

INDEPENDENT AUDITOR'S REPORT
TO
THE MEMBERS OF M/S ORACLE MARKETING PRIVATE LIMITED

Report on Standalone Financial Statements

Opinion

We have audited the accompanying financial statement of M/s Oracle Marketing Private Limited which comprises the Balance sheet as at 31st March, 2025, the statement of profit and loss, for the year then ended, Cash Flow Statement and notes to financial statement including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the company as on 31st March 2025, and profit/loss for the year ended on that date.

Basis for Opinion

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

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 statement as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it is an unlisted Company.

Information other than the financial statement and auditor's report thereon

The Company board of directors is responsible for the preparation of other information. The other information comprises the information included in the Board's Report including Annexure to Board's Report, but does not include the financial statement and our auditor's report thereon.

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

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



If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Responsibility of Management and Those Charged with Governance for the Financial Statements

The Company's Board of Directors is responsible for the matters in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation and presentation of these financial statements that give a true and fair view of the financial position and financial performance of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act. 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 to do so.

Those Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statement.

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

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 control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has 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, ability to continue as 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.

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 most significance in the audit of the standalone 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 communicated 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 (Auditors Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in Annexure "A" a statement on matters specified in paragraph 3 and 4 of Order to the extent applicable.
- 2 A. As required by Section 143 (3) of the Act, based on our Audit we report that:
 - (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - (b) In our opinion proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books except for the matters stated in paragraph 2 B(viii) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules 2014 ;
 - (c) The Balance Sheet, the Statement of Profit and Loss and Cash Flow Statement dealt with by this Report are in agreement with the books of account;
 - (d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014;
 - (e) In our Opinion , there are no financial transactions or matters which have any adverse effect on the functioning of the company.



(f) On the basis of the written representations received from the directors as on 31st March 2025 and taken on record by the Board of Directors, none of the directors is disqualified as on 31st March 2025 from being appointed as a director in terms of Section 164 (2) of the Act;

(g) the reservation relating to maintenance of accounts and other matters connected therewith are as stated in the paragraph 2A (b) above on reporting under section 143(3)(b) and paragraph 2B(viii) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rule, 2014.

(h) With respect to the other matters to be included in Auditor's report in accordance with requirement of Section 197(16) of the Act, the provisions of Section 197 is not applicable to Private Limited Company.

(i) Clause (i) of section 143(3) on the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, is not applicable pursuant to notification G.S.R 583(E) dated 13th June 2017.

2 B. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company does not have any pending litigations on its financial position in its financial statements.

ii. The Company does not have any material foreseeable losses.

iii. The Company does not require to transfer any amount to the Investor Education and Protection Fund.

iv. The Management has represented, that to the best of their knowledge and belief no fund (which are material either individually or in aggregate) have been advances 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, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("ultimate beneficiaries") or provide any guarantee, security or the like on behalf of the ultimate Beneficiaries.

v. The Management has represented, that to the best of their knowledge and belief no fund (which are material either individually or in aggregate) have been received by the company from any person or entity, including foreign entities ("funding parties") with the understanding whether recorded in writing or otherwise that the Company shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding party ("ultimate beneficiaries") or provide any guarantee, security or the like on behalf of the ultimate Beneficiaries.

vi. Based on the Audit procedures performed that have been considered reasonable or appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representation under Sub Clause (i) and (ii) of rule 11(e) as provided under (iv) and (v) above, contain material misstatement.



J.P. Lakhotia & Associates
CHARTERED ACCOUNTANTS

Phone: 22412213
22412526

155A, Mukta Ram Babu Street
Kolkata -700007

vii. The Company has not declared any dividend during the Year.

viii. *The Company has used accounting software for maintaining books of account which has a feature of recording audit trail facility (edit log) with effect from 3rd April 2024 and the same has not been tampered and preserved as per requirements..*

Place: Kolkata

Date: The 25th Day of August, 2025

For, J P Lakhotia and Associates
Chartered Accountants



Jagdish Prasad Lakhotia
Proprietor
Membership No. 050529
Firm Registration No. 312061E
UDIN:250505290NFVZ34770

Annexure A to the Independent Auditor report on the financial statements of Oracle Marketing Private Limited for the year ended 31st March 2025 (Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements section of our report 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. The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.
- b. The Company does not have any intangible Assets.
- c. According to the information and explanations given to us, the management at reasonable intervals has physically verified the Property, Plant and Equipment and no material discrepancies were noticed on such verification.
- d. According to the information and explanations given to us and on the basis of our examination of the records of the Company the title deeds of immovable properties (other than immovable properties where the Company is the lessee and the lease agreements are duly executed in favour of the lessee) disclosed in the financial statements are held in the name of the Company.
- e. 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 revalued any of its Property, Plant and Equipment (including right-of-use of assets) or intangible assets or both during the year.
- f. No proceedings have been initiated during the year or are pending against the Company as at March 31, 2023 for holding any benami property under the Benami Transactions (prohibition) Act, 1988 (as amended in 2016) and rules made there under.

(ii) In respect of Inventories

- a. According to the information and explanation given to us and on the basis of our examination of the records of the Company physical verification of Inventory has been conducted at reasonable intervals by the Management and in our opinion the coverage and procedure of such verification is appropriate. No discrepancies were noticed on such verification.
- 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 any working capital limits in excess of Rs. Five Crore, in aggregate, from banks or financial institutions on the basis of security of current assets at any point of time of the year. According clause 3(ii)(b) of the Order is not applicable to the Company.

(iii) The Company has not provided any guarantee or security but has made investment in, and granted loans or advances in nature of loan, secured or unsecured to companies, firms, Limited Liability Partnerships, or other parties, during the year, in respect of which :



- a. The Company is a Non Banking Finance Companies therefore clause iii(a) of the report is not applicable.
- b. In our opinion, the Investments made and the terms and conditions of the grant of loans or advances in nature of loan during the year are prima facie, not prejudicial to the Company's interest.
- c. In respect of loans and advances in nature of loans granted by the Company terms and conditions for repayment of Principal and Interest has been stipulated.
- d. In respect of loans or advances in nature of loans granted by the Company, there is no overdue amount remaining outstanding as at the balance sheet date except for the Loans which are disclosed as NPA.
- e. No loan or advances in nature of loan granted by the Company which has fallen due during the year, has been renewed or extended or fresh loans or advances in nature of loan granted to settle the overdue of existing loans or advances in nature of loan given to the same parties
- f. The Company has granted loans or advances in nature of loans, Unsecured, to companies, firms, Limited Liability Partnerships or any other parties which are repayable on demand or are without specifying any terms or period of repayment and the details of such loans or advances in nature of loan are being furnished hereinafter.

Loans repayable on demand or without specifying any terms or period of repayment

Loan disbursed	Promoters,	Related Parties as defined in clause (76) of Section 2 of companies Act, 2013	Other than Promoter and related parties	Total (Rs.)
Loans repayable on demand	0	2,04,500/-	0	2,04,500/-
Loans without specifying any terms or period of repayment	0	0	0	0
Loans with specified terms and period of repayment	0	0	26,69,50,862/-	26,69,50,862/-
Total Balance as on year end i.e. 31.03.2025	0	2,04,500/-	26,69,50,862/-	26,71,55,362/-

- (iv) The company is a Non Banking Finance Company therefore provisions of Section 185 and 186 of the Companies Act 2013 are not applicable.
- (v) The company has not accepted any deposits or amounts which are deemed to be deposits. Accordingly clause 3(v) of the Order is not applicable to the Company.



- (vi) The maintenance of cost records has not been specified by the Central Government under sub-section (1) of section 148 of the Companies Act, 2013 for the business activities carried out by the Company. Accordingly clause (vi) of the Order is not Applicable to the Company.
- (vii) 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 is regular in depositing undisputed statutory dues including Goods and Services Tax, provident fund, employees state insurance, income tax, sales tax, service tax, duty of customs duty of excise, value added tax, cess and any other statutory dues to the appropriate authorities.
- b. According to the information and explanations given to us, statutory dues which is unpaid on account of dispute are as follows:-

Name of the statute	Nature of dues	Amount(Rs.)	Period to which amount relates	Forum where dispute is pending
		NIL	-	-

- (viii) There were no transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in tax assessments under the Income tax Act, 1961 (43 of 1961).
- (ix) a. The Company has not defaulted in repayment of loans or other borrowings from any lender. Accordingly clause 3(ix)(a) of the Order is not applicable to the Company.
- 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 taken term loan from financial Institution which is utilized in ordinary course of Business.
- d. According to the information and explanations given to us and on an overall examination of the balance sheet of the Company we report that no funds raised on short-term basis have been used for long-term purposes by the Company.
- e. According to the information and explanations given to us and on an overall examination of the financial statements of the Company we report that the Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries or associates as defined under the Act. The Company does not hold any investment in any joint venture (as defined under the Act) during the year ended 31st March 2025.
- f. According to the information and explanations given to us and procedures performed by us we report that the Company has not raised loans during the year on the pledge of securities held in its subsidiaries or associate companies (as defined under the Act). The Company does not hold any investment in any joint venture (as defined under the Act) during the year ended 31 March 2025.
- (x) a. The Company has not raised moneys by way of initial public offer or further public offer (including debt instruments) during the year and Accordingly clause 3(x)(a) of the Order is not applicable to the Company.
- 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) Accordingly clause 3(x)(b) of the Order is not applicable to the Company.



- (xi) a. Based on examination of the books and records of the Company and according to the information and explanations given to us considering the principles of materiality as outlined in the Standards on Auditing we report that no fraud by the Company or on the Company has been noticed or reported during the course of the audit.
- 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
- c. The Company has not received the whistle blower complaints during the year. Accordingly clause 3(xi)(c) of the Order is not applicable to the Company.
- (xii) According to the information and explanations given to us the Company is not a Nidhi Company. Accordingly clause 3(xii) of the Order is not applicable to the Company.
- (xiii) In our opinion, the Provisions of Section 177 is not applicable to the Company and according to the information and explanations given to us the transactions with related parties are in Compliance with Sections 188 of the Act where applicable and the details of the related party transactions have been disclosed in the financial statements are required by the applicable accounting standards.
- (xiv) a. In our opinion the Company does not fall under the criteria of Internal Audit as per Section 138 read with the Rule 13 of the Companies (Accounts) Rules 2014 Accordingly clause 3(xiv) (a) and 3(xiv) (b) of the Order is not applicable to the Company.
- (xv) In our opinion during the year the Company has not entered into any non-cash transactions with its Directors or persons connected with its directors and hence provisions of section 192 of the Company Act, 2013 are not applicable to the Company.
- (xvi) a. The Company is registered under section 45-IA of the Reserve Bank of India Act, 1934.
b. The Company has conducted Non- Banking Financial or Housing Finance activities during the year.
c. The Company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Accordingly clause 3(xvi) of the Order is not applicable to the Company.
d. According to the information and explanations provided to us during the course of audit the Group (as per the provisions of the Core Investment Companies (Reserve Bank) Directions 2016) does not have any CIC.
- (xvii) The company has not incurred cash losses during the financial year covered by our audit and the immediately preceding financial year.
- (xviii) There has been no resignation of the statutory auditors of the Company during the year. Accordingly clause 3(xviii) of the Order is not applicable to the Company.



- (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 and our knowledge of the Board of Directors and Management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of audit report indicating that Company is not capable of the 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. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.
- (xx) The provision of Corporate Social responsibility (CSR) is not applicable under the provision of section 135(6) of the Act. Accordingly clause 3(xx) (a) and 3 (xx)(b) of the Order is not applicable to the Company.
- (xxi) The Company is not required to prepare consolidated financial statement under the provisions of the Act. Accordingly clause 3(xxi) of the Order is not applicable to the Company.

For, J P Lakhota and Associates
Chartered Accountants

Place: Kolkata

Date: The 25th Day of August, 2025



Jagdish Prasad Lakhota
Proprietor
Membership No. 050529
Firm Registration No. 312061E
UDIN: 25050529 8NF W 2 2 4 7 7 0

ANNEXURE TO THE REPORT OF BOARD OF DIRECTORS

To,
The Board of Directors,
Oracle Marketing Private Limited
33A Jawahar Lal Nehru Road
Kolkata 700071

As required under Non-Banking Financial companies Auditors' Report (Reserve bank) Direction and on the basis of information and explanation given to us, we report that:

3A)

1) The Company is engaged in the business of Non Banking Financial Institution and it has obtained a certificate of Registration from Reserve Bank of India.

2) On basis of our examination of current year Balance Sheet and Profit and Loss Account we hereby report that company is entitled to continue to hold such certificate of registration in terms of its assets/income pattern as on 31st March, 2025.

3) On the basis of our examination of current year Balance Sheet we report that the Company be Classified based on its assets as LOAN COMPANY.

3C)

1) The Board of Directors has passed a resolution for Non-Acceptance of any Public Deposit.

2) The Company has not accepted any Public Deposit during the Financial year ended 31st March, 2025.

3) The Company has complied with the prudential norms relating to income recognition, accounting standard's assets classification and provisioning for bad and doubtful debts as applicable to it in terms of Non Banking Financial Non Deposits Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions - 2007.

4) The Company is not a systematically important Company as defined in Paragraph 2(1)(xix) of the Non Banking Financial (Non Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007.

Place: Kolkata

Date: The 25th Day of August, 2025

For, J P Lakhotia and Associates
Chartered Accountants



J.P. Lakhotia
Jagdish Prasad Lakhotia
Proprietor
Membership No. 050529
Firm Registration No. 312061E
UDIN: 25050529 BNFWEZ74770

ORACLE MARKETING PRIVATE LIMITED

CIN:U51909WB1995PTC071157

33A, JAWAHARLAL NEHRU ROAD, KOLKATA-700071

BALANCE SHEET AS AT 31ST MARCH, 2025

Particulars	Note No.	Amount in Rs.'00'	
		As at March 31,2025	As at March 31,2024
I. EQUITY AND LIABILITIES			
(1) Shareholder's Funds			
(a) Share Capital	2	1,28,612.90	1,06,789.40
(b) Reserves and Surplus	3	7,28,839.85	4,52,919.57
(2) Non Current Liabilities			
(a) Long Term Borrowings	4	9,02,218.83	8,52,905.03
(b) Other Non Current Liabilities	5	15,650.00	9,900.00
(2) Current Liabilities			
(a) Short Term Borrowings	6	12,34,213.55	5,64,404.28
(b) Trade Payable	7	26,814.09	3,427.28
(c) Other Current Liabilities	8	30,627.65	18,072.64
(d) Provisions	9	20,046.35	5,912.22
Total Equity & Liabilities		30,87,023.22	19,94,330.42
II. ASSETS			
(1) Non Current Assets			
(a) Property Plant and Equipments and Intangible Assets			
(i) Property Plant and Equipments	10	2,988.47	37,318.32
(b) Deferred Tax Assets	11	454.57	299.10
(c) Long Term Loans and Advances	12	10,91,500.00	8,98,156.95
(d) Other Non Current Assets	13	1,07,973.37	61,952.70
(2) Current Assets			
(a) Short Term Loans and Advances	14	15,78,008.62	7,31,203.93
(b) Inventories	15	42,607.39	53,407.39
(c) Trade Receivables	16	49,590.00	-
(d) Cash and Cash Equivalents	17	1,88,571.32	1,97,823.48
(e) Other Current Assets	18	25,329.48	14,168.55
Total Assets		30,87,023.22	19,94,330.42

Summary to accounting policies 1

The accompanying notes are integral part of financial statements

This is the Balance Sheet referred to in our Report of even date.

FOR J P LAKHOTIA AND ASSOCIATES
CHARTERED ACCOUNTANTS
REGISTRATION NO. 312061E

J P LAKHOTIA
PROPRIETOR
MEMBERSHIP NO. 050529
UDIN:25050529



FOR ORACLE MARKETING PRIVATE LIMITED
ORACLE MARKETING PVT. LTD. ORACLE MARKETING PVT. LTD.

Director
Karan Singh Dhillon
(DIN : 06588806)

Director
Karamveer Singh Dhillon
(DIN : 07445896)

PLACE: KOLKATA
DATE: 25th DAY OF AUGUST, 2025

ORACLE MARKETING PRIVATE LIMITED

CIN:U51909WB1995PTC071157

33A, JAWAHARLAL NEHRU ROAD, KOLKATA-700071

PROFIT & LOSS STATEMENT FOR THE YEAR ENDED ON 31ST MARCH, 2025

Sr. No	Particulars	Note. No.	Amount in Rs.'00'	
			For the Year ended 31st March, 2025	For the Year ended 31st March, 2024
I	Revenue From Operation	19	5,59,372.96	2,14,974.94
	Other Income	20	43,773.23	8,976.36
	Total Income (II)		6,03,146.19	2,23,951.30
III	Expenses:			
	Changes in Inventories	21	10,800.00	-
	Employee Benefit Expenses	22	1,74,179.90	64,417.07
	Finance costs	23	3,04,350.33	1,15,356.57
	Depreciation and Amortisation	24	2,245.67	1,865.78
	Other Expenses	25	1,29,023.84	68,553.79
	Provision for Standard Assets		2,459.84	2,600.97
	Provision for Substandard Assets		11,674.30	(1,443.82)
	Total Expenses (IV)		6,34,733.88	2,51,350.36
V	Profit before exceptional and extraordinary items and tax	(II-IV)	(31,587.69)	(27,399.06)
VI	Profit before tax		(31,587.69)	(27,399.06)
VII	Tax expense:			
	(1) Current tax		-	-
	(2) Income Tax Adjustment		-	(10.29)
	(3) Deferred Tax Adjustment		155.47	117.03
	Profit/(Loss) from the period from continuing operation		(31,432.22)	(27,292.32)
VIII	Profit/(Loss) for the period		(31,432.22)	(27,292.32)
IX	Earning per equity share:	26		
	(1) Basic		(2.44)	(2.56)
	(2) Diluted		(2.44)	(2.56)

Summary to accounting policies 1

The accompanying notes are integral part of financial statements

This is the Balance Sheet referred to in our Report of even date.

FOR J P LAKHOTIA AND ASSOCIATES
CHARTERED ACCOUNTANTS
REGISTRATION NO. 312061E

J P LAKHOTIA
PROPRIETOR
MEMBERSHIP NO. 050529
UDIN:25050529



FOR ORACLE MARKETING PRIVATE LIMITED
ORACLE MARKETING PVT. LTD
ORACLE MARKETING PVT. LTD
Director
Karan Singh Dhillon
(DIN : 06588806)
Director
Karamveer Singh Dhillon
(DIN : 07445896)

PLACE: KOLKATA
DATE: 25th DAY OF AUGUST, 2025

ORACLE MARKETING PVT LTD

CIN U51909WB1995PTC071157

Cash Flow Statement for the year ended 31st March 2025

		As at 31.03.2025		As at 31.03.2024	
	Particulars	Amount in Rs.'00'	Amount in Rs.'00'	Amount in Rs.'00'	Amount in Rs.'00'
A	CASH FLOW FROM OPERATING ACTIVITIES				
	Net Profit Before Tax	-	(31,587.69)		(27,399.07)
	Adjustments for:				
	Provisions for Standard Assets	2,459.84		2,600.97	
	Provision for sub standard Assets	11,674.30		(1,443.82)	
	Depreciation	2,245.67	16,379.81	1,865.78	3,022.93
	Operating Profit before Working Capital Changes		(15,207.88)		(24,376.14)
	Adjustments for:				
	Decrease/(Increase) in Other Current Assets	(11,160.93)		(6,337.72)	
	Decrease/(Increase) in Inventories	10,800.00		-	
	Decrease/(Increase) in Sundry Debtors	(49,590.00)		-	
	Decrease/(Increase) in Long term Loan and Advances	(1,93,343.05)		(10,27,810.33)	
	Decrease/(Increase) in Short term Loan and Advances	(8,46,804.69)		-	
	Increase/(Decrease) in Trade Payable	23,386.81		1,643.26	
	Increase/(Decrease) in Long Term Borrowing	49,313.80		7,46,338.23	
	Increase/(Decrease) in Short term Borrowing	6,69,809.27		4,30,481.69	
	Increase/(Decrease) in Other Liabilities	12,555.01		23,002.58	
	Cash generated from operations		(3,35,033.78)		1,67,317.71
	Less:- Taxes Paid		(3,50,241.66)		1,42,941.37
	Cash generated from operations		(3,50,241.66)		1,42,167.28
B	CASH FLOW FROM INVESTING ACTIVITIES				
	Purchase of Fixed Assets	(21,987.43)		(35,948.42)	
	Sale of Property Plant and Equipments	54,071.60		-	
	Increase in Non Current Assets	(46,020.67)	(13,936.50)	(66,444.17)	(1,02,392.59)
	Cash used in Investing activities		(13,936.50)		(1,02,392.59)
C	CASH FLOW FROM FINANCING ACTIVITIES				
	Proceeds from Share Issue		3,49,176.00		25,000.00
	Increase /Decrease in other Non Current Liabilities		5,750.00		-
	Cash generated from financing activities		3,54,926.00		25,000.00
	Net increase in cash & Cash Equivalents		(9,252.15)		64,774.69
	Opening Cash and Cash equivalents		1,97,823.48		1,33,048.79
	Closing Cash and Cash equivalents		1,88,571.33		1,97,823.48
	Statement of Cash & Cash Equivalents		31.03.2025		31.03.2024
	Cash in Hand		26,743.41		43,595.29
	Cash at Bank		1,61,827.92		1,54,228.19
	Total		1,88,571.33		1,97,823.48


Summary of Accounting Policies

The accompanying notes are integral part of financial statements

**FOR J P LAKHOTIA AND ASSOCIATES
CHARTERED ACCOUNTANTS**

FOR ORACLE MARKETING PVT LTD

ORACLE MARKETING PVT. LTD ORACLE MARKETING PVT. LTD


J P LAKHOTIA
Membership No. : 050529
Firm Reg. No.: 312061E
Place: Kolkata
DATE: 25th DAY OF AUGUST, 2025




Director
Karan Singh Dhillon
(DIN : 06588806)


Director
Karanveer Singh Dhillon
(DIN : 07445896)

NOTE: 1

NOTES ANNEXED TO AND FORMING PART OF BALANCE SHEET AS AT 31ST MARCH, 2025 AND STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED ON THAT DATE.

A. CORPORATE INFORMATION

ORACLE MARKETING PRIVATE LIMITED (the company) is a Private limited company domiciled in India and incorporated under the provisions of the Companies Act, 1956. Its shares are not listed on any stock exchanges in India. The Company is engaged in the business of Non Banking Finance.

B. SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Accounting and Basis of Preparation

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 relevant provisions of the Companies Act, 2013 as applicable. The financial statements have been prepared on accrual basis under the historical cost convention. The accounting policies adopted in the preparation of financial statements are consistent with those followed in the previous year.

2. 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 those estimates and the difference between the actual results and the estimates are recognised in the years in which the results are known/materialize.

3. Revenue Recognition: - Revenue or Income and costs or Expenditure are generally accounted for on accrual basis.

Interest: - Interest and other dues are accounted on accrual basis, except in case of non-performing loans where it is recognized upon realization as per the income recognition and asset classification norms prescribed by RBI.

Dividend:- Dividend from investments in shares/mutual Fund are not recognized in the statement of profit and loss until a right to receive payment is established.

4. Plant Property & Equipment's and Depreciation

Plant Property & Equipment's are stated at cost of acquisition less depreciation. Depreciation on Plant Property & Equipments has been provided as per Schedule II of the Companies Act, 2013.

5. Stock in Trade

Inventories were reporting in the book of account.

6. Non-Current Investments

Non-Current Investments are valued at cost.

7. Taxes on Income

a) Current tax is the amount payable on the taxable income for the period determined in accordance with the provisions of the Income Tax Act, 1961.

b) Deferred tax is recognized on timing differences being the differences between the taxable incomes and accounting income that originate in one period and are capable of reversal in one or more subsequent periods. Deferred tax assets subject to the consideration of prudence are recognized and

carried forward only to the extent that there is a reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

8. Earnings per Share

The Company reports basic and diluted earnings per share in accordance with Accounting Standards-20, *Earnings per Share*, issued by the Institute of Chartered Accountants of India. Basic earnings per equity share have been computed by dividing net profit after tax by the weighted average number of equity shares outstanding for the period.

9. Provisions and Contingencies

A Provision is recognized when the company has a present obligation as a result of Past events and it is probable that an outflow of resources will be required to settle the obligation in respect of which a reliable estimate can be made. Provisions (excluding retirement benefits) are not discounted to their present value and are determined based on the best estimate required to settle the obligation as at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. Contingent liabilities are disclosed separately.

10. Cash and Cash Equivalents

Cash and cash equivalents comprise cash and cash-on-deposit with banks and financial institutions. The Company considers all highly liquid investments with a remaining maturity at the date of purchase of three months or less and that are readily convertible to known amounts of cash to be cash equivalents.

11. Previous year figures have been rearranged or re-cast wherever necessary; however the same are not strictly comparable with that of the current year as the previous year.

12. The company operates in one geographic segment and hence no separate information for geographic wise disclosure is required.

Place: Kolkata

Date: 25th Day of August, 2025

For J P Lakhota and Associates
Chartered Accountants



Jagdish Prasad Lakhota
Proprietor

Membership No. 050529

Firm Registration No. 312061E

UDIN: 25050529BNFW 2 2 4 7 7 0

ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 2 Share Capital

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
		NOS.	Amount	NOS.	Amount
1	AUTHORIZED CAPITAL				
	Equity Shares of Rs. 10/- each.	15,00,000	1,50,000	12,00,000	1,20,000
		15,00,000	1,50,000	12,00,000	1,20,000
2	ISSUED, SUBSCRIBED & PAID UP CAPITAL				
	Equity Shares of Rs. 10/- each, Fully Paid up Share Capital by allotment	12,86,129	1,28,612.90	10,67,894	1,06,789.40
Total		12,86,129	1,28,612.90	10,67,894	1,06,789.40

(a) Details of shares held by shareholders holding more than 5% of the aggregate shares in the Company

Name of the Shareholder	No. of Shares	% Held	No. of Shares	% Held
Response Vintrade Pvt Ltd	4,63,694	36.05%	3,45,000	32.31%
Supreme Dealers Pvt Ltd	5,68,235	44.18%	3,50,000	32.77%
Ontime Vinimay Pvt Ltd	2,54,200	19.76%	2,54,200	23.80%
Sudhir Kothari	-	0.00%	88,990	8.33%
Total	12,86,129	100.00%	10,38,190	97.22%

(b) Reconciliation of the Number of Shares and Amount Outstanding as at the Beginning and at the End of the Year

Equity shares	Number	Amount	Number	Amount
Authorised Capital				
Outstanding at the time of Incorporation/Beginning	12,00,000	1,20,000	12,00,000	1,20,000
Increased during the Year	3,00,000	30,000	-	-
Outstanding at the End of the Year	15,00,000	1,50,000	12,00,000	1,20,000
Issued Subscribed and Paid up Capital				
Outstanding at the time of Incorporation/Beginning	10,67,894	1,06,789.40	10,44,123	1,04,412
Issued During the Year	2,18,235	21,823.50	23,771	2,377.10
Outstanding at the End of the Year	12,86,129	1,28,612.90	10,67,894	1,06,789.40

Rights, preferences and restrictions attached to shares

The Company has only one class of issued shares i.e. Equity Shares having par value of Rs.10 per share. Each holder of Equity Shares is entitled to one vote per share held and dividend in proportion to share held. In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the company after payment of all preferential amounts, in proportion to their shareholding.

The Company has not reserved any share for issue under options and contracts/commitments for the sale of shares/disinvestment

The Company during the preceding 5 years -

- has not allotted shares pursuant to contracts without payment received in cash.
- has not allotted shares as fully paid up by way of bonus shares.
- has not bought back any shares.

The Company has not converted any securities into equity shares /preference shares during the above financial years.

There are no calls unpaid, including by Directors / Officers of the Company.

The Company has not forfeited any shares during the above financial years.

Disclosure of shareholding of promoters as at March 31, 2025 is as follows:

Promoters Name	Shares held by promoters				
	As at 31st March 2025		As at 31st March 2024		change in share %
	No. of shares	% of total shares	No. of shares	% of total shares	
Response Vintrade Pvt Ltd	4,63,694	36.05%	3,45,000	32.31%	3.75%
Ontime Vinimay Private Limited	2,54,200	19.76%	2,54,200	23.80%	-4.04%
Supreme Dealers Private Limited	5,68,235	44.18%	3,50,000	32.77%	11.41%
Karamveer Singh Dhillon	-	0.00%	5,933	0.56%	-0.56%
Total	12,86,129	100.00%	9,55,133	89.44%	10.56%

ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Disclosure of shareholding of promoters as at March 31, 2024 is as follows:

Shares held by promoters

Promoters Name	As at 31st March 2024		As at 31st March 2023		change in share
	No. of shares	% of total shares	No. of shares	% of total shares	%
Response Viatrade Pvt Ltd	3,45,000	32.31%	3,45,000	33.04%	-0.73%
Ontime Vininay Private Limited	2,54,200	23.80%	2,54,200	24.35%	-0.55%
Supreme Dealers Private Limited	3,50,000	32.77%	3,50,000	33.52%	-0.75%
Karamveer Singh Dhillon	5,933	0.56%	5,933	0.57%	-0.01%
Total	9,55,133	89.44%	9,55,133	91.48%	-2.04%

Note: 3 RESERVES AND SURPLUS

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
a	Securities Premium Reserve Add-> Addition during the Year	4,08,131.70 3,27,352.50	7,35,484.20	3,85,508.80 22,622.90	4,08,131.70
b	Profit and Loss Account Opening Balance Add/Less: Surplus/(Loss) Less: Statutory Reserve for the year	13,203.08 (31,432.22) -		(18,229.14)	
c	Statutory Reserve as per RBI guidelines		11,584.79		11,584.79
	Total		7,28,839.85		4,32,919.57

Note: 4 Long Term Borrowings

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
a	Term Loan Unsecured Loan from Financial Institution <u>Sungrace Finvest Pvt Ltd</u> 14%, 48 Equal Installments of Rs. 552.90/- (Figures in Hundred) Starting from July 2022 14%, 36 Equal Installments of Rs. 1728.82/- (Figures in Hundred) Starting from October 2022		1,607.58 -		7,544.87 9,905.03
	Secured Loan from Financial Institution <u>UC Inclusive Credit Pvt Ltd</u> 17.25%, 30 Equal Installments of Rs. 4127.12/- (Figures in Hundred) Starting from January 2023 17.25%, 30 Equal Installments of Rs. 4127.12/- (Figures in Hundred) Starting from May 2024 17.25%, 30 Equal Installments of Rs. 6190.68/- (Figures in Hundred) Starting from May 2025		- 27,297.83 97,569.97		12,033.75 65,046.45 -
	<u>Mufin Green Finance Limited</u> 17.75%, 30 Equal Installments of Rs. 4151.64/- (Figures in Hundred) starting from July 2023 17.75%, 30 Equal Installments of Rs. 4151.64/- (Figures in Hundred) starting from November 2023 17.75%, 30 Equal Installments of Rs. 4151.64/- (Figures in Hundred) starting from January 2024		- 4,091.10 12,095.30		34,744.71 48,772.97 55,484.10



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements
All Figures are in Indian Hundred Rupees unless otherwise stated

<u>Alwar General Finance Co. Pvt Ltd</u> 17%, 24 Equal Installments of Rs. 2472.08/- (Figures in hundred) starting from September 2023	-	11,852.01
<u>Nandev Finvest Private Limited</u> 17.50%, 24 Equal Installments of Rs. 7452.43/- (Figures in Hundred) starting from May 2024	14,585.04	54,332.52
17.50%, 24 Equal Installments of Rs. 4968.28/- (Figures in Hundred) starting from June 2025	54,332.52	-
<u>Clime Finance Private Limited</u> 15.90%, 36 Equal Installments of Rs. 8776.92/- (Figures in hundred) starting from October 2023	52,728.14	1,41,791.55
15.90%, 36 Equal Installments of Rs. 8776.92/- (Figures in hundred) starting from January 2024	73,019.50	1,59,118.11
16.50%, 36 Equal Installments of Rs. 6018.75/- (Figures in hundred) starting from February 2024	55,649.42	1,13,388.33
16.50%, 36 Equal Installments of Rs. 2832.35/- (Figures in hundred) starting from May 2024	33,693.48	-
16.25%, 36 Equal Installments of Rs. 7135.56/- (Figures in hundred) starting from October 2024	1,18,266.26	-
16.65%, 36 Equal Installments of Rs. 709.57/- (Figures in hundred) starting from March 2025	14,430.23	-
<u>Usha Financial Services Limited</u> 16.75%, 24 Equal Installments of Rs. 2466.11/- (Figures in hundred) starting from April 2025	27,074.52	-
<u>Real Touch Finance Limited</u> 16.50%, 21 Equal Installments of Rs. 2757.44/- (Figures in hundred) starting from February 2025	18,289.47	-
<u>Baid Holdings Private Limited</u> 15%, 36 Equal Installments of Rs. 3466.53/- (Figures in hundred) starting from September 2024	52,798.02	-
<u>eKers Finance Private Limited</u> 16.75%, 30 Equal Installments of Rs. 1147.26/- (Figures in hundred) starting from October 2024	44,780.17	-
<u>Ambium Finserve Private Limited</u> 16.70%, 21 Installments of Rs. 4761.90/- plus interest on reducing balance (Figures in hundred) starting from January 2025	28,571.32	-
<u>Unsecured Loan from Group Companies</u>		
<u>Krishnakripa Tracom Private Limited</u> 13.50%, 60 Equal Installments of Rs. 575.25/- (Figures in Hundred) starting from January 2023	10,706.00	15,784.65
<u>Dhillon Freight Carrier Limited</u> 13%, 48 Equal Installments of Rs. 351.44/- (Figures in Hundred) starting from April 2023	3,934.74	7,392.23
<u>Unsecured Loan from Director</u>		
<u>Karamveer Singh Dhillon</u> 12%, 36 Equal Installments of Rs. 531.43/- (Figures in Hundred) starting from December 2023	-	4,066.32
12%, 36 Equal Installments of Rs. 116.25/- (Figures in Hundred) starting from April 2023	-	1,308.41



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

	<u>Karan Singh Dhillon</u> 12%, 60 Equal Installment of Rs. 623.00/- (Figures in Hundred) starting from June 2023		14,193.21	19,611.69
	12%, 60 Equal Installment of Rs. 667.35/- (Figures in Hundred) starting from September 2023		16,729.25	22,355.62
	12.50%, 60 Equal Installment of Rs. 1672.68/- (Figures in Hundred) starting from November 2023		11,235.79	28,698.63
	12.50%, 36 Equal Installment of Rs. 693.30/- (Figures in Hundred) starting from April 2024		7,681.38	14,298.92
	<u>Diviya Murarka</u> 11%, 60 Equal Installments of Rs. 326.14/- (Figures in Hundred) starting from July 2023		7,707.44	10,653.57
b	Unsecured Loan - repayable on demand 9%, from Diviya Murarka		12,000.00	
c	Secured Non convertible Debentures <u>15.75% Series A- RevX Capital Fund I</u> Redeemable monthly in 24 installments of Rs. 6250.00/- with interest starting from June 2024		12,500.00	-
	<u>16.75% Series B- NPI Capital Trust</u> Redeemable monthly in 21 installments of Rs. 4761.90/- with interest starting from June 2024		4,761.90	-
	<u>16.75% Series C- NPI Revenue Based Growth Fund</u> Redeemable monthly in 24 installments of Rs. 8333.33/- with interest starting from December 2024		66,666.72	-
	Total		9,02,218.83	8,52,965.03

In case of Secured Loan, personal guarantee of Directors Mr Karan Singh Dhillon and Mr Karamveer Singh Dhillon has been given

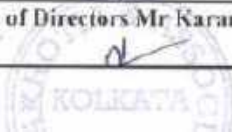
Note: 5 Other Non Current Liabilities

Sr. No	Particulars		As at March 31,2025	As at March 31,2024
1	FLDG received for Term Loans given		15,650.00	9,900.00
	Total		15,650.00	9,900.00

Note: 6 Short Term Borrowings

Sr. No	Particulars		As at March 31,2025	As at March 31,2024
a	Loans from Related Parties			
1	Unsecured Loan From Director		54,939.46	61,304.27
2	Unsecured Loan From Group Company		8,536.15	7,478.78
b	Other Loans and Advances			
1	Unsecured Loan From Other Company		-	500.00
c	Current Maturities of Long Term Debt		11,70,737.94	4,95,121.23
	Total		12,34,213.55	5,64,404.28

In case of Secured Loan, personal guarantee of Directors Mr Karan Singh Dhillon and Mr Karamveer Singh Dhillon has been given



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 7 Trade Payable

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
	Medium Small and Micro Scale Industries				
	Outstanding for the following period from Due Date of Payment				
	Less than One Year		-		-
	1 - 2 Years		-		-
	2 - 3 Years		-		-
	More than 3 Years		-		-
	Others				
	Outstanding for the following period from Due Date of Payment				
	Less than One Year		26,814.09		3,427.28
	1 - 2 Years		-		-
	2 - 3 Years		-		-
	More than 3 Years		-		-
	Disputed Dues - Medium Small and Micro Scale Industries				
	Outstanding for the following period from Due Date of Payment				
	Less than One Year		-		-
	1 - 2 Years		-		-
	2 - 3 Years		-		-
	More than 3 Years		-		-
	Disputed Dues - Others				
	Outstanding for the following period from Due Date of Payment				
	Less than One Year		-		-
	1 - 2 Years		-		-
	2 - 3 Years		-		-
	More than 3 Years		-		-
	Total		26,814.09		3,427.28

Note: 8 Other Current Liabilities

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
1	Audit Fees Payable		700.00		600.00
2	Salary Payable		15,526.86		8,974.50
3	Director's Remuneration Payable		1,400.00		-
4	Subvention		358.54		1,980.00
5	EPF Payable		960.36		-
6	ESI Payable		223.21		-
7	GST Payable		1,406.96		-
8	Liability for Expenses		2,784.18		2,695.25
9	TDS Payable		7,169.74		3,709.96
10	Professional Tax Payable		97.80		112.93
	Total		30,627.65		18,072.64

Note: 9 Provisions

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
1	Provision for Income Tax		-		-
2	Provision for Standard Assets		6,482.40		4,022.56
3	Provision for Non Performing Assets		13,563.95		1,889.66
	Total		20,046.35		5,912.22



ORACLE MARKETING PRIVATE LIMITED
Notes Forming integral part of the financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 10 Property plant and Equipments

Sl. No	Particulars	Rate of Depreciation	Gross Block			Depreciation			Net Block			
			Value at the beginning (01-04-2024)	Addition during the year	Deduction during the year	Value at the end (31-03-2025)	Value at the beginning (01-04-2024)	Addition during the year	Deduction during the year	Value at the end (31-03-2025)	WDV as on 31.03.2025	WDV as on 31.03.2024
	<u>Tangible Assets</u>											
1	Furniture & Fixtures	25.89%	2,819.93	125.35	-	2,945.28	1,684.02	315.70	-	1,999.72	945.56	1,135.92
2	Water Filter	45.07%	80.00	52.00	-	132.00	76.00	8.48	-	84.48	47.52	4.00
3	Air Conditioner	45.07%	985.70	323.35	-	1,309.05	803.41	203.59	-	1,007.00	302.05	182.29
4	Camera	45.07%	32.00	-	-	32.00	19.71	5.54	-	25.25	6.75	12.29
5	Computer	45.07%	3,839.62	953.31	-	4,792.93	1,490.75	1,568.74	-	3,159.49	1,633.44	2,348.87
6	Fingerprint Machine	45.07%	64.66	-	-	64.66	32.65	14.43	-	47.08	17.58	32.01
7	Mobile	45.07%	109.99	-	-	109.99	45.23	29.19	-	74.42	35.57	64.76
	<u>Capital Work in Progress</u>											
1	Software		33,538.18	20,533.42	54,071.60	-	-	-	-	-	-	33,538.18
	Total (Current Year)		41,470.08	21,987.43	-	9,385.91	4,151.77	2,245.67	-	6,397.44	2,988.47	37,318.32
	Previous year		5,521.66	35,948.42	-	41,470.08	2,285.99	1,865.78	-	4,151.77	37,318.32	3,235.68

N.B.: Property, Plant and Equipments has not been revalued since acquisition
No assets has been acquired on lease



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 11 Deferred Tax Assets

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
	Deferred Tax Assets During the Year				
	Deprecation as per Income Tax Act		1647.72		1400.77
	Deprecation as per Companies Tax Act		2245.67		1865.78
	On timing difference on depreciation on fixed assets		597.95		465.01
	Opening Balance		299.10		182.07
	Deferred tax adjustment during the year		155.47		117.03
	Closing Balance		454.57		299.10

Note: 12 Long Term Loans and Advances

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
1	Loans & Advance to Related Parties				
	Secured Considered Good		2,045.00		-
2	Loans & Advance to Others Parties				
	Secured Considered Good		10,61,666.07		8,86,021.33
	Secured Considered Substandard		23,850.69		11,078.31
	Unsecured Considered Good		3,938.24		1,057.31
	Unsecured Considered Substandard		-		-
	Total		10,91,500.00		8,98,156.95

No Allowance for Bad and Doubtful Debts has been made.

No Loans and Advances are due by Directors or any other officers of the company or any of them either severally or jointly with any other person or amount due by firms or private companies respectively in which any director is a Partner of Director or a Member.

Note: 13 Other Non Current Assets

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
1	FLDG paid for Term Loan taken (Recoverable after 12 months)		1,07,015.34		61,252.70
2	FLDG paid for Loans under BC Arrangement		258.03		-
3	Security Deposit		700.00		700.00
	Total (a + b - c)		1,07,973.37		61,952.70

Note: 14 Short Term Loans and Advances

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
1	Loans & Advance to Related Parties				
	Secured Considered Good		-		2,114.11
2	Loans & Advance to Others Parties				
	Secured Considered Good		15,20,341.81		6,80,637.84
	Secured Considered Substandard		52,697.11		7,064.70
	Unsecured Considered Good		4,969.70		40,633.71
	Unsecured Considered Substandard		-		753.57
	Total (a + b - c)		15,78,008.62		7,31,203.93



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 15 Inventories

Sr. No	Particulars	Face Value	As at March 31,2025		As at March 31,2024	
a	Investments in Subsidiaries, Associates and joint Ventures					
b	Investment in Other Structured Entities					
	Quoted Equity Shares fully paid up		No. of Shares		No. of Shares	
	Infesya	5/-	5.00	83.88	5	83.88
	Radhushree Finance Limited	10/-	4,500	6,075.00	4,500	6,075.00
	Srk Industries	10/-	23,000	4,948.51	23,000	4,948.51
	Unquoted Equity Shares fully paid up					
	Sun-Tosh Infrastructure Pvt Ltd	10/-	-	-	5,000	10,800.00
	Surakshit Housing Advisory Pvt Ltd	10/-	3,150	31,500.00	3,150	31,500.00
				42,607.39		53,407.39
c	Less:- Provision for diminution in Value of Shares		-	-	-	-
				42,607.39		53,407.39
	Total (a + b + c)			42,607.39		53,407.39

The Market Value of Quoted Shares is Rs 11,099.05/- (Previous Year Rs. 11,102.03/-). In the absense of Market Value of M/s Srk Industries and Radhushree Finance Limited , Book Value is taken as Market Value.

Note: 16 Trade Receivables

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
	Trade Receivables Ageing Schedule (Unsecured)				
	Undisputed Trade Receivable - Considered Good				
	Less than Six months		49,590.00		-
	Six Months - One Year		-		-
	One - Two Years		-		-
	Two Years - Three Years		-		-
	More than Three Years		-		-
	Total (a + b + c)		49,590.00		-

Note: 17 Cash & Cash Equivalent

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
1	Cash-in-Hand				
	Cash Balance		26,743.40		43,595.29
	Sub Total (A)		26,743.40		43,595.29
2	Bank Balance				
	ICICI Bank		45,878.61		94,141.46
	HDFC Bank		79,663.51		51,855.66
	Indusind Bank		1,000.00		-
	Sub Total (B)		1,26,542.12		1,45,997.12
3	Fixed Deposit with HDFC Bank				
			35,285.80		8,231.07
	Total [A + B]		1,88,571.32		1,97,823.48

Note: 18 Other Current Assets

Sr. No	Particulars	As at March 31,2025		As at March 31,2024	
1	Advance to Revenue Authorities		12,126.60		6,967.07
2	Tracker Charges Receivable		-		2,010.00
3	FLDG paid for Term Loan taken (Recoverable before 12 months)		5,509.17		5,191.47
4	Trade Advance		6,793.71		-
5	Staff Advance		900.00		-
	Total		25,329.48		14,168.54

ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 19 Revenue From Operation

Sr. No	Particulars	For the Year ended 31st March, 2025		For the Year ended 31st March, 2024	
1	Sales - Shares		10,800.00		-
2	Interest		4,68,945.98		1,84,929.07
3	Processing Fees & Other Charges		79,626.98		29,740.35
4	Bad Debt Recovery		-		305.52
	Total		5,59,372.96		2,14,974.94

Note: 20 Other Income

Sr. No	Particulars	For the Year ended 31st March, 2025		For the Year ended 31st March, 2024	
1	Interest on Income Tax Refund		211.55		32.27
2	Dividend		2.45		1.78
3	Onboarding Fees		42,062.59		8,050.83
4	Interest on Term Deposit		1,496.64		891.48
	Total		43,773.23		8,976.36

Note: 21 Change in Inventories

Sr. No	Particulars	For the Year ended 31st March, 2025		For the Year ended 31st March, 2024	
	Opening Stock		53,323.51		53,323.51
	Closing Stock		42,523.51		53,323.51
			42,523.51		53,323.51
	Total		10,800.00		-

Note: 22 Employee Benefit Expenses

Sr. No	Particulars	For the Year ended 31st March, 2025		For the Year ended 31st March, 2024	
1	Salary		1,53,548.67		60,767.07
2	Directors Remuneration		12,650.00		3,650.00
3	Contribution to Provident & Other Funds		4,465.23		-
4	Staff Welfare		600.00		-
5	Sales and Collection Incentives		2,916.00		-
	Total		1,74,179.90		64,417.07

Note: 23 Finance Cost

Sr. No	Particulars	For the Year ended 31st March, 2025		For the Year ended 31st March, 2024	
1	Interest on Loan Paid		2,38,994.38		1,00,491.57
2	Loan Processing Fees		19,693.50		14,865.00
3	Interest on Debentures		45,662.45		-
	Total		3,04,350.33		1,15,356.57

Note: 24 Depreciation and Amortisation

Sr. No	Particulars	For the Year ended 31st March, 2025		For the Year ended 31st March, 2024	
1	Depreciation		2,245.67		1,865.78
	Total		2,245.67		1,865.78



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 25 Other Expenses

Sr. No	Particulars	For the Year ended 31st March,	
		2025	2024
1	Audit Fees	100.00	100.00
2	Balance Written Off	9,423.46	10,113.18
3	Bank Charges	561.03	105.36
4	Branding Expenses	1,962.00	101.01
5	Certification Charges	361.80	-
6	Commission	3,157.84	5,097.47
7	Commitment Charges	-	194.13
8	Consultancy Fees	15,965.00	16,275.64
9	Conveyance	2,812.64	-
10	Credit Report Charges	7,376.09	2,479.06
11	Debenture Trustee Fee	817.50	-
12	Documentation Charges	2,293.00	963.00
13	Domain Fees	127.56	48.07
14	Donation	-	23.00
15	DP Charges	8.26	14.16
16	Due Diligence Fees	7,617.55	-
17	Electricity Expenses	1,249.86	805.43
18	Filing Fees	517.74	442.53
19	General Expenses	2,478.87	1,313.62
20	Interest on Professional Tax	0.61	-
21	Interest on TDS	146.57	72.80
22	Interest Under Gst	0.57	-
23	ISO Certification Fees	768.45	-
24	Late Fee	0.50	0.50
25	Legal Fees	10,635.00	250.00
26	Legality Subscription Fee	3,024.75	-
27	Membership Fees	435.88	104.50
28	Loan Agreement Expenses	494.19	3,893.32
29	Payment Gateway Charges	2,293.20	407.81
30	Postage & Telegram	3,917.70	986.51
31	Printing & Stationery	1,200.43	532.10
32	Professional Fees	1,798.00	2,909.75
33	Professional Tax	25.00	25.00
34	Rent Paid	7,723.10	5,472.60
35	Repairs & Maintenance	1,834.12	2,473.81
36	Repossession Expenses	1,047.75	544.00
37	Server Charges	1,510.69	991.77
38	Social Media/Marketing Expenses	1,340.00	400.00
39	Software & Website Expenses	14,764.90	1,366.86
40	Telephone Expenses	336.08	181.22
41	Tracker Expenses	6,479.20	6,014.02
42	Trade License	169.01	-
43	Training Expense	133.66	-
44	Travelling Expenses	11,641.77	3,601.56
45	Valuation Fees	472.50	250.00
Total		1,29,023.84	68,553.79

For the year ended, 31st

March, 2025

For the year ended, 31st March, 2024

Note: 26 Earning Per Share (EPS)

(i)	Net Profit after tax as per Statement of Profit and Loss	(31,432.22)	(27,292.32)
(ii)	Weighted Average number of equity shares used as denominator for calculating EPS	12,86,129	10,67,894
(iii)	Earnings per share (Rs.)		
	Basic	(2.44)	(2.56)
	Diluted	(2.44)	(2.56)
(iv)	Face Value per equity share (Rs.)	10	10



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 27 Contingent Liabilities:-	Nil	Nil
Note: 28 (a) Dividend proposed to be distributed to:-		
Equity Shareholders	Nil	Nil
Preference Shareholders	N.A.	N.A.
Arrears of fixed cumulative dividends on Preference Shares	N.A.	N.A.
Dividend from Subsidiary Companies	N.A.	N.A.
Provisions For losses of Subsidiary Companies	N.A.	N.A.
Note: 29 Earnings in Foreign Exchange:	Nil	Nil
Note: 30 Expenditure in Foreign Currency:	Nil	Nil
Note: 31 Capital-Work-in Progress (CWIP)	Nil	33538.18
Note: 32 Intangible assets under development	N.A.	N.A.
Note: 33 Issue of securities made for a specific purpose	Nil	Nil

Note: 34 Confirmation of Balances:-

Balances of some of the loans and advances and other payables incorporated in the books as per balances appearing in the relevant records are subject to confirmation from the respective parties and consequential adjustments arising from reconciliation, if any. The Management, however is of the view that there will be no material discrepancies in this regards.

Note: 35 Provisions and Contingencies

The Company creates a provision when there is present obligation as a result of past event that probably requires an outflow of resources and a reliable estimate can be made of the amounts of the obligation. 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. When 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. Provisions are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. If it is no longer probable that the outflow of resources would be required to settle the obligation, the provision is reversed. Contingent assets are not recognised in the financial statements. However contingent assets are assessed continually and if it is virtually certain that an economic benefit will arise, asset and related income are recognised in the period in which the change occurs.

Note: 36 Accounting Standard 15 "Employee Benefit"

The Company has applied the revised Accounting Standard (AS)15. Employees Benefits notified under the Companies (Accounting Standards) Rules 2006. There is no present obligation of any post employment benefit including payment of gratuity during the year.

Note: 37 Impairment loss

As per AS-28 on Impairment Loss-the Impairment of Loss recognised in the Books of Accounts is Rs.Nil.

Note: 38 Small and Medium Sized Company

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

Note: 39 Disclosures required under Section 22 of the Micro, Small and Medium Enterprises Development Act, 2006

The Company is in the process of identifying the suppliers, who would be covered under the Micro, Small and Medium Enterprises Development Act, 2006. In this process the Company has given notice to its vendors/ suppliers to inform about whether any of them are registered under the said Act. The Company has not yet received any information about such registration from the vendors. Such information will be provided as and when confirmation is received from them.

Note: 40 Details of Benami Property held

The Company does not hold any Benami Property.

Note: 41 Borrowing from banks or Financial Institution Institutions

The company has borrowed unsecured as well as secured loan from financial institutions during the year. Form CHG-1 has been already filed with ROC.

Note: 42 Wilful Defaulter

The Company had never been recorded defaulter with any of the Regulators.



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note: 43 Registration of charges or satisfaction with Registrar of Companies

The Company has taken secured Loan from financial Institution and the same has been registered with ROC.

Note: 44

The company has not entered into any scheme in terms of sections 230 to 237 of the Companies Act, 2013.

Note: 45 Details of Crypto Currency or Virtual Currency

During the year the company has not done any transaction related to Crypto Currency or Virtual Currency.

Note: 46 Utilisation of Borrowed Fund & Share Premium

The Company has taken Loan and has issued shares. The fund which has been raised has been utilised in the ordinary course of Business.

Note: 47 Compliance with layer of Companies

The Company does not have any layer as company as prescribed under 87 of section 2 of the Act read with Company (restriction of no. of layer Rule, 2017).

Note: 48 Undisclosed Income

The Company do not have any unrecorded transaction in the books of accounts that has been surrendered or disclosed as income during the income

Note: 49 Relationship with Struck off Companies

The Company has not entered into any transactions with the companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956.

Note: 50 Segment Reporting

Since Company fall under Level II Enterprise so Accounting Standard 17 "Segment Reporting" is not applicable.

Note: 51 Immovable Property

There are no Immovable Property whose title deeds are not held in name of the Company

Note : 52

Particulars required to be furnished as per Paragraph 13 of Non Banking Financial (Non Deposit accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 issued by RBI are given as per Annexure attached hereto.

Note: 53 Related Party Transaction

Description of Relationship	Name of related parties
Holding Company	Nil
Subsidiaries	Nil
Associates	Nil
Key Management Personnel (KMP)	Diviya Murarka Karan Singh Dhillon Karanveer Singh Dhillon
Relative of KMP	Joyce Singh Dhillon Joginder Singh Dhillon Praveer Murarka Dipshika Murarka Sharmita Murarka
Companies/concerns in which KMP / Relatives of KMP can exercise significant influence	Shivam Multimax Private Limited Billy Sales Limited Chroma Business Limited DDK Finance Private Limited Maruti Footwear Private Limited Shivaliks Dealers Private Limited Abhinav Dealers Private Limited Jeen Commercials Private Limited Response Vintrade Private Limited Supreme Dealers Private Limited Fab Leathers Limited Rama & Sons (Calcutta) Private Limited Eastern Vinimay Private Limited Satyam Dealcom Private Limited Krishnakripa Tracom Private Limited Dhillon Freight Carrier Limited



ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of the Financial Statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Particulars	Relationship	Nature of Transaction	Value of Transactions (Rs.)	Closing Balance (Rs.)
For the Year Ended 31st March 2025				
Diviya Murarka	Director	Interest Paid	2.64	22,653.57
		Borrowings repayment	4.27	
Karamveer Singh Dhillon	Director	Interest Paid	3586.00	20,095.28
		Borrowings repayment	1981.55	
		Salary	6450.00	
Karan Singh Dhillon	Director	Loan Taken	0.00	84,959.81
		Interest Paid	1269.15	
		Borrowings repayment	4361.05	
Krishnakripa Tracom Pvt Ltd	Group Company	Salary	6200.00	15,784.65
		Interest Paid	2462.36	
		Borrowings repayment	6903.00	
Dhillon Freight Carrier (Prop. Joginder Singh Dhillon)	Group Company	Loan Repayment	2213.53	-
		Interest Income	99.41	
Dhillon Freight Carrier Limited	Group Company	Borrowings repayment	4217.28	7,392.24
		Interest Paid	1179.15	
Maruti Footwear Private Limited	Group Company	Rent Expenses	1800.00	1,200.00

For the Year Ended 31st March 2024				
Diviya Murarka	Director	Interest Paid	1,322.19	24,814.47
		Borrowings repayment	2,935.25	
		Loan Taken	15,000.00	
Karamveer Singh Dhillon	Director	Interest Paid	4,133.94	36,324.75
		Borrowings Repayment	15,801.91	
		Loan Taken	30,000.00	
Karan Singh Dhillon	Director	Salary Paid	1,000.00	1,15,878.79
		Loan Taken	1,28,000.00	
		Interest Paid	7,148.66	
Krishnakripa Tracom Pvt Ltd	Group Company	Borrowings Repayment	19,005.45	20,225.29
		Salary Paid	2,650.00	
		Interest Paid	3,020.23	
Dhillon Freight Carrier (Prop. Joginder Singh Dhillon)	Group Company	Loan Repayment	2,213.53	2,114.13
		Interest Income	382.69	
Dhillon Freight Carrier Limited	Group Company	Borrowings Repayment	6,903.00	10,430.37
		Interest Paid	4,217.28	
Maruti Footwear Private Limited	Group Company	Rent Expenses	1,547.64	1,200.00

Loans and Advances to Related Parties

Type of Borrower		2025	Percentage to the total Loans and Advances in the nature of loans	2024	Percentage to the total Loans and Advances in the nature of loans
		Amount of loan or advance in the nature of loan outstanding		Amount of loan or advance in the nature of loan outstanding	
Promoters		-	-	-	-
Directors		-	-	-	-
KMPs		-	-	-	-
Related Parties		2,045.00	0.08%	2,114.11	0.13%

ORACLE MARKETING PRIVATE LIMITED

Notes Forming integral part of financial statements

All Figures are in Indian Hundred Rupees unless otherwise stated

Note 54 :- Disclosure of Ratio

Sr No	Ratio	UOM	Year Ended 31st March 2025	Year Ended 31st March 2024	Change in Current Year	Reason for Change (In case of Change more than 25%)
a	Current Ratio	Times	1.44	1.68	-15%	-
b	Debt Equity Ratio	Times	2.49	2.63	-5%	-
c	Debt Service Coverage Ratio	Times	0.95	0.91	5%	-
d	Return on Equity Ratio	%	-3.67%	-2.84%	29%	Due to Decrease in PAT
e	Inventory Turnover Ratio	Times	0.00	0.00	-	-
f	Trade Receivables turnover Ratio	Times	0.00	0.00	-	-
g	Trade Payables turnover Ratio	Times	0.00	0.00	-	-
h	Net Capital Turnover Ratio	Times	1.05	0.55	90%	Due to Increase in Revenue from Operation
i	Net Profit Ratio	%	-0.05	-0.07	-24%	-
j	Return on Capital Employed	%	9.11%	4.40%	107%	Due to Increase in EBIT
k	Return on Investment	%	8.84%	4.32%	105%	Due to Increase in EBIT

Formulae for Ratio

Sr No	Ratio	Formulae
a	Current Ratio	Total Current Assets / Total Current Liabilities
b	Debt Equity Ratio	Net Debt / Total Equity
c	Debt Service Coverage Ratio	Earnings/Net Finance Charges
d	Return on Equity Ratio	Net Profit after Tax / Average Net Worth
e	Inventory Turnover Ratio	Cost of Good Sold / Average Inventory
f	Trade Receivables turnover Ratio	Revenue from Operation/ Closing Trade Receivables
g	Trade Payables turnover Ratio	Total Purchase/ Closing Trade Payables
h	Net Capital Turnover Ratio	Revenue From Operation/ Working Capital
i	Net Profit Ratio	Net Profit after Tax/ Revenue from Operations
j	Return on Capital Employed	Earning Before Interest and Tax / Capital Employed
k	Return on Investment	Earning before Interest and Tax / Closing Total Assets

- 1 Net Debt = Total Borrowings
- 2 Earnings = Net Profit Before Tax + Depreciation and Amortization + Finance Cost + Non Cash Expense
- 3 Net Finance Charges = Interest Charges
- 4 Average Net Worth Calculated on the Year End Closing Basis
- 5 Average Net Inventory Calculated on the Year End Closing Basis
- 6 Working Capital = Current Assets - Current Liabilities
- 7 Capital Employed = Tangible Net Worth + Total Debt + Deferred Tax Liabilities

Note: 55

The MCA wide notification dated 24th March 2021 has amended Schedule III to the Companies Act, 2013 in respect of certain disclosure which are applicable from 1st April 2021. The company has incorporated the changes as per the said amendment in the above results and has also changed comparative numbers wherever applicable.

Note: 56

Previous year's figures have been regrouped/rearranged, wherever necessary. All amounts are converted in Indian Hundred Rupee but unit of measurement are in absolute figures.

The accompanying notes 1 to 56 are integral part of financial statements

This is the Balance Sheet referred to in our Report of even date.

FOR J P LAKHOTIA AND ASSOCIATES
CHARTERED ACCOUNTANTS
REGISTRATION NO. 312061E

J P LAKHOTIA
PROPRIETOR
MEMBERSHIP NO. 050529
UDIN:25050529 BNFWRZ 4720



ORACLE MARKETING PVT. LTD

Karan Singh Dhillon
Director
Karan Singh Dhillon
(DIN : 06588806)

Karamveer Singh Dhillon
Director
Karamveer Singh Dhillon
(DIN : 07445896)

PLACE: KOLKATA
DATE: 25th DAY OF AUGUST, 2025

Annexure I referred to at note no. 52 to notes to financial statement for the year ended 31st March, 2025

Disclosure of details as required in terms of Paragraph 13 of Non Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007

(Amount in lacs)

Liabilities side		Amount outstanding	Amount overdue
1.0	Loans and advances availed by the NBFs inclusive of interest accrued thereon but not paid :		
(a)	Debentures :-		
	Secured	NIL	NIL
	Unsecured	NIL	NIL
	(Other than falling within the meaning of public deposits)		
(b)	Deferred Credits	NIL	NIL
(c)	Terms Loans (Vehicle loan)	NIL	NIL
(d)	Inter-corporate loans and borrowing	2136.43	NIL
(e)	Commercial Paper	NIL	NIL
(f)	Public Deposit	NIL	NIL
(f)	Other loans	NIL	NIL
(g)	Bank Overdraft	NIL	NIL
(h)	Loan from Directors & Shareholders	NIL	NIL
	TOTAL	NIL	NIL
Assets side		Amount outstanding	
1.1	Break-up of Loans and Advances including bills receivables [other than those		
	(a) Secured	Net of Provisions	2647.04
	(b) Unsecured	Net of Provisions	8.91
1.2	Break-up of Leased Assets and stock on hire and other assets counting		
	Lease assets including lease rentals under sundry debtors		
	(a) Financial lease		NIL
	(b) Operating lease		NIL
	Stock on hire including hire charges under sundry debtors:		
	(a) Assets on hire		NIL
	(b) Repossessed Assets		NIL
	Other loans counting towards AFC activities		
	(a) Loans where assets have been repossessed		NIL
	(b) Loans other than (a) above		NIL
1.3	Break-up of Investments:		
	Current Investments		
	Quoted:		
	(i) Shares : (a) Equity		11.11
	(b) Preference		NIL
	(ii) Debentures and Bonds		NIL
	(iii) Units of mutual funds		NIL
	(iv) Government Securities		NIL
	(v) Others - Liquid Fund		NIL
	Unquoted:		
	(i) Shares : (a) Equity		31.50
	(b) Preference		NIL
	(ii) Debentures and Bonds		NIL
	(iii) Units of mutual funds		NIL
	(iv) Government Securities		NIL
	(v) Others (Please specify)		NIL



	Long Term Investments:		
	Quoted:		
	(i) Shares : (a) Equity		NIL
	(b) Preference		NIL
	(ii) Debentures and Bonds		NIL
	(iii) Units of mutual funds		NIL
	(iv) Government Securities		NIL
	(v) Others (Property at Delhi)		NIL
	Unquoted:		
	(i) Shares : (a) Equity		NIL
	(b) Preference		NIL
	(ii) Debentures and Bonds		NIL
	(iii) Units of mutual funds		NIL
	(iv) Government Securities		NIL
	(v) Others (Property at Haryana)		NIL
1.4	Borrower group-wise classification of all leased assets financed as in (2) and (3) above :		
	Category	Amount net of provisions	
		Secured	Unsecured
			Total
	Related Parties		
	(a) Subsidiaries	-	-
	(b) Companies in the same group	-	-
	(c) Other related parties	2.05	2.05
	Other than related parties	2,644.99	8.91
	Total	2,647.04	2,655.94
1.5	Investor group-wise classification of all investments(current and long-term) in shares and securities(both quoted and unquoted):		
	Category	Market Value/Breakup or fair value or NAV	Book Value (Net of Provisions)#
	Related Parties		
	(a) Subsidiaries	NIL	NIL
	(b) Companies in the same group	NIL	NIL
	(c) Other related parties**	NIL	NIL
	Other than related parties	53.71	42.51
	Total	53.71	42.51
	N.B. investment in companies whose share are not listed and having higher book value are taken at cost		
1.6	Other Information		
	Particulars	Amount	
	Gross Non-Banking Assets	2669.51	
	(a) Related Parties	2.05	
	(b) Other than related parties	2667.46	
	Net Non-Performing Assets	81.52	
	(a) Related Parties	0	
	(b) Other than related parties	81.52	
	Assets acquired in satisfaction of debt	NIL	

