

Unit 807, Godrej Genesis, 8th Floor, Plot No. XI Block EP & GP, Sector-V, Kolkata - 700 091 Unit 406, 4th Floor, Wing B, Haute Street 86A Topsia Road, Kolkata - 700 046 nharodia@gmail.com, rbajaj.kasg@gmail.com +91 80174-67202, 99032-71562

Independent Auditor's Report on Restated Consolidated Financial Statements

To,
The Board of Directors
DAR Credit and Capital Limited
UNIT 6B, 6TH FLOOR, 206, BUISNESS TOWER,
A.J.C BOSE ROAD,
Kolkata, West Bengal, 700017

- 1. We have examined the attached Restated Consolidated financial information of DAR Credit and Capital Limited (hereinafter referred to as "the Company") and its subsidiary (the Company and its subsidiary together referred to as the "Group") comprising the Restated financial information of assets and liabilities as at March 31, 2022, Restated statement of profit and loss and Restated cash flow statement for the financial year ended on March 31, 2022 and the summary statement of significant accounting policies and other explanatory information (collectively referred to as the "Restated Consolidated financial information" or "Restated Consolidated Financial Statements") annexed to this report and initiated by us for identification purposes. These Restated Consolidated Financial Statements have been prepared by the management of the Company and approved by the board of directors at their meeting in connection with the proposed Initial Public Offering on EMERGE Platform ("IPO" or "EMERGE IPO") of National Stock Exchange of India Limited ("NSE") of the company.
- 2. These Restated summary statements have been prepared in accordance with the requirements of:

(i) Section 26 of Part – I of Chapter III of Companies Act, 2013 (the "Act") read with Companies (Prospectus and Allotment of Securities) Rules 2014;

(ii) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations 2018 ("ICDR Regulations") and related amendments / clarifications from time to time issued by the Securities and Exchange Board of India ("SEBI");

(iii) The Guidance Note on Reports in Company Prospectuses (Revised 2019) issued by the Institute of Chartered Accountants of India ("Guidance Note")

- 3. The Company's Board of Directors is responsible for the preparation of the Restated Consolidated Financial Statements for inclusion in the Draft Red-Herring Prospectus/ Red-Herring Prospectus/ Prospectus ("Offer Document") to be filed with Securities and Exchange Board of India ("SEBI"), NSE and Registrar of Companies (Kolkata) in connection with the proposed IPO. The Restated Consolidated Financial Statements have been prepared by the management of the Company on the basis of preparation stated in Annexure IV to the Restated Consolidated Financial Statements. The responsibility of the board of directors of the Company includes designing, implementing and maintaining adequate internal control relevant to the preparation and presentation of the Restated Consolidated Financial Statements. The board of directors are also responsible for identifying and ensuring that the Company complies with the Act, ICDR Regulations and the Guidance Note.
- 4. We have examined such Restated Consolidated Financial Statements taking into consideration:
 - (i) The terms of reference and terms of our engagement letter requesting us to carry out the assignment, in connection with the proposed EMERGE IPO;

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T+91 33 4072 7094 www.kasggroup.com E nharodia@gmail.com

- (ii) The Guidance Note also requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI;
- (iii) Concepts of test checks and materiality to obtain reasonable assurance based on verification of evidence supporting the Restated Consolidated Financial Statements;
- (iv) The requirements of Section 26 of the Act and the ICDR Regulations. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Act, the ICDR Regulations and the Guidance Note in connection with the IPO.
- 5. The Restated Consolidated Financial Statements of the Company have been compiled by the management from audited financial statements for the financial year ended March 31, 2022.
- 6. Audit for the year ended March 31, 2022 was conducted by us vide our report dt. May 25, 2022. There are no audit qualifications in the audit reports issued by us and which would require adjustments in the Restated Consolidated Financial Statements of the Company. The financial report included for these year is based solely on the report submitted by us.
- 7. We did not audit the financial statements/financial information of subsidiary and, whose financial statements / financial information reflect total assets of Rs. 504.26 Lakhs as at 31st March, 2022, total revenues of Rs. 24.18 Lakhs and net cash inflows/(outflows) amounting to Rs. 502.84 Lakhs for the year ended on that date, as considered in the consolidated financial statements. These financial statements / financial information are unaudited and have been furnished to us by the Management and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of these subsidiary is based solely on such unaudited financial statements / financial information. In our opinion and according to the information and explanations given to us by the Management, these financial statements / financial information are not material to the Group.
- 8. Based on our examination and according to information and explanations given to us, we are of the opinion that the Restated Consolidated Financial Statements:
 - a) Have been prepared after incorporating adjustments for the changes in accounting policies, material errors and regrouping / reclassifications retrospectively in the financial year March 31, 2022.
 - b) do not require any adjustment for modification as there is no modification in the underlying audit reports;
 - c) Have no extra-ordinary items that need to be disclosed separately in the accounts and requiring adjustments.
 - d) Have been prepared in accordance with the Act, ICDR Regulations and Guidance Note.
- 9. In accordance with the requirements of the Act including the rules made there under, ICDR Regulations, Guidance Note and engagement letter, we report that:
 - a) The "Restated Consolidated statement of asset and liabilities" of the Company as at financial year March 31, 2022 examined by us, as set out in Annexure I to this report read with significant accounting policies in Annexure IV has been arrived at after making such adjustments and regroupings to the audited financial statements of the Company, as in our opinion were appropriate and more fully described in notes to the Restated summary statements to this report.
 - b) The "Restated Consolidated Statement of Profit and Loss" of the Company for the financial year March 31, 2022 examined by us, as set out in Annexure II to this report read with significant accounting

policies in **Annexure IV** has been arrived at after making such adjustments and regroupings to the audited financial statements of the Company, as in our opinion were appropriate and more fully described in notes to the Restated summary statements to this report.

- c) The "Restated Consolidated Statement of Cash Flows" of the Company for the financial year March 31, 2022 examined by us, as set out in Annexure III to this report read with significant accounting policies in Annexure IV has been arrived at after making such adjustments and regroupings to the audited financial statements of the Company, as in our opinion were appropriate and more fully described in notes to Restated summary statements to this report.
- 10. We have also examined the following other financial information relating to the Company prepared by the management and as approved by the board of directors of the Company and annexed to this report relating to the Company for the financial year March 31, 2022.

Annexure to Restated Consolidated Financial Statements of the Company:-

- I. Summary statement of assets and liabilities, as Restated as appearing in ANNEXURE I;
- II. Summary statement of profit and loss, as Restated as appearing in ANNEXURE II;
- III. Summary statement of cash flows as Restated as appearing in ANNEXURE III;
- IV. Corporate Information, Significant accounting policies as Restated and Notes to reconciliation of Restated profits and net worth as appearing in ANNEXURE IV;
- v. Details of share capital as Restated as appearing in ANNEXURE V to this report;
- VI. Details of reserves and surplus as Restated as appearing in ANNEXURE VI to this report;
- VII. Details of Minority interest as Restated as appearing in ANNEXURE VII to this report;
- VIII. Details of Long term borrowings as Restated as appearing in ANNEXURE VIII to this report;
- IX. Details of Deferred tax liabilities as Restated as appearing in ANNEXURE IX to this report;
 X. Details of other long term liabilities as Restated as appearing in ANNEXURE X to this report;
- X. Details of other long term habilities as Restated as appearing in ANNEXURE XI to this report.

 XI. Details of long term provisions as Restated as appearing in ANNEXURE XI to this report.
- XII. Details of short term borrowings as Restated as appearing in ANNEXURE XII to this report;
- Details of short term borrowings as Restated as appearing in ANNEXURE XIII to this report;

 Details of trade payables as Restated as appearing in ANNEXURE XIII to this report;
- XIII. Details of trade payables as Restated as appearing in ANNEXURE XIV to this report;
 XIV. Details of other current liabilities as Restated as appearing in ANNEXURE XIV to this report;
- XV. Details of short term provisions as Restated as appearing in ANNEXURE XV to this report;
- XVI. Details of property plant and equipment as Restated as appearing in ANNEXURE XVI to this report;
- XVII. Details of non current investments as Restated as appearing in ANNEXURE XVII to this report;
- XVIII. Details of long term loans and advances as Restated as appearing in ANNEXURE XVIII to this report;
- XIX. Details of Other Non-Current Assets as Restated as appearing in ANNEXURE XIX to this report;
- XX. Details of current investments as Restated as appearing in ANNEXURE XX to this report;
- XXI. Details of Cash & Bank balances as Restated as appearing in ANNEXURE XXI to this report;
- XXII. Details of Short Term Loans & Advances as Restated as appearing in ANNEXURE XXII to this report;
- XXIII. Details of Other current assets as Restated as appearing in ANNEXURE XXIII to this report;
- XXIV. Details of Revenue from Operations as Restated as appearing in ANNEXURE XXIV to this report;
- XXV. Details of Other Income as Restated as appearing in ANNEXURE XXV to this report;
- XXVI. Details of Employee Benefit Expenses as Restated as appearing in ANNEXURE XXVI to this report;
- XXVII. Details of Finance cost as Restated as appearing in ANNEXURE XXVII to this report;
- XXVIII. Details of Depreciation and amortization as Restated as appearing in ANNEXURE XXVIII to this report;
 - XXIX. Details of Provisions and write off as Restated as appearing in ANNEXURE XXIX to this report;
 - XXX. Details of Other Expense as Restated as appearing in ANNEXURE XXX to this report;
 - XXXI. Details of Annexures for terms of borrowings as Restated as appearing in ANNEXURE XXXI to this report;

XXXII. Summary of Other income as Restated as appearing in ANNEXURE XXXII to this report;

XXXIII. Statement of Trade Payables ageing as Restated as appearing in ANNEXURE XXXIIII to this report

XXXIV. Details related parties as Restated as appearing in ANNEXURE XXXIV to this report;

XXXV. Disclosure under AS-15 as Restated as appearing in ANNEXURE XXXV to this report;

XXXVI. Details accounting ratios as Restated as appearing in ANNEXURE XXXVI to this report;

XXXVII. Details of additional disclosures as per RBI (FY 21-22) as Restated as appearing in ANNEXURE XXXVII to this report;

Details of additional disclosures as per RBI (movement of NPA) as Restated as appearing in ANNEXURE XXXVIII to this report;

XXXIX. Statement of Net asset and profit /(loss) attributable to owners and minority interest as Restated as appearing in ANNEXURE XXXIX to this report;

XL. Details Contingent liabilities and commitments as Restated as appearing in ANNEXURE XL to this

XLI. Details of expenditure in foreign currency during the financial year as Restated as appearing in ANNEXURE XLI to this report;

XLII. Details of dues of small enterprises and micro enterprises as Restated as appearing in ANNEXURE XLII to this report;

XLIII. Additional Regulatory Information as per Para Y of Schedule III to Companies Act, 2013 as Restated as appearing in ANNEXURE XLIII to this report;

- 11. The report should not in any way be construed as a re-issuance or re-dating of any of the previous audit reports issued by any other firm of Chartered Accountants nor should this report be construed as a new opinion on any of the consolidated Restated financial statements referred to therein.
- 12. We have no responsibility to update our report for events and circumstances occurring after the date of the report.
- Our report is intended solely for use of the board of directors for inclusion in the offer document to be filed with SEBI, NSE and Registrar of Companies (Kolkata) in connection with the proposed EMERGE IPO. Our report should not be used, referred to or distributed for any other purpose except with our prior consent in writing. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For KASG & Co Chartered Accountants (Firm's Registration No. – 002228C)

Roshan Kumar Bajaj

(Partner)

FRN: 002228C

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(M. No. - 068523)

UDIN - 25068523BMI WKH8265

Place: Kolkata

Date: 14th May, 2025

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For and on behalf of the Board of Directors of Dar Credit and Capital Limited For DAR CREDIT & CAPITAL LTD. For DAR CREDIT & CAPITAL LTD. Ramesh Kumar Vijay Raisomar Vijay (Chairman and Director) Director) Director) DIN - 0068523 DIN - 00946879 Idace: Kolkata Jaket Jakes Saket Sarah Priya kumari		TOTAL (A+B)		16,970.14
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Ramesh Kumar Vijay Rajamar Vijay Rajamar Vijay Rajamar Vijay Rajamar Vijay Rajamar Vijay Rajamar Vijay Director) John Loshan Kumar Bajaj artner John No-068523 DIN-068523 DIN-068523 DIN-068523 DIN-068523 DIN-06946879 Action Dar Credit & Capital Ltd. For Dar Credit & C	or KAS	GG & Co		
Ramesh Kumar Vijay Rajsimar Vijay Rajsimar Vijay Director) John No. 468523 DIN - 068523 DIN - 06946879 DIN - 06946879 John Credit & Capital Ltd. For Dar Credit & Capital Ltd. For Da	hartere	ed Accountants	Credit and Capital Liu	nited
Ramesh Kumar Vijay Rajsimar Vijay Rajsimar Vijay Director) John No. 468523 DIN - 068523 DIN - 06946879 DIN - 06946879 John Credit & Capital Ltd. For Dar Credit & Capital Ltd. For Da		2228C Sor DAR CF	REDIT & CAPITAL	LID. For DAR CREPT & CAPHAL
Ramesh Kumar Vijay Rajamar Vijay (Chairman and Director) (Director) (Director) DIN - 0068523 IDIN - 250685238MIWKH \$205 POT Dar Credit & Capital Ltd. For D	M	~ L- and G&CO	12	
artner Jem No- 068523 IDIN - 0668523 IDIN - 25068523) ioshau l	Kumar Bajaj	Ramesh Kumar Vijay	
Idem No- 068523 IDIN - 0068523 IDIN - 0068523 IDIN - 0068523 IDIN - 006858478 IDIN - 00646879 IDIN - 0		(3/ c/l) (1/2)	(Chairman and	
lace: Kolkata late: 14.05.2025 Priya Ruman Priya Rumani	artner	15/ 2000 18/		
lace: Kolkata Jaket lace Saket Saraft Priya Rumari	inin - *		. /	
ate: 14.05.2025 Saket Saraft Priya Rumari		Praise 8	· -	Pruya Kumore
Authoricaphianatant (Company Generally Becretary		L05.2025		Priya Kumari
		Authori	(CEO)	(Company Serriandua Recretary

STATEMENT OF CONSOLIDATED PROFIT AND LOSS AS RESTATED

ANNEXURE - II

Sr. No.	Particulars	Amexure No.	For the year ended March 31, 2022
A	INCOME		
	Revenue from Operations	XXIV	2,446.83
	Other Income	XXV	19.42
	Total Income (A)		2,466.25
В	EXPENDITURE	XXVI	388.36
	Employee benefits expense Finance costs	XXVII	1,214.50
	1	XXVIII	55.04
	Depreciation and amortization expense Provision and write off	XXIX	16.00
	§	XXX	457.88
	Other expenses Total Expenses (B)		2,131.79
C	Profit before tax (A-B)		
C	I tone before tax (A-b)		334.46
D	Tax Expense:		
	(i) Current tax	XXXVII	77.88
	(ii) Deferred tax expenses/(credit)	IX	5.64
	Total Expenses (D)		83.52
E	Profit for the year before minority interest (C-D)		250.94
F	Minority Interest		~
G	Profit/ (Loss) for the year (E-F)		250.94
н	Earnings per share (Face value of ₹ 10/- each):		
	i. Basic		2.51
	ii. Diluted	'	2.51

See accompanying annexures forming part of the restated consolidated financial statements (Refer Annexure No. IV to XLIII)

FRN:

002228C

For KASG & Co Chartered Accountants

FRN - 002228C

Roshan Kumar Bajaj

Mem No- 068523

udin - 25068523BMI WKH9266

Place: Kolkata Date: 14.05.2025 For and on behalf of the Board of Directors of Dar Credit and Capital Limited

FOR DAR CREDIT'S CAPITAL LTD. DAR CREDIT'S CAPITAL LTD.

Ramesh Kumar Vijay (Chairman and irector Director)

DIN - 00658473

12.K. VIJY Rajkumar Vijay

(Director) DIN - 00946879

For Dar Credit & Capital Ltd. For Dar Credit & Capital Ltd.

Acket Saraf Authorised Signatory

Priya Kumari Company Secretary

Director

Particulars Cash Flow From Operating Activities: Net Profit before tax as per Profit And Loss A/c Adjustments for: Gratuity Provision provision As per RBI Prudential Norms for standard assets and Non performing assets Gain on sale of investment Interest on Debenture Payable Loss on sale of investment Loss/(Profit) on sale of fixed assets Operating Profit Before Working Capital Changes Operating Profit Before Working Capital Changes Adjusted for (Increase)/Decrease in operating assets Loans and advances Other Carests (Including Other Bank Balances) Adjusted for Increase/(Decrease) in operating liabilities Trade Payables Other Current Liabilities & Provisions and other long term liabilities Cash Generated From Operations Before Extra-Ordinary Items Net Income Tax paid/ refunded Cash Flow from/(used in) Operating Activities: (A) Purchase of property, plant & equipment and intangible assets Sale of property, plant & equipment Sale of investments Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:	Cash Flow From Operating Activities: Net Profit before tax as per Profit And Loss A/c Adjustments for: Gratuity Provision provision As per RBI Prudential Norms for standard assets and Non performing Gain on sale of investment Interest on Debenture Payable Loss on sale of investment Loss/(Profit) on sale of fixed assets Depreciation and Amortisation Expense Operating Profit Before Working Capital Changes Adjusted for (Increase)/Decrease in operating assets Loans and advances Other Assets (Including Other Bank Balances) Adjusted for Increase/(Decrease) in operating liabilities: Trade Payables Other Current Liabilites & Provisions and other long term liabilities Cash Generated From Operations Before Extra-Ordinary Items Net Income Tax paid/ refunded Net Cash Flow from/(used in) Operating Activities: (A)		(₹ In Lakhs) For the year ended March 31, 2022 334.46 2.74 16.00 (4.47) 157.14 0.98 (3.02) 55.04
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Net Income Tax paid/ refunded Net Cash Flow from/(used in) Operating Activities: (A) Purchase of property, plant & equipment and intangible assets Sale of property, plant & equipment Sale of investments Purchase of investments 1,045. Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:	Net Income Tax paid/ refunded Net Cash Flow from/(used in) Operating Activities: (A)		62.66
Net Income Tax paid/ refunded Net Cash Flow from/(used in) Operating Activities: (A) Purchase of property, plant & equipment and intangible assets Sale of property, plant & equipment Sale of investments Purchase of investments 1,045. Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:	Net Income Tax paid/ refunded Net Cash Flow from/(used in) Operating Activities: (A)		2 410 10
Net Cash Flow from/(used in) Operating Activities: (A) Purchase of property, plant & equipment and intangible assets Sale of property, plant & equipment Sale of investments Purchase of investments 1,045. Purchase of investments (1,764.5 Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:	Net Cash Flow from/(used in) Operating Activities: (A)		
Purchase of property, plant & equipment and intangible assets Sale of property, plant & equipment Sale of investments Purchase of investments 1,045. Purchase of investments (1,764.9 Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:		West of the second seco	
Sale of property, plant & equipment Sale of investments 1,045. Purchase of investments (1,764.9 Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:	Denote - Comment when the aminometer and intermediate accepts		2,070.01
Sale of property, plant & equipment Sale of investments 1,045. Purchase of investments Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:			(70.72)
Sale of investments Purchase of investments (1,764.9 Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:			9.60
Purchase of investments Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:			1,045.54
Interest on debentures Net Cash Flow from/(used in) Investing Activities: (B) Cash Flow from Financing Activities:			(1,764.93)
Net Cash Flow from/(used in) Investing Activities: (B) (780.5) Cash Flow from Financing Activities:			() () () () () () () () () ()
Cash Flow from Financing Activities:		· · · · · · · · · · · · · · · · · · ·	
Cash Flow from Financing Activities:	Net Cash Flow from/(used in) Investing Activities: (B)		(780.52)
	Cash Flow from Financing Activities:		
	Proceeds of Borrowings		10,957.05
			(12,201:75)
			(94.95)
277740741 5410			(50.00)
Net Cash Flow from/(used in) Financing Activities (C) (1,389.6	Net Cash Flow from/(used in) Financing Activities (C)		(1,389.65)
			/
	Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C) Cash & Cash Equivalents As At Regioning of the Year	•	(74.15) 1.486.45

Cash & Cash Equivalents As At End of the Year
See accompanying annexures forming part of the restated consolidated financial statements (Refer Annexure No. IV to XLIII)

Note: The Cash Flow Statements has been prepared under Indirect Method as set out in Accounting Standard 3, 'Cash Flow Statements' notified under section 133 of the Companies Act, 2013.

For KASG & Co Chartered Accountants

FRN - 002228C

Roshan Kumar bajaj

Partner Mem No- 068523

UDIN - 25068513 BMI WKH 8265

Cash & Cash Equivalents As At Beginning of the Year

Place: Kolkata Date: 14.05.2025

For and on behalf of the Board of Directors of Dar Credit and Capital Limited FOR DAR CREDIT & CALLITAL LITE. For DAR CREDIT & CAPI

Ramesh Kumar Vijay Rajkumar Vijay (Chairman and Director

Director) DIN - 00658473

(Director) DIN - 00946879

12-16.1

Direc

1,486.45 1,412.30

For Dar Credit & Capi

Buija Kumasi Priyakumari

Au(REP)sed Signatory (Companys & Cours)

ANNEXURE IV: CORPORATE INFORMATION, SIGNIFICANT ACCOUNTING POLICIES, RECONCILIATION OF NET PROFIT/(LOSS) AND RECONCILIATION OF NETWORTH

1. CORPORATE INFORMATION

Dar Credit and Capital Limited is a company Incorporated on August 10, 1994.

The corporate identification number of the company is U65999WB1994PLC064438.

The company provides professional financial services to low income customers particularly in small towns, lacking access to such services from formal financial institutions and to emerge as a financially strong, ethical and socially inclined small loan finance institution. Our Company has obtained in lieu of earlier COR dated November 17, 1998, Certificate of Registration from Reserve Bank of India ("RBI") as a Non-Banking Finance Company dated on June 28, 2007. Our Company has received "CARE BBB-" Stable Ratings as on December 23, 2023. Further, Debentures of our Company are listed on BSE Limited since February 17, 2021.

On November 19, 2019, the Company has incorporated an wholly-owned subsidiary i.e Dar Credit Microfinance Private Limited with 50 Lakh shares at face value of Rs. 10 Each situated at Business Tower, 206 Ajc Bose Road 6th Floor, Unit No. 6B, Kolkata, West Bengal, India, 700017. Further, such investment has been disposed-off in financial year 2022 23

2. SIGNIFICANT ACCOUNTING POLICIES

2.01 BASIS OF ACCOUNTING AND PREPARATION OF FINANCIAL STATEMENTS

The restated summary statement of consolidated assets and liabilities of the Company as at March 31, 2022 and the related restated summary statement of consolidated profits and loss and cash flows for the year ended March 31, 2022 (herein collectively referred to as ("Restated Summary Statements") have been compiled by the management from the consolidated audited Financial Statements of the Company for the year ended on March 31, 2022 approved by the Board of Directors of the Company. Restated Summary Statements have been prepared to comply in all material respects with the provisions of Part I of Chapter III of the Companies Act, 2013 (the "Act") read with Companies (Prospectus and Allotment of Securities) Rules, 2014, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 ("ICDR Regulations") issued by SEBI and Guidance note on Reports in Companies Prospectuses (Revised 2019) ("Guidance Note"). Restated Summary Statements have been prepared specifically for inclusion in the offer document to be filed by the Companies Act, 2013 for the purpose of restated Summary Statements.

The financial statements of the Company have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP) to comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013 and the relevant provisions of the Companies Act, 2013 ("the 2013 Act"), as applicable. The financial statements have been prepared on accrual basis under the historical cost convention. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.

Accounting policies not specifically referred to otherwise are consistent and in consonance with generally accepted accounting principles in India:

All assets and liabilities have been classified as current or non-current as per the Company's normal operating cycle and other criteria set out in Schedule III to the Companies Act, 2013. Based on the nature of products and the time between the acquisition of assets for processing and their realization in cash and cash equivalents, the Company has determined its operating cycle as twelve months for the purpose of current – non-current classification of assets and liabilities.

The financial statements of the Company and its subsidiary companies have been combined on a line-by-line basisby adding together the book values of like items of assets, liabilities, income and expenses, after fully eliminating intra-group balances and intra-group transactions resulting in unrealized profits or losses as per Accounting Standard 21 – "Consolidated Financial Statements" notified by Companies (Accounting Standards) Rules, 2021.

Minority interest in the net assets of consolidated subsidiaries consists of:

- a. The amount of equity attributable to minority at the date on which investment in a subsidiary is made; and
- b. The minority share of movements in equity since the date the parent subsidiary relationship came into existence. Minority's share of net profit for the year of consolidated subsidiaries is identified and adjusted against the ProfitAfter Tax of the Group.

Restatement of Financial Statements for IPO Purposes

These financial statements have been restated in accordance with applicable accounting standards and regulatory requirements for the purpose of the Initial Public Offering (IPO) of the Company. The restatement includes necessary adjustments to present the financial position, performance, and cash flows in compliance with the prescribed accounting framework and regulatory guidelines. These restated financial statements may differ from previously issued financial statements due to the application of consistent accounting policies and any other adjustments deemed necessary.

2.02 USE OF ESTIMATES

The preparation of the financial statements in conformity with Indian GAAP requires the Management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) and the reported income and expenses during the year. The Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ due to these estimates and the differences between the actual results and the estimates are recognised in the periods in which the results are known / materialise.

2.03 PROPERTY, PLANT & EQUIPMENT AND INTANGIBLE ASSETS

(i) Property, Plant & Equipment

All Property, Plant & Equipment are recorded at cost including taxes, duties, freight and other incidental expenses incurred in relation to their acquisition and bringing the asset to its intended use.

(ii) Intangible Assets

Intangible Assets are stated at acquisition cost, net of accumulated amortization and accumulated impairment losses, if any





ANNEXURE IV: CORPORATE INFORMATION, SIGNIFICANT ACCOUNTING POLICIES, RECONCILIATION OF NET PROFIT/(LOSS) AND RECONCILIATION OF NETWORTH

2.04 DEPRECIATION / AMORTISATION

Depreciation on fixed assets is calculated on Straight line method using the rates arrived at based on the useful lives estimated by the management, or those prescribed under the Schedule II to the Companies Act, 2013. Individual assets cost of which doesn't exceed Rs. 5,000/- each are depreciated in full in the year of purchase Intangible assets including internally developed intangible assets are amortised over the year for which the company expects the benefits to accrue. Intangible assets are amortized on straight line method basis over 10 years in pursuance of provisions of AS-26.

2.05 IMPAIRMENT OF ASSETS

An asset is treated as impaired when the carrying cost of asset exceeds its recoverable value. Recoverable amount is the higher of an asset's net selling price and its value in use Value in use is the present value of estimated future cash flows expected to arise from the continuing use of the asset and from its disposal at the end of its useful life. Net selling price is the amount obtainable from sale of the asset in an arm's length transaction between knowledgeable, willing parties, less the costs of disposal. An impairment loss is charged to the Statement of Profit and Loss in the year in which an asset is identified as impaired. The impairment loss recognised in prior accounting periods is reversed if there has been a change in the estimate of the recoverable value.

2.06 INVESTMENTS

Non-current investments are carried at cost less any other-than-temporary diminution in value, determined on the specific identification basis. Profit or loss on sale of investments is determined as the difference between the sale price and carrying value of investment, determined individually for each investment. Cost of investments sold is arrived using average method.

2.07 FOREIGN CURRENCY TRANSLATIONS

Income and expense in foreign currencies are converted at exchange rates prevailing on the date of the transaction. Any income or expense on account of exchange difference either on settlement or on translation at the balance sheet date is recognized in Profit & Loss Account in the year in which it arises.

2.08 BORROWING COSTS

Borrowing costs that are attributable to the acquisition or construction of qualifying assets are capitalised as part of the cost of such assets. A qualifying asset is one that necessarily takes substantial period of time to get ready for intended use. All other borrowing costs are recognised in Statement of Profit and Loss in the period in which they are incurred. Effective from FY 24-25, the company has revised its accounting policy to amortize loan processing costs over the tenure of the related loan, instead of recognizing them as an expense in the period they were incurred. This change has been applied retrospectively, and accordingly, the financial statements for FY 21-22 have been restated to reflect the impact of this change

2.09 PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

Provision involving substantial degree of estimation in measurement is recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources. Contingent liabilities are not recognized but are disclosed in the notes. Contingent assets are neither recognized nor disclosed in the financial statements.

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ANNEXURE IV: CORPORATE INFORMATION, SIGNIFICANT ACCOUNTING POLICIES, RECONCILIATION OF NET PROFIT/(LOSS) AND RECONCILIATION OF NETWORTH

2.10 REVENUE RECOGNITION

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

i. Interest income is recognized in the statement of profit and loss on an accrual basis. In case of Non-Performing Assets (NPA) interest income is recognised upon realisation as per the RBI Guideline. Interest accrued and not realised before the classification of the assets as an NPA is reversed in the month in which the loan is classified as NPA.

ii. Upfront/processing fees are recovered and recognised at the time of disbursement of loan/receipt. Other fees/commission are recognized on the completion basis.

iii. Interest Income on fixed deposit is recognized on time proportion basis.

2.11 OTHER INCOME

Other Income is accounted for when right to receive such income is established.

Interest Income on other deposits is recognised on a time proportion basis. Income from dividend is recognized in the statement of profit and loss when the right to receive is established.

Profit/Loss on disposal of an investment is recognised at the time of such sale/redemption and is computed based on weighted average cost.

2.12 TAXES ON INCOME

Income taxes are accounted for in accordance with Accounting Standard (AS-22) - "Accounting for taxes on income", notified under Companies (Accounting Standards) Rules, 2021. Income tax comprises of both current and deferred tax.

Current tax is measured on the basis of estimated taxable income and tax credits computed in accordance with the provisions of the Income Tax Act, 1961.

The tax effect of the timing differences that result between taxable income and accounting income and are capable of reversal in one or more subsequent periods are recorded as a deferred tax asset or deferred tax liability. They are measured using substantially enacted tax rates and tax regulations as of the Balance Sheet date.

Deferred tax assets arising mainly on account of brought forward losses and unabsorbed depreciation under tax laws, are recognized, only if there is virtual certainty of its realization, supported by convincing evidence. Deferred tax assets on account of other timing differences are recognized only to the extent there is a reasonable certainty of its realization.

2.13 CASH AND BANK BALANCES

Cash and cash equivalents comprises Cash-in-hand, Current Accounts, Fixed Deposits with banks. Cash equivalents are short-term balances (with an original maturity of three months or less from the date of acquisition), highly liquid investments that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value. Other Bank Balances are short-term balance (with original maturity is more than three months but less than twelve months).

2.14 EARNINGS PER SHARE

Basic earning per share is computed by dividing the profit/ (loss) after tax (including the post tax effect of extraordinary items, if any) by the weighted average number of equity share outstanding during the year. Diluted earning per share is computed by dividing the profit/ (loss) after tax (including the post tax effect of extraordinary items, if any) as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares.

) 68,



ANNEXURE IV: CORPORATE INFORMATION, SIGNIFICANT ACCOUNTING POLICIES, RECONCILIATION OF NET PROFIT/(LOSS) AND RECONCILIATION OF NETWORTH

2.15 EMPLOYEE BENEFITS

Defined Contribution Plan:

Contributions payable to the recognised provident fund, which is a defined contribution scheme, are charged to the statement of profit and loss.

The Company has an obligation towards gratuity, a defined benefit retirement plan covering eligible employees. The plan provides for lump sum payment to vested employees at retirement, death while in employment or on termination of employment of an amount equivalent to 15 days salary payable for each completed year of service without any monetary limit. Vesting occurs upon completion of five years of service. Provision for gratuity has been made in the books as per actuarial valuation done as at the end of the year.

2.16 SEGMENT REPORTING

The Company has adopted accounting policies for segment reporting that align with its overall accounting policies. Segment revenue, expenses, assets, and liabilities would typically be identified and allocated based on their relation to each segment's operating activities. Inter-segment revenue would be determined based on transactions at market or fair values. Revenue, expenses, assets, and liabilities that pertain to the Company as a whole and cannot be reasonably allocated to specific segments would be classified as

However, as the Company currently operates without distinct reportable segments, segment-specific disclosures are not applicable.

2.17 CLASSIFICATION AND PROVISIONING ON RECEIVABLES FROM FINANCING ACTIVITIES

Receivable from financing activities are recognised on disbursement of loan to customers. Receivable from financing activities are classified as standard, sub-standard and doubtful assets and provided for as per the Company's policy and Management's estimates, subject to the minimum classification and provisioning norms as per the Master Direction - NonBanking Financial Company - Non-Systematically important Non-Deposit taking Company (Reserve Bank) Directions, 2016 for FY 21-22. The RBI has now harmonised the NPA norms for all NBFCs to 120 days. This amendment will impact the NBFCs in the base layer, which includes the NBFCND (i.e. the non-systemically important, non-deposit taking NBFCs). Accordingly, a glide path has been provided to NBFCs in the base layer to adhere to the 90 days NPA norms till 2026. We have been following the practice of 120 days NPA norms





ANNEXURE IV: CORPORATE INFORMATION, SIGNIFICANT ACCOUNTING POLICIES, RECONCILIATION OF NET PROFIT/(LOSS) AND RECONCILIATION OF NETWORTH

3. NOTES ON RECONCILIATION OF RESTATED PROFITS

•		
		(₹ in Lakhs)
		For the year ended
		March 31, 2022
		255.77
		(54.43)
		4.19
		(0.93)
		31.69
		(0.97)
		6.52
		9.11
	***	250.95

Explanatory notes to the above restatements to profits made in the audited Financial Statements of the Company for the respective periods:

a. Interest income(debenture):

The Company has booked difference income as per stated MV & Cost over the years which has now been restated.

b. Profit on sale of mutual funds:

The Company has booked income as per stated NAV & Cost difference over the years which has now been restated.

c. Interest on late filling of TDS:

The Company has not booked interest as per u/s 201 which has now been restated to respective years.

d. Loss on real estate investment trust:

The Company has booked income as per stated MV & Cost difference over the years which has now been restated.

e. Income Tax Expense:

The Company has recalculated the income tax liability to ensure accuracy, restating it accordingly and applying the tax rates relevant to the respective financial year as per the Statement of Tax Shelters.

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Unt - 6B, 6TH Floor

f. Deferred Tax:

The Company initially calculated deferred tax based on depreciation expenses instead of applying the Straight Line Method (SLM) for assets. However, the SLM method has now been adopted, leading to a recalculation and restatement of the deferred tax impact.



ANNEXURE IV: CORPORATE INFORMATION, SIGNIFICANT ACCOUNTING POLICIES, RECONCILIATION OF NET PROFIT/(LOSS) AND RECONCILIATION OF NETWORTH

4. NOTES ON RECONCILIATION OF RESTATED NET-WORTH

Networth as audited (a)	Particulars As at March 31,	100000
		6,156.4
Adjustments for:	· · · · · · · · · · · · · · · · · · ·	
Opening Balance of Adjustments		
nterest on delayed filing of TDS		
oss on real estate investment trust		(0.8
Deferred Tax Credit for previous years		(0.19
Change in Profit/(Loss)		(125.62
losing Balance of Adjustments (b)		(36.51
S S S S S S S S S S S S S S S S S S S		(163.18
Networth as restated (a +b)		
Toomson (a 1.0)		5,993.2

Explanatory notes to the above restatements to networth made in the audited Financial Statements of the Company for the respective years:

a. Interest on late filling of TDS:

The Company has not booked interest as per u/s 201 which has now been restated to respective years.

b. Loss on real estate investment trust:

The Company has booked interest as per stated MV and Cost difference over the years which has now been restated.

c. Deferred Tax Credit for previous years:

The Company initially calculated deferred tax based on depreciation expenses instead of applying the Straight Line Method (SLM) for assets. However, the SLM method has now been adopted, leading to a recalculation and restatement of the deferred tax impact.

d. Change in Profit/(Loss): Refer Note 3 above.

5. ADJUSTMENTS HAVING NO IMPACT ON NETWORTH AND PROFIT:

a. Material Regrouping

Appropriate regroupings have been made in the Restated Summary Statements, wherever required, by a reclassification of the corresponding items of income, expenses, assets, liabilities and cash flows in order to bring them in line with the groupings as per the audited Financial Statements of the Company, prepared in accordance with Schedule III and the requirements of the Securities and Exchange Board of India (Issue of Capital & Disclosure Requirements) Regulations, 2018 (as amended).





ANNEXURE -

(₹ In Lakhs)

	•			(III Dakina)
Partic	ulars	19 (19 (19 (19 (19 (19 (19 (19 (19 (19 (As at h 31, 2022
EQUITY SHARE CAPITAL:			•	
AUTHORISED:				
Equity Shares of ₹ 10 each	<u>*</u> .			1,250.00
Daniel Control				1,250.00
ISSUED, SUBSCRIBED AND PAID UP				
Equity Shares of ₹ 10 each fully paid up			•	1,000.00
Eduti binato of 170 and 2005 part of	· · · · · · · · · · · · · · · · · · ·			1,000.00
TOTAL	·	 		1,000.00

ciliation of number of shares outstanding at the end of the year:

Reconciliation of number of shares outstanding	
	Asat
Particulars	March 31, 2022
Equity Shares at the beginning of the year	1,00,00,000
Add: Shares issued during the year	
	1,00,00,000
Equity Shares at the end of the year	

- 1) Terms/Rights attached to Equity Shares: The company has only one class of Equity Shares having a par value of ₹ 10/- per share. Each holder of Equity share is entitled to one vote per share. In the event of liquidation of the Company, the holders of equity share will be entitled to receive remaining Assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the Share holders.
- 2) The equity shares are not repayable except in the case of a buy back, reduction of capital or winding up in terms of the provisions of the Companies Act, 2013.
- 3) Every member of the company holding equity shares has a right to attend the General Meeting of the Company and has a right to speak and on a show of hands, has one vote if he is present in person and on a poll shall have the right to vote in proportion to his share of the paid-up capital of the company.





Details of Shareholders holding more than 5% of the aggregate shares of the company:

	As at March 31,	2022
Name of Shareholders	No. of Shares Held	% of Holding
Equity Share Holders		
Ramesh Kumar Vijay	19,50,866	19.51
Rakshita Vijay	9,85,066	. 9.85
Ramesh Kumar Vijay and others(HUF)	8,80,400	8.80
Karan Vijay	9,85,456	9.85
Nikita Vijay	8,68,728	8.69
Tanvee Vijay	8,68,450	8.69
R R Family Trust	9,33,333	9.33
Primerose Foundation	8,29,000	8.29

Details of equity shares held by promoters:

	As at March 31,20)22	% Change
Name of Promoter	No; of Shares Held	% of Holding	during the year
Ramesh Kumar Vijay	19,50,866	19.51	
Rakshita Vijay	9,85,066	9.85	-
Ramesh Kumar Vijay and others(HUF)	8,80,400	8.80	·
Karan Vijay	9,85,456	9.85	
Nikita Vijay	8,68,728	8.69	3.00
Tanvee Vijay	8,68,450	8.69	3.00
R R Family Trust	9,33,333	9.33	•
Primerose Foundation	8,29,000	8.29	
Kamla gandhi	4,66,667	4.67	-
Rajkumar vijay	3,22,133	3.22	
Vitika vijay	2,22,222	2.22	
Kusum vijay	1,06,456	1.06	-
Tanay vijay	55,556	0.56	-





DESCRIPTION OF DESCRIPTION OF STREET	ABINITALIDIC	VI	
DETAILS OF RESERVE & SURPLUS AS RESTATED	ANNEXURE - (₹ In Lakhs)	VI	
	As at	,	
Particulars Particulars	March 31, 2022		
Securities Premium			
Opening Balance	3,080.00		٠
Add: Received during the year	-		
Closing Balance	3,080.00		
General Reserve			
Opening balance	1,179.65		
Add: Transferred from profit and loss	100.00		•
Closing balance	1,279.65	l	
		1	
Amalgamation reserve	84.94		
Amargamation reserve	01.71		·
Reserve Fund		ľ	
Opening balance	411,44		
Add: Transferred from profit and loss	51.15].	
Closing balance	462.59		
Balance in profit & Loss A/c			
Opening Balance	312.86		
Add: Net profit / (Loss) after Tax for the year	250.94	Ì	
Less:Transferred to General reserve	(100.00)		:
Less:Transferred to Reserve fund Less: Interest on TDS	(51.15)		
Less: loss on real estate investment trust	(0.19)		
Less: Payment of Dividend	(50.00)		
Less: Income tax paid for earlier years	(118.24)		
Less: Deferred Tax for previous years	(125.62)		•
Closing Balance	117.74	1	
		1	
TOTAL	5,024.92		
DETAILS OF MINORITY INTEREST AS RESTATED	ANNEXURE -	VII	
	(₹ In Lakhs)		
Particulars Particulars	As at the same		
	March 31, 2022		
Opening balance	-	1	
Add: During the year Closing balance	•	1	
Closing balance			
TOTAL			
			, i
DETAILS OF LONG TERM BORROWINGS AS RESTATED	ANNEXURE -	VIII	
	(₹ In Lakhs)	•	
Particulars	Asat		
	March 31, 2022	-	•
Secured	ļ	-	
Vehicle Loan			
Banks	72.44	-	
		1	•
<u>Term Loan</u>	2.502.40	1	•
Banks	3,503.47	· ·	
04	I'm 0 2 c de	1	
Others	Credit.136.95	*	•

<u>Debenture</u>	
5 Years, 12.25% Cumulative redeemable debentures of Face value Rs 5 lakhs per	
debenture	275.00
5 Years, 12.25% Non Cumulative redeemable debentures Face value Rs 5 lakhs per	
debenture	455.00
3 Years, 12.00% Cumulative redeemable debentures Face value Rs 5 lakhs per	
lebenture	200.00
3 Years, 12.00% Non Cumulative redeemable debentures Face value Rs 5 lakhs per	
debenture	320.00
less : Current maturities of long term borrowings	(4,154.81)
	, (1,10 1,101)
	4,808.05

(Refer Annexure for terms of security, repayment and other relevant details)

1. Secured redeemable Debentures (Face value Rs 5 Lakhs per debenture) as on March 2022

Particulars	Date of Issue	Date of Redemption	Amount in lakhs
3 Years, 12.25% Cumulative redeemable debentures	February 17, 2021	February 9, 2024	200.00
3 Years, 12.00% Non-cumulative redeemable debentures	February 17, 2021	February 9, 2024	320.00
5 Years, 12.25% Cumulative redeemable debentures	February 17, 2021	February 9, 2026	275.00
5 Years, 12.25% Non-cumulative redeemable debentures	February 17, 2021	February 9, 2026	455.00
Total			1,250,00

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DETAILS OF DEFERRED TAX LIABILITIES (NET) AS RESTATED

ANNEXURE -

IX

Particulars As at.

Particulars March 31, 2022

Deferred Tax Liabilities arising on account of:
-Difference of WDV as per Companies Act, 2013 and Income Tax Act, 1961
-Expenses disallowed under Income Tax Act, 1961

TOTAL

50.50

DETAILS OF OTHER LONG TERM LIABILITIES AS RESTATED

ANNEXURE -(₹ In Lakhs) x

· · · · · · · · · · · · · · · · · · ·	(The Edition)
Particulars	Asat
	March 31, 2022
Interest on debentures payable	69.22
TOTAL	69,22

DETAILS OF LONG TERM PROVISIONS AS RESTATED

ANNEXURE -

. XI

Provision for Gratuity As at March 31, 2022 8.02	Į		•	(III Lakiis)
		Particulars	Market M	As at arch 31, 2022
- O'COO A CO COMMAND				8.02
	1101101011101	· · · · · · · · · · · · · · · · · · ·	 	
	more a second control of the second control		en Controlle de XIII de la comp	Q 0.7





DETAILS OF SHORT TERM BORROWINGS AS RESTATED	ANNEXURE -
	(₹ In Lakhs As:at
Particulars	March 31, 2022
Secured	
Cash Credit	
Banks	1,423.7
Overdraft	
Banks	100.1
<u>Unsecured</u>	
Others	120,8
Current maturities of long term borrowings	4,154.8

(Refer Annexure for terms of security, repayment and other relevant details)





XII

DETAILS OF TRADE PAYABLES AS RESTATED	ANNEXURE -	XIII
DETAILS OF TRADE PAYABLES AS RESTATED	(₹ In Lakhs)	XIII
Particulars Particulars	As at March 31, 2022	
Due to Micro, Small and Medium Enterprises		_
Due to Others	7.00	
TOTAL	7.00	
(Refer Annexure - XXXIII for ageing)	· · · · · · · · · · · · · · · · · · ·	*****
DETAILS OF OTHER CURRENT LIAIBILITES AS RESTATED	ANNEXURE - (₹ In Lakhs)	XIV
Particulars	As at	
Employee benefit payable	15.28	
Statutory Dues Payable (TDS, GST ,EPF, ESIC & TCS)	9.88	
Interest on debentures payable Other Payables(Staff Imprest)	4.26	
Interest on late filing of TDS payable	1.79	
TOTAL	93:40	3/3/
DETAILS OF SHORT TERM PROVISIONS AS RESTATED	ANNEXURE - (₹ In Lakhs)	XV
Particulars	As at March 31, 2022	•
Provision for Gratuity	0.05	•
Provision for Sub Standard and Doubtful assets	53.35	
Provisions against Standard assets	56.11	
Provision for Taxation (Net of Advance Tax, TDS and TCS)	<u> </u>	
TOTAL	109.51	
DETAILS OF NON CURRENT INVESTMENTS AS RESTATED	ANNEXURE - (₹ In Lakhs)	XVII
Particulars	As at	
Unquoted, Non-Trade (At Cost)	March 31, 2022	
A. Investment in Equity Instruments	Λ 94	
ARCL LTD. (8400 SHARES OF RS 10 EACH)	0.84	
TOTAL	0.84	
Aggregate value of quoted investments Aggregate market value of quoted investments		
Aggregate carrying value of unquoted investments	0.84	,
Aggregate provision for diminution in value of investments	.=	
DETAILS OF LONG-TERM LOANS & ADVANCES AS RESTATED	ANNEXURE - (₹ In Lakhs)	XVIII
Particulars	As at March 31, 2022	
(A) Unsecured considered good	(1000 C)	٠.
Loans:		
To Individuals	7,391.30	,
(B) Unsecured considered doubtful Loans:		
To Individuals	15.07	
Income tax refund (Net of Provision of tax)	101.44	
TOTAL	7,507.81	
A STATE OF THE STA	* Piness Trues	
	of I Floor	

DETAILS OF OTHER NON CURRENT ASSETS AS RESTATED	ANNEXURE -	· XIX
**************************************	(₹ In Lakhs	<u>) ·</u>
Particulars	As:at March 31, 2022	
Fixed Deposits (*having original maturity of more than 3 months and remaining naturity of more than 12 months including given as collateral)	1,293.7	2

DETAILS OF CURRENT INVESTMENTS AS RESTATED

ANNEXURE -

XX

(₹ In Lakbs)

		 (1211 22011111)
Particula		As at 1arch 31, 2022
Unquoted, Trade (Valued at Cost or NRV which	chaver is lower)	
Mutual funds	energy is torrery	860.00
		199.56
Debentures		 47.91
Real estate venture capital fund*	<u> </u>	
TOTAL		1,107.47
Aggregate value of quoted investments		-
Aggregate market value of quoted investme	nts	
Aggregate carrying value of unquoted inves	stments	1,107.47
Aggregate provision for diminution in value	6.1	

Details of cost of Investments of Mutual Funds

Details of Cost of Investments of Investment 2	医乳腺 化甲酰胺酚 化二氯甲基酚	Cost as on
Particulars Particulars	the state of the State of the State of	31.03.2022
ABSL Arbitarge fund - regular growth		
Axis banking and PSU debt fund - regular growth		45.00
Bandhan Banking& PSU Debt Fund-Regular Plan-Growth		45.00
Kotak Banking and PSU Debt Fund - Growth		30.00
SBI Floating rate debt fund - regular growth		135.00
SBI Multicap fund - regular growth		5.00
SBI magnum low duration fund - regular growth		600.00

Details of Investments in units of Mutual Funds

Details of Investments in units of Munical Fanas	
Particulars Particulars	No. of Units as at
PARTICULAR STATE OF THE PROPERTY OF THE PARTICULAR STATE OF THE PARTICULAR STA	31,03,2022
ABSL Arbitarge fund - regular growth	
Axis banking and PSU debt fund - regular growth	2,122.44
Bandhan Banking& PSU Debt Fund-Regular Plan-Growth	2,27,006.84
Kotak Banking and PSU Debt Fund - Growth	57,295.52
SBI Floating rate debt fund - regular growth	12,86,801.49
SBI Multicap fund - regular growth	49,997.50
SBI magnum low duration fund - regular growth	2,52,873.98

Details of cost of Investments in Debentures	Cost assat
Particulars	31:03.2022
Nifty Magnifier 153#	25,00,000
Nifty Magnifier - 192#	50,00,000
5 years Nifty Magnifier -337 (Unrated Unlisted Unsecured Redeemable Subordinated	
Bond in the nature of Non-	Credit à Carpage and
Convertible Debenture) of Face value Rs 1,00,000/-	7300,00,000
Nifty Accelerator Plus 136#	Business T. Jan



<u>Details of Investments in Debentures</u>	No. of Units as at	
Particulars	31,03,2022	
lifty Magnifier 153#	20	
ifly Magnifier - 192#	40	
years Nifty Magnifier -337 (Unrated Unlisted Unsecured Redeemable Subording	ated	
ond in the nature of Non-		
onvertible Debenture) of Face value Rs 1,00,000/-	100	
lifty Accelerator Plus 136#	16	
Details of face value and full name not available		
DETAILS OF CASH & BANK BALANCE AS RESTATED	ANNEXURE - XXI (₹ In Lakhs)	[
Particulars	As at March 31, 2022	
. Cash and Cash Equivalents		
ash-in-Hand	10.61	
Bank Balance	703.53	
Fixed Deposits (having original maturity of less than 3 months)	698.16	
Other bank balances	788.00	
Fixed deposits with banks	657.86	
*having original maturity of more than 3 months and remaining maturity of less	than	
2 months including given as collateral)	·	
	2.07016	
TOTAL		
DETAILS OF SHORT TERM LOAN AND ADVANCES AS RESTATED	ANNEXURE - XXI	II
DETAILS OF SHORT TERM LOAN AND ADVANCES AS RESTATED Particulars	(₹ In Lakhs) As at	II
Particulars	(₹ In Lakhs)	II
Particulars A) Secured considered good	(₹ In Lakhs) As at	II
Particulars A) Secured considered good Loans:	(₹ In Lakhs) As at	II
Particulars (A) Secured considered good Loans:	(₹ In Lakhs) As at March: 31, 2022	II
Particulars A) Secured considered good Loans: To Inter corporates	(₹ In Lakhs) As at March 31, 2022 369.39	II
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good	(₹ In Lakhs) As at March 31, 2022 369.39	II
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans:	(₹ In Lakhs) As at March 31, 2022 369.39	
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49	II
Particulars A) Secured considered good Loans: Fo Inter corporates B) Unsecured considered good Loans: Fo Individuals Advances recoverable in cash or in kind or for value to be received	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23	II
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49	
Particulars A) Secured considered good Loans: Fo Inter corporates B) Unsecured considered good Loans: Fo Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23	
Particulars (A) Secured considered good Loans: To Inter corporates (B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23	II
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans:	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75	II
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans:	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23	
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75	
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75	
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75	
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75 7.99 4,004.85	
Particulars (A) Secured considered good Loans: To Inter corporates (B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals TOTAL DETAILS OF OTHER CURRENT ASSETS AS RESTATED	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75 7.99 4,004.85 ANNEXURE - (₹ In Lakhs)	
Particulars (A) Secured considered good Loans: To Inter corporates (B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75 7.99 4,004.85 ANNEXURE - (₹ In Lakhs)	
Particulars (A) Secured considered good Loans: To Inter corporates (B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals TOTAL DETAILS OF OTHER CURRENT ASSETS AS RESTATED	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75 7.99 4,004.85 ANNEXURE - (₹ In Lakhs)	
Particulars A) Secured considered good Loans: To Inter corporates B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals TOTAL DETAILS OF OTHER CURRENT ASSETS AS RESTATED	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50.23 30.75 7.99 4,004.85 ANNEXURE - (₹ In Lakhs)	
(A) Secured considered good Loans: To Inter corporates (B) Unsecured considered good Loans: To Individuals Advances recoverable in cash or in kind or for value to be received Balances with Revenue authorities (C) Unsecured considered Doubtful Loans: To Individuals TOTAL DETAILS OF OTHER CURRENT ASSETS AS RESTATED	(₹ In Lakhs) As at March 31, 2022 369.39 3,546.49 50,23 30.75 7,99 4,004.85 ANNEXURE - (₹ In Lakhs) As at March 31, 2022	

36.19 127.67

Interest accrued but not due Processing Fees Receivable from Anand Rathi

DETAILS OF REVENUE FROM OP	ERATIONS AS RESTATED	ANNEXURE - (₹ In Lakhs)
	Particulars	For the year ended March 31, 2022
3 M 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
nterest on loan	. A 1	2,236.21
Overdue interest		64.64
		116.50
Interest on FD		29.48
Processing fee TOTAL		2,446.83

DETAILS OF OTHER INCOME AS RESTATED

ANNEXURE -

DETAILS OF OTHER INCOME AS RESTA	TED		ANNEXURE -
			(₹ In Lakhs)
	Particulars		For the year ended March 31, 2022
			7.57
Rent received			. 4.47
Profit on sale of mutual funds			3.02
Profit on sale of asset Miscelianeous receipts			4.36
TOTAL		C EU	19:42

DETAILS OF EMPLOYEE BENEFIT EXPENSES AS RESTATED	ANNEXURE - (₹ In Lakhs)	XXVI
Particulars (1997)	For the year ended March 31, 2022	
Salary to Staff		
Director's Remuneration	293.77	1
Contribution to provident and other funds	30.38	1
Gratuity Expense	15.09	4
Director's Sitting fees	2.74	4
Staff Welfare Expenses	0.70	
State Wellate Expenses	45.68	4
TOTAL Emission in the second of the second o	388,36	•
DETAILS OF FINANCE COST AS RESTATED	ANNEXURE - (₹ In Lakhs)	XXVII
Particulars	For the year ended March 31, 2022	
Interest on cash credit	205.58	1
Interest on term loan	828.42	1
Interest on loan against vehicle	5.27	1
Interest on debentures	157,14	1
Interest on bank overdraft	2.11	1
Interest on unsecured loan	3,00] :
Bank charges	. 12.05	1
Interest on late filing of TDS/Income tax	0.93	
COTAL	1,214,50	
DETAILS OF DEPRECIATION AND AMMORTISATION AS RESTATED	ANNEXURE - (₹ In Lakhs)	XXVII
Particulars	For the year ended March 31; 2022	
Depreciation and amortisation	55.04	1
TOTAL		<u> </u>
	55,04	1

DETAILS OF PROVISIONS AND WRITE OFF AS RESTATED	ANNEXURE - XX (₹ In Lakbs)
Particulars	For the year ended March
As per RBI Prudential Norms for standard assets and Non performing assets	16.00
TOTAL	16.00
DETAILS OF OTHER EXPENSES AS RESTATED	ANNEXURE - XX (₹ In Lakhs)
Particulars	For the year ended March
Particulars Shapeling the sample of the sam	31, 2022
Advertisement	1.18
Audit fees	5.10
Collection charges	20.46
Business Procurement Expenses	33.21
Commission and Brokerage	19.01
Computer Hire & Maintenance Charges	8.74
CSR Expenditure	11.96
Consultancy Fee	12.49
Business Development and Promotion Exp.	31.76
Camp Office Expenses	61.43
Electricity & Water	4.26
Entertainment	9.25
Insurance	1.78
Training and probation	6,65
GST late fee	0,40
	7.34
Market survey expense	75.05
Office maintenance	15,53
Rent	2.20
Printing and stationary	2.17
Membership and subscription	3.52
Rating and expenses	0.74
Postage and courier	7.60
Software charges	2.39
Telephone and fax	23.81
Travelling and conveyance expense	35.36
Vehicle maintenance	33.30
Professional fees	5.66
Processing fee	5.27
Rates and taxes	10.99
Miscellaneous expenses	0.98
Loss on Real estate investment trust	0,98
TOTAL	457.88
Audit-Fees:	
Statutory audit	2.60
Tax audit	0.50
Limited Review and Certification Services	2.00
Total	5.10

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ANNEXURE FOR TERMS OF BORROWINGS AS RESTATED:					ANNEXURE -	IXXX
	Nature of	Repayment Terms	Sanction	Rate of Interest	Tenure	Outstanding as on March 31, 2022
Name of Lender	Security		(CIB LAKIIS)		CXX004	(₹In lakhs)
	I nan accete	Monthly	200:00	14.00%	36	500.00
ESAF Small Finance Bank	Loan accete	Monthly	00.009	16.00%	24	00.009
Samunnati Financial Intermediation and Services Private Lumited	Loan assets	Monthly	500.00	7.50%	12	200.00
Small Industries Development Bank of India	Valviole loon	Monthly	17.00		.09	17.00
HDFC BANK	Venient nom	Monthly	200.00	15.00%	24	192.80
Usha Financial Services Pvt. Ltd.	Loan assets	Monthly	1,000.00	11.15%	09	, 992.66
State Bank Of India	Loan assets	Monthly	300.00	15.00%	24	244.65
Usha Financial Services Pvt. Ltd.	Loan assets	Monthly	100.001	10.25%	12	100.00
Tata Capital Financial Services Ltd.	Loan assets	Modulary	00 005	10.25%	36	472.08
Tata Capital Financial Services Ltd.	Loan assets	Monthly	00 000	15.00%	30	183.18
Eclear Leasing & Finance Pvt. Ltd.	Loan assets	Monthly	00 000	13 50%	81	134.84
Au Small Finance Bank Ltd.	Loan assets	Monthly	300.00	15.50%	24	221.82
Moneywise Financial Services Pvt Ltd	Loan assets	Monthly	300.00	15 50%	24	161.53
Alwar General Finance Co. Pvt. Ltd.	Loan assets	Monthly	500.00	12 50%	24	262.50
Catholic Syrian Bank Ltd.	Loan assets	Monthly	200.000	15.00%	18	22,22
Western Capital Advisors Private Limited	Loan assets	Montbly	300.00	15.57%	36	213.93
Ashy Finance Limited	Loan assets	Monthly	500.005	15.00%	30	173.82
Eclear Leasing & Finance Pvt. Ltd.	Loan assets	Monthly	00 005	10.50%	30	302.45
State Bank Of India	Loan assets	Monthly	20.00		09	31.37
Axis Bank Ltd.	Venicle loan	Monthly	1.000.00	11.80%	09	650.00
United Bank Of India	Loan assets	INJOHULY N.C. ALL:	200 00	14.75%	36	145.94
Hinduja Leyland Finance Ltd.	Loan assets	Month	\$00.00	12.75%	48	227.08
Bandhan Bank Ltd.	Loan assets	Manday	200 00	12.75%	48	216.65
Bandhan Bank Ltd.	Loan assets	Monualy	350.00	14.75%	48	93.72
Mas Finacial Services TI - 17 A	Loan assets	Monthly	250.00	14.75%	48	64.59
Mas Finacial Services T1 - 17 B	Loan assets	Miontaly	00 050	14.75%	48	88.47
Mas Finacial Services TI - 16 A	Loan assets	Monthly	250:00	14.75%	48	62.43
Mas Finacial Services TI - 16 B	Loan assets	Monthly	00:00			



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ANNEXURE - XXXI

	STATED:
	RE FOR TERMS OF BORROWINGS AS RESTATED
-	ANNEXURE FOR TE

Name of Lender	Nature of Security	Repayment Terms	Sanction (₹In Lakhs)	Rate of Interest	Tenure (Months)	Dutstanding as on March 31, 2022 (7 In lathis)
Hdfc Bank	Vehicle Ioan	Monthly	25.00	9.15%	09	13.09
Mas Finacial Services TI - 14	Loan assets	Monthly	250.00	14.75%	48	78.06
Mas Finacial Services TI - 15	Loan assets	Monthly	250.00	14.75%	48	78.06
Mas Finacial Services TI - 13	Loan assets	Monthly	250.00	14.75%	48	67.64
Mas Finacial Services TI - 12	Loan assets	Monthly	250.00	14.75%	48	4.40
Bandhan Bank Ltd.	Loan assets	Monthly	200.00	13.00%	48	115.20
Mas Finacial Services TI - 11	Loan assets	Monthly	. 200.00	14.75%	48	45.79
Mas Finacial Services TI - 10	Loan assets	Monthly	300.00	14.75%	48	62.43
Mas Financial TI - 9B	Loan assets	Monthly	200.00	13.90%	48	104.05
Au Small Finance Bank Ltd.	Loan assets	Monthly	200.00	13.90%	.48	102.09
Mas Financial TI - 9A	Loan assets	Monthly	200.00	13.90%	48	83.22
Mas Financial T1 - 8A	Loan assets	Monthly	200.00	13.50%	48	20.20
Mas Financial TI - 8B	Loan assets	Monthly	500.00	13.50%	48	51.91
State Bank Of India	Vehicle loan	Monthly	25.00	8.75%	84	10.99
State Bank Of India	Loan assets	Monthly	1,500.00	10.95%	12	1.423.72
Punjab national bank	FD	Repayable on demand	109.00		12	100.17
Vaikunth Motor Finance Pvt Ltd	Unsecured Loan	Repayable on demand	£	12.00%	24	25.00
Hiveloop Technology Pvt Ltd	Unsecured Loan	Repayable on demand	٠	12.00%	12	95,82
Note: For some of the loans, data is not retreivable for number of installments and installment amount	installment amount					



DETAILS OF OTHER INCOME AS RESTATED	ANNEXURE -	XXXII (₹ In Lakhs)
Particulars	For the year ended March 31, 2022	Nature
Other Income	19.42	
Net Profit Before Tax as Restated	334.46	
Percentage	5.81%	
Source of Income		
Rent received	7.57	Recurring and not related to Business Activity
Profit on sale of mutual funds	4.47	Non-Recurring and not related to Business Activity
Profit on sale of asset	3.02	Non-Recurring and not related to Business Activity
Miscellaneous receipts	4.36	Non-Recurring and not related to Business Activity
Total Other income	19.42	





AGEING OF TRADE PAYABLES AS RESTATED

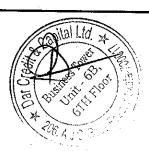
ANNEXURE - XXXIII

(₹ In Lakhs)

 Ageing of Creditors as at March 31, 2022 	
--	--

ss than 1	r following periods	and the second s	100000	STRONG PARTY.
year	1-2 years	2-3 years	Tore than 3	Total
_			years	
7.00	_			7.00
7.00				7.00
			 	
	7.00	2) CH 2000 decide 5 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		zycan openi montana na produktani sobila si years





INTEGRIS OF RELATED PARTY TRANSACTION AS RESTATED	Dar Credit and ('spital Lâmited' CTR: 1162599WR1994PLU064438	ANNEXURE	XXXIV
2,000,000,000,000,000,000,000,000,000,0			(7 In Lakhs)
Creating to Market Control	in Indicatorium parameter	Augment of transaction to the reason contact American	Annual obstanding to the Yearth Pt 2022 (Favilde) (Receivable)
	7	Loan given	
		Advance given 3.49	
7 J. 17 J. 1	Chairman	ned.	
Mf. Kamesn Kunza vijay		Remuneration 14.69	
. :		The benture	(40.00)
		Dividend 8.78	-
			*
			-
Kamesh Kumar Vijay HUF	HUF of chairman	Debenture	(65.00)
		pa	
			;
A. Declarement Military		3:4	38.0
זאז: איקואיווקו איופי)		Interest on debenture	
		Depending	
			(00.02)
Mrs. Rakshita Vijay	Kelative of director	Interest on debenture 2.76	
		Salary 8.40	
		Advance given	
Y (- Z)	Relative of director	Advance received	(11.46)
Mis. Kusum vijay			
	1.		
		Advance received	
Y F NEIGH VENEZA	Relative of director	Tolorest on debonture	
ARITA TRIVIAL STATE			(20.00)
		Dividend 3.91	
Man Contrary I Lamba		Salary 4.76	1
Mr. Umesh Khenka	Director	Remnueration 1.23	-
	Dalabina of distantion		(15.90)
Mis Tanxi Vijay	Kolauve of the cool		*
:	Deletine of director	Interest on dependire	(15.00)
Mr Karan Vyay		Dividend 8.87	
	Commence convenience (Till (M/MS/2022)	Salary	9 0,40
Aradhara Nathany		Salar:	0.33
Miss. Megha Saraf			,
Kashish Arora	Company secretary (Till 17/12/2022)	Schiff	
*Note: All reimbursement closing balance payable showing debt balance are presented in loans & advances	ens & advances		





DISCLOSURE UNDER AS-15 AS RESTATED

ANNEXURE - XXXV

A. DEFINED CONTRIBUTION PLAN

	Employers' Contribution to Provident Fund and ESIC	15.09
		March 31, 2022 (₹ in Lakhs)
٠		For the year ended
	Description 1924 and the second secon	

B. DEFINED BENEFIT OBLIGATION

1) Gratuity

The gratuity benefit payable to the employees of the Company is as per the provisions of the Payment of Gratuity Act, 1972, as amended. Under the gratuity plan, every employee who has completed at least 5 years of service gets gratuity on separation or at the time of superannuation calculated for equivalent to 15 days salary for each completed year of service calculated on last drawn basic salary. The Company does not have a funded plan for gratuity liability.

I. ASSUMPTIONS:	
I. ASSUMF HUNS:	For the year ended
Discount Rate	March 31, 2022
Salary Escalation	7.30%
Withdrawal Rates	5.00%
	Upto 40 years: 4.2
	40 years and above: Nil
Mortality Table	Indian Assured Lives
	Mortality (2012-14)
	Ult.
Retirement Age	60YEARS
II. CHANGE IN THE PRESENT VALUE OF DEFINED BENEFIT	For the year ended
OBLIGATION:	March 31, 2022
	(₹in Lakhs)
Present Value of Benefit Obligation as at the beginning of the year/period	5.33
Current Service Cost	2.63
Interest Cost	
Actuarial (gains)/losses	(0.25)
Present value of benefit obligation as at the end of the year/period	8.07
III. ACTUARIAL GAINS/LOSSES:	For the year ended
	March 31, 2022
	(₹ in Lakhs)
Actuarial (gains)/losses on obligation for the year/period	(0.25)
Actuarial (gains)/losses on asset for the year/period	(0.23)
Actuarial (gains)/losses recognized in income & expenses	(0.25)
Statement	(3,20)
	1

Could & Capland Are Bridge Country of the Capland Are
DISCLOSURE UNDER AS-15 AS RESTATED

ANNEXURE - XXXV

IV. EXPENSES RECOGNISED	For the year ended
	March 31, 2022
Current service cost	(₹ in Lakhs)
Interest cost	2.63
Actuarial (gains)/losses	0.36
Expense charged to the Statement of Profit and Loss	(0.25)
	2.74

	VI. EXPERIENCE ADJUSTMENTS	
1	VIL LAI ERIENCE ADJUSTIMENTS	For the year ended
		•
		March 31, 2022
		AT STATE OF THE ST
	On Plan Liability (Gains)/Losses	(₹ in Lakhs)
·	On Fian Liability (Gains)/Losses	ļ
		-

VII. The estimates of rate of salary increase considered in the actuarial valuation takes into account inflation, seniority, promotion and all other relevant factors including supply and demand in the employment market.





DETAILS OF ACCOUNTING RATIOS AS RESTATED

ANNEXURE - XXXVI

(₹ In Lakhs, except per share data and ratios)

	cht he	r share data and ratios
Particulars.		For the year ended March 31, 2022
Restated Profit after Tax as per Profit & Loss Statement (A)		250.94
Tax Expense (B) Depreciation and amortization expense (C)		83.52 55.04
Interest Cost (D)		1,202.45
Weighted Average Number of Equity Shares at the end of the Year (E) Number of Equity Shares outstanding at the end of the Year (F) Nominal Value per Equity share (₹) (G) Restated Net Worth of Equity Share Holders as per Statement of Assets and Liabilities (H)		1,00,00,000 1,00,00,000 10.00
110 Assets and Educy Share Holders as per Statement of Assets and Elabinities (H)		5,939.98
Current Assets (I) Current Liabilities (J)		7,310.15 6,009.43
Earnings Per Share - Basic & Diluted(₹) Return on Net Worth(%)		2.51 4.22%
Net Asset Value Per Share(₹)		59.40
Current Ratio		1.22
Earning before Interest, Tax and Depreciation and Amortization (EBITDA)		1,591.95
Notes -		
1. Ratios have been calculated as below:		
Earnings Per Share (₹) (EPS):		<u>А</u> Е
Return on Net Worth (%):		<u>А</u> Н
Net Asset Value per equity share (₹):	· .	H F
Current Ratio:	· · · · · ·	I J
Earning before Interest, Tax and Depreciation and Amortization (EBITDA):	All S	Cap/A + (B+C+D)

ANNEXURES FORMING PART OF THE RESTATED CONSOLIDATED FINANCIAL STATEMENTS

DETAILS OF ADDITIONAL DISCLOSURES AS PER RBI AS RESTATED

ANNEXURE - XXXVII

(As required in terms of Para 18 of Chapter IV of Master Direction - Non -Banking Financial Companies Prudential Norms (Reserve Bank) Directions, 2016) Master Direction No.DNBS.PPD.02/66.15.001/2016-17 Dated September 01, 2016. (Rs. In Lakhs)

	Amount Outstanding as on March 2022	Amount Overdue as on March 2022
IABILITIES SIDE:	<u> </u>	
Loans and advances availed by NBFCs inclusive of interest accrued thereon but not paid	1319.22	Nil
(a) Debentures : Secured : Unsecured	Nil '	Nil
(Other than falling within the meaning of public deposits)	1 400 50	Nil
(b) Cash credit	1423.72 3575.91	Nil
(c) Term Loans	4257.77	Nil
(d) Inter-corporate Loans and Borrowing (e) Overdraft	100.17	Nil
(f) Public Deposits	Nil .	Nil Nil
(m) Other Leans (Specify Nature) From Bank	Nil	1411
(2) Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon		
Inde not burn,	Nil	Nil
(a) In the form of Unsecured debentures(b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value	e _{Nil}	Nil
of security	1	
(c) Other public deposits	Nil	Nil
Particulars	Amount	Outstanding
ANGEN CONTROL AND		
ASSETS SIDE:	1	
(3) Break-up of Loans and Advances including bills receivables [other than those included in (4) below]:		369.3
(a) Secured (b) Unsecured		10,960.8
(4) Break up of Leased Assets and Stock on hire and other assets counting towards AFC activities		
(i) Lease assets including lease rentals under sundry debtors : (a) Financial Lease (b) Operating Lease		Nil Nil
(ii) Stock on hire including hire charges under sundry debtors :		Nil
(a) Assets on Hire	1	Nil
1 (w) 1.024 14 1	Į.	
(b) Repossessed Assets		
(b) Repossessed Assets (iii) Other loan counting towards AFC activities		Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed		Nil Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above		
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed		
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above		
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Ouoted		
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity		Nil Nil Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference		Nil Nil Nil Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds		Nil Nil Nil Nil Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds (iii) Units of mutual funds (iv) Government Securitues		Nil Nil Nil Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds (iii) Units of mutual funds (iv) Government Securitues (v) Others (Please Specify)		Nil Nil Nil Nil Nil Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds (iii) Units of mutual funds (iv) Government Securitues (v) Others (Please Specify) 2. Unquoted		Nil Nil Nil Nil Nil Nil Nil Nil Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds (iii) Units of mutual funds (iv) Government Securitues (v) Others (Please Specify) 2. Unquoted (i) Shares: (a) Equity		Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds (iii) Units of mutual funds (iv) Government Securitues (v) Others (Please Specify) 2. Unquoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds		Nil
(b) Repossessed Assets (iii) Other loan counting towards AFC activities (a) Loan where assets have been repossessed (b) Loan other than (a) above (5) Break-up of Investments: Current Investments 1. Quoted (i) Shares: (a) Equity (b) Preference (ii) Debentures and bonds (iii) Units of mutual funds (iv) Government Securitues (v) Others (Please Specify) 2. Unquoted (i) Shares: (a) Equity		Nil

_						
	Long Term Investments					z.
1	1. Quoted					
١	(i) Shares : (a) Equity	•			o.	84
١						Vil
I	(b) Preference				_	vii.
J	(ii) Debentures and bonds				_	
1	(iii) Unites of mutual funds					Vil .
ı	(iv) Government Securitues		-		l l	Vil
1	(v) Others (Please Specify)				l l	Nil.
۱	2. Unquoted					
١	(i) Shares: (a) Equity	•			1	Vil
	(b) Preference				1	Vil
-	(ii) Debentures and bonds	0.00			•. }	vil .
ı	(iii) Unites of mutual funds	•			١,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Vil
į	(iv) Government Securitues					vil .
ı	(v) Others (Please Specify)	•				vil
-	(v) Onicis (reuse speens)		· · · · · · · · · · · · · · · · · · ·			
)	Borrower g	group-wise classification of as	ssets finance	d as in (3) &	k (4) above:	•
ı	er e den en e	gorv		DOMESTICATION OF STREET	Amount Net of Pr	
-		The state of the s		Secured	Unsecured	Total
۱	1. Related Parties					'
-	(a) Subsidiaries			Nil	Nil	Nil
1	(b) Companies in the same group			Nil	Nil	Nil
١	(c) Other reletad parties	•		Nil	Nil	Nil
-	2. Other than related parties		25	369.39	10.960.85	11,330.2
-	Total			369,39	10,960,85	1
0	Investor group-wise classification of all			Lector de la constitución de la		- The state of the
	investor group-wise classification of an	investments (Carrent and n	oug term) m	Shares and		eu ano unquoteu).
			The state of the s		Market Value/	
		Category			Break up or	Book Value (Net
					fair value or NAV	Provisions)
ı	Tear Transport In Tear of the Marian State of the State o			F02992755841222785	NAV	REPOSED PRESENTED SAME RAIL
-	1. Related Parties	6 I	٠			
1	(a) Subsidiaries		• .		Nil	
١	(b) Companies in the same group	-			Nil	
- [(c) Other reletad parties				Nil	1
	2. Other than related parties			•	1,170.70	1,108
1	e i i i i i i i i i i i i i i i i i i i	Total	Maria de Caracteria	narias is	1,170.70	1,108
)		Other infor	rmation		J	
-	John Name De die vas de haar de de haarde	Particulars			reneral de la companya de la company	Amount
Ì	(i) Gross Non-performing Assets	NATIONAL PROPERTY OF THE PROPE	-00311111110111101010000000000000000000	4000014:304(190000	p d thide damain, we the investment of the second	
1						· .
-	(a) Related Parties				· · · · · · · · · · · · · · · · · · ·	1
1	(b) Other than related parties					. 79.
	(ii) Net Non-performing Assets					
1	``					1
1	(a) Related Parties					1
- 1	(b) Other than related parties		,			50.
ı		ij.			•	,
	(iii) Assets acquired in satisfation of debt					1



Dar Credit and Capital Limited

CIN: U65999WB1994PLC064438 ANNEXURES FORMING PART OF THE RESTATED CONSOLIDATED FINANCIAL STATEMENTS

DETAILS OF ADDITIONAL DISCLOSURES AS PER RBI AS RESTATED

ANNEXURE - XXXVIII (Rs. In Lakhs)

	(Rs. In Lakhs)
PARTICULARS	As at March 31, 2022
A. MOVEMENT OF GNPA	ndet president in Makestella (Element Monock) (Sopray Research Source and Alexander Source) (Francisco Maria (Element Source))
Opening Gross NPA	130.26
Add: Additions during the vear	111.45
Less: Reduction during the year	162.68
Closing Gross NPAs (a)	79.03
B. MOVEMENT OF NNPA	
Opening NNPA	92.92
Add: Additions during the year	69.55
Less: Reduction during the year	111.73
Closing Net NPAs (b)	50.74
C. MOVEMENT OF PROVISION FOR NPA	
Opening	37.34
Add: Additions during the vear	41.90
Less: Reduction during the year	50.95
Closing balance (c)	28.29
Gross Ioan Portfolio	
[Owned portfolio] (d)	11,330.25
GNPA% (a/d)	0.70%
NNPA % (b/d)	0.45%





Dar Credit and Capital Limited

CIN: U65999WB1994PLC064438

ANNEXURES FORMING PART OF THE RESTATED CONSOLIDATED FINANCIAL STATEMENTS

STATEMENT OF NET ASSETS AND PROFIT/(LOSS) ATTRIBUTABLE TO OWNERS AND MINORITY INTEREST:

ANNEXURE - XXXIX

(as per para 2 of general instructions for the preparation of consolidated financial statements to Division I of Schedule III of Companies Act, 2013)

(₹ in Lakhs)

· ·						(< 111	Lakas
	Net	Assets, i.e., tota liabil	assets minus total		Share in pr	ofit or loss	
Particular	2 03 10 2 No. 10 10 10 10 10 10 10 10 10 10 10 10 10	As % of solidated net sassets	Amount (₹)	consolid	% of lated profit closs	Amoun (₹)	it
A. Parent		91.63%	5,520.67		100.00%		250.94
B. Subsidiaries i) Indian		8.37%	504.26		0.00%		
ii) Foreign	-	•	<u>-</u>		· -		<u>.</u>
C. Minority Interest in Subsidiaries i) Indian ii) Foreign		· -	- -		-		-
Total	 	100.00%	6,024,92		100.00%		250.94



For Confirmed Capital Limited CTV-1165900WR4994DF C064438

ANNEXURES FORMING PART OF THE CONSOLIDATED RESTATED FINANCIAL STATEMENTS

DETAILS OF CONTINGENT LIABILITIES & COMMITMENTS AS RESTATED

ANNEXURE - XL

	(< Til Pinkipt)
. Particulaiza	ANN
	March 31, 2021
L Contingent Liabilities	
(a) olains against the company not acknowledged as debt:	-
(b) guarantees exclusing financial guarantees; and	-
(c) other money for which the company is contingently liable	847.57
H. Consultacets	
(a) entimated amount of contracts remaining to be executed on sugital account and not provided for	-
(b) ancailed liability on shares and other investments partly paid	-
(c) other commitments	-

Exposure communicates

#Includes Outstanding Demand for the Assessment Year 2016 for Rs.2,18.346, and of which [Rs.4,97.730] is of interest and Rs.20,616 is Principle], Includes Outstanding Demand for the Assessment Year 2016 for Rs. 2,5.87,390, Company has filled for rediffication before the Income Tax Authority as the department owned in giving the credit of Tixes already paid and the matter is pending Demand for Assessment Year 2017 for Rs. 3,18,98,616, put of which (Rs.2,7.7.7.786 is of interest and Rs.5,41,70,830 is Principle); an Appeal in the Commissioner of Income-tax has been made by filing Form-35 bearing application on, 291 (723) 1130120 and the Company has paid Rs. 58,00,000 as a pre-appeal deposit to the Income Vax Authority and the matter is pending for Adjudication. Demand for the Assessment Year 2022 for Rs. 53,000, Doe to not compliance for filling of PAN on Declaration and dividend

EXPENDITURE IN FOREIGN CURRENCY DURING THE FINANCIAL YEAR AS RESTATED:

The second secon

NRNDRE - XLI

	Farithing Samuel	Aye Mura 31, 3027
(tr)	Regally -	- 1
(0)	Kanaw-Hare	- 1
(a)	Professional and constallation facts	
(d)	POTENTIAL	- 1
(v)	Perchano ni Compionita tao Lipato patti	
Ø	Others	

Bure of Small enterprises and Micro Enterprises as Restated

NEXURE - XLE

Parthelists:

Pa



ANNEXURES FORMING PART OF THE RESTATED CONSOLIDATED FINANCIAL STATEMENTS

ADDITIONAL REGULATORY INFORMATION AS PER PARA Y OF SCHEDULE III TO COMPANIES ACT, 2013:

The Company does not have any immovable property (other than properties where the Company is the lessee and the lease agreements are duly executed in favour of the lessee) whose title deeds are not held in the name of

The Company has not revalued its Property, Plant and Equipment.

The Company has not granted loans or advances in the nature of loans are granted to promoters, Directors, KMPs and the related parties (as defined under Companies Act, 2013,) either severally or jointly with any other iii.

- (a) repayable on demand or (b) without specifying any terms or period of repayment
- The Company does not have any capital work-in-progress ìγ.

Name of the Company

- The Company does not have any intangible assets under development vi,
- No proceedings have been initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the rules made thereunder.
- The Company has borrowings from banks or financial institutions on the basis of security of current assets and quarterly returns or statements of current assets filed by the Company with banks or financial institutions are in vii

The company is not declared as wilful defaulter by any bank or financial institution or other lender. νiii,

The company does not have any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956 xcept as follows:

	NEW CONTROL OF THE PARTY OF THE	(\III Lakiis)
Dar credit micro finance Ltd	Name of Transaction Balance outstanding	Relation with the struck off company
Dar credit micro finance Ltd	Investment sold 500.00	Wholly owned subsidiary till FY 22-23
Dar credit micro finance Ltd		Wholly owned subsidiary till FY 22-23
		Wholly owned subsidiary till FY 22-23
There are no charges as a said of	·	· · · · · · · · · · · · · · · · · · ·

There are no charges or satisfaction yet to be registered with Registrar of Companies beyond the statutory period

Particulars	Period by which charg	e Location of registrar	Reason for delay
Grip invest - Sanction amount(519 lakhs) secured against loans given by the company	within 30 days of sanctioning loan	Kolkata	It was inadvertently missed from being registered
Hdfc loan - Sanction amount(25 lakhs) secured against loans given by the company	within 30 days of sanctioning loan	Kolkata	It was inadvertently missed from being registered
Jain sous finlease ltd - Sanction amount (350 lakhs) secured against loans given by the company	within 30 days of satisfaction of loan		We have not yet received the NOC for the satisfaction of charge from the lender. We are following up with them, and it is currently in process
Hinduja Leyland Finance - Sanction amount (611.17 lakhs) secured against loans given by the company	within 30 days of sanctioning loan	Kolkata	It was inadvertently missed from being registered

- The company does not have any investments and hence, compliance with the number of layers prescribed under clause (87) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017 is not
- The Company does not have any scheme of arrangements which has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013.
- A. No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other persons or entities, including foreign entities A. No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries.

 B. No funds have been received by the Company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall office Intermediate ("Ultimate Beneficiaries") by or on behalf of the Funding Parties or provide any guarantee, security or the like on behalf
- The Company has neither traded nor invested in Crypto currency or Virtual Currency during the financial year.

Signatures to Annexures Forming Part Of The Restated Financial Statements

For Dar Credit & Capital Ltd. For DAR CREDIT & CAPITAL LTD.

For and on behalf of the Board of Directors

FOR JAN CHAD A CHAD

Place: Kolkata Date: 14.05,2025

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Director

PT & CAPITAL LTD. For Dor Credit & Capital Ltd.

12 - W. Viry Roker Savar Synatomy a numeri

(Disector)

(Director)
DIN - 00946878 Ctor

(CFO)

(Company Secretary)
Company Secretary