendments provide a temporary mandatory relief from recognising deferred tax arising from top-up tax, and require entities to disclose whether this relief has been applied. The relief is effective immediately and applies retrospectively. The amendments also require companies to provide new disclosures regarding potential top-up tax exposures in future periods. d) Ind AS 21 - The Effects of Changes in Foreign Exchange Rates (effective April 1, 2025): The amendments address the 'Lack of Exchangeability' guidance under Ind AS 21. These amendments clarify the assessment of exchangeability of a currency and the determination of an appropriate spot exchange rate when exchangeability is lacking, and require disclosures enabling users to understand the resulting financial impact.

As per the report of even date attached
For NSVR & Associates LLp
Chartered Accountants
Firm Regn. No.008801S/S200060

Sd/-
R.Srinivasu
Partner
Membership No.224033
UDIN: 26224033KSUTQA8168

Place: Hyderabad
Date: 25.05.2025

For and On behalf of the Board
Citiport Finanacial services limited

Sd/-
Enjamuri Pardha Saradhi
Managing Director
DIN : 07531047

Sd/-
Himabindu Ramavath
Director
DIN: 10045536

Sd/-
Raja Sekhar Katta
Chief Financial Officer

Sd/-
Priya Jain
Company secretary

ATTENDANCE SLIP FOR ANNUAL GENERAL MEETING

(To be surrendered at the venue of the meeting)

I certify that I am a registered shareholder/proxy/representative for the registered shareholder(s) of **CITI PORT FINANCIAL SERVICES LIMITED**.

I hereby record my presence at the 34th Annual General Meeting of the shareholders of CITI PORT FINANCIAL SERVICES LIMITED on Wednesday 30th September, 2026 at 11.30 A.M At New Maruthi Nagar Community Hall, H. No. 1-5-755, Street No. 3D, New Maruthi Nagar, Dilsukhnagar, Hyderabad- 500060, Telangana.

DP ID*	Reg.folio no.
Client ID*	No of shares

*Applicable if shares are held in electronic form

Name and Address of Member

_____

Signature of Shareholder/ Proxy/
Representative (Please Specify)

LEFT BLANK

Form No. MGT-11
Proxy form

[Pursuant to section 105(6) of the Companies Act, 2013 and rule 19(3) of the Companies (Management and Administration) Rules, 2014]

CIN	L65991TG1992PLC065867		
Name of the Company	CITI PORT FINANCIAL SERVICES LIMITED		
Registered Office	H No. 64&71(O), 255 & 256 (N)Flat No 5c, 5th Floor, Doyen Habitat, Srinagar Colony Hyderabad Telangana-500073		
Name of the Member			
Registered Address			
Email ID			
Folio No/ Client ID		DP ID.:	

I/We, being the member(s) of _____ shares of the above named company, hereby appoint

1	Name:	
	Address	
	Email ID	Signature
	Or failing him	
2	Name:	
	Address	
	Email ID	Signature
	Or failing him	

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 34th Annual general meeting of the company, to be held on the Wednesday 30th September, 2026 at 11.30 A.M At New Maruthi Nagar Community Hall, H. No. 1-5-755, Street No. 3D, New Maruthi Nagar, Dilsukhnagar, Hyderabad- 500060, Telangana and at any adjournment thereof in respect of such resolutions as are indicated below

Sl. No	Resolutions	For	Against
1.	Consider and adopt audited financial statements, reports of the board of Directors and Auditors		
2.	Re-appointment of Mr. Enjamuri Pardha Saradhi (DIN: 07531047) as Director who retires by rotation.		
3.	Approval for the Appointment of Mr. Narendra Babu Gutta (DIN: 11907231) as an Independent Director of the company		

Affix Revenue Stamp

Signed this ____ day of _____.

Signature of shareholder:

Signature of Proxy holder(s):

Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.

LEFT BLANK

Form No. MGT-12

POLLING PAPER

[Pursuant to Section 109(5) of the Companies Act, 2013 and Rule 21(1)(c) of the Companies (Management and Administration) Rules, 2014]

CITI PORT FINANCIAL SERVICES LIMITED
(CIN: L65991TG1992PLC065867)

Registered Office: H No. 64&71(O), 255 & 256 (N)Flat No 5c, 5th Floor,
Doyen Habitat, Srinagar Colony Hyderabad Telangana-500073

BALLOT PAPER

1. Name of the First Named Shareholder (in block letters) .....
2. Postal address: .....
   .....
3. Registered Folio No./*Client ID No. .....
   (*Applicable to investors holding shares in dematerialized form)
4. Class of Share(s) .....

I hereby exercise my vote in respect of Ordinary/Special Resolution enumerated below by recording my assent or dissent to the said Resolution in the following manner:

Sl. No	Resolutions	No. of Shares held	For	Against
1	Consider and adopt audited financial statements, reports of the board of Directors and Auditors			
2	Re-appointment of Mr. Enjamuri Pardha Saradhi (DIN: 07531047) as Director who retires by rotation.			
3	Approval for the Appointment of Mr. Narendra Babu Gutta (DIN: 11907231) as an Independent Director of the company:			

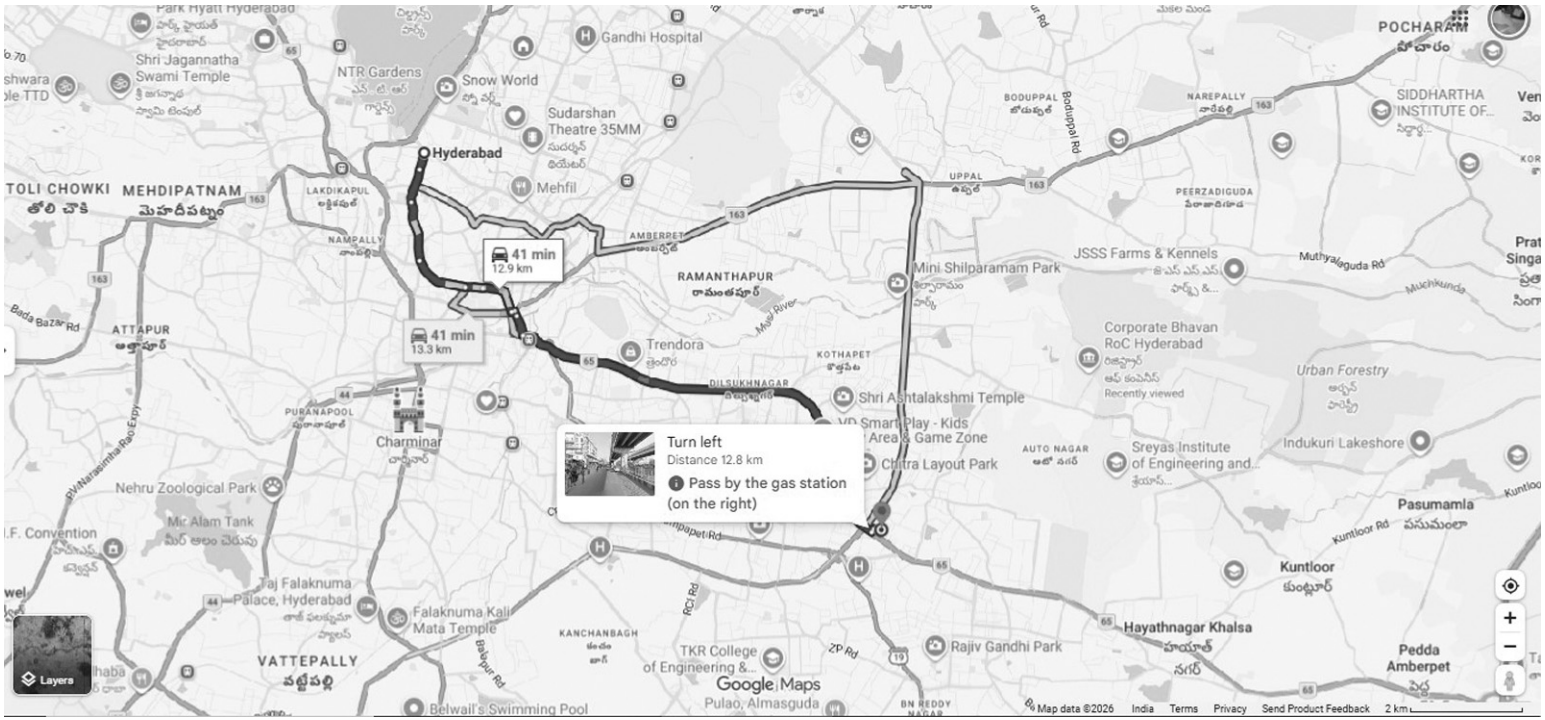
(Signature of the Shareholder)

Place:

Date:

LEFT BLANK

ROUTE MAP


Hyderabad
41 min
12.9 km
41 min
13.3 km
Turn left
Distance 12.8 km
Pass by the gas station
(on the right)
Gandhi Hospital
Snow World
Sudarshan
Theatre 35MM
Mehfil
Trendora
Charminar
Mir Alam Tank
Taj Falaknuma
Palace, Hyderabad
Falaknuma Kali
Mata Temple
Nehru Zoological Park
Belwal's Swimming Pool
TKR College
of Engineering &...
Rajiv Gandhi Park
Mini Shilparamam Park
JSSS Farms & Kennels
Corporate Bhavan
RoC Hyderabad
Shri Ashtalakshmi Temple
Chitra Layout Park
Sreyas Institute
of Engineering and...
Indukuri Lakeshore
Urban Forestry
Hayathnagar Khalsa
Pedda
Amberpet
Kuntloor
Pasumamla
SIDDHARTHA
INSTITUTE OF...
POCHARAM
Google Maps
Map data ©2026
India
Terms
Privacy
Send Product Feedback
2 km
Layers

CITI PORT FINANCIAL SERVICES LIMITED

if undelivered please return to :

REGISTERED OFFICE
H.No. 64 & 71(O), 255 & 256 (N) Flat No 5c,
5th Floor, Doyen Habitat,
Srinagar Colony Hyderabad
Telangana-500073