

SGROYAL CAPITAL PRIVATE LIMITED
CIN NO: U65990RJ2022PTC079629

BALANCE SHEET AS ON MARCH 31, 2025

(Rupees in '000)

	Particulars	Note No.	As At March 31, 2025	As At March 31, 2024
I	<u>EQUITY AND LIABILITIES:</u>			
1	Shareholder's funds			
	(a) Share Capital	2	1,01,000.00	1,01,000.00
	(b) Reserves and Surplus	3	16,817.37	8,767.61
	(c) Money received against share warrants		-	-
2	Share application money pending allotment			
3	Non-current liabilities			
	(a) Long-term borrowings	4	2,71,847.99	65,093.93
	(b) Deferred tax liabilities (Net)	5	-	-
	(c) Other Long term liabilities			
	(d) Long-term provisions	6	108.90	-
4	Current Liabilities			
	(a) Short-term borrowings	7	2,010.59	7,404.05
	(b) Trade payables	8	189.10	86.53
	(c) Other current liabilities	9	1,844.80	786.93
	(d) Short-term provisions	10	15,552.09	4,250.59
	TOTAL		4,09,370.82	1,87,389.64
II	<u>ASSETS:</u>			
1	Non-current assets			
	(a) Property, Plat & Equipment and Intangible Assets	11		
	Property Plant & Equipment		4,371.86	1,165.09
	(i) Intangible assets		239.96	183.05
	(iii) Capital work - in - progress			
	(iv) Intangible assets under development			
	(b) Deposit Against Borrowings		1,011.98	-
	(c) Deferred tax assets (net)	5	2,625.20	312.98
	(d) Loans	15	3,63,485.52	1,49,702.85
	(e) Other non-current assets			
2	Current assets			
	(a) Current Investments	12	6,000.00	-
	(b) Inventories		-	-
	(c) Trade Receivable	13	-	-
	(e) Cash and cash equivalents	14	24,514.04	33,012.52
	(f) Short -term loans and advances		-	-
	(g) Other current assets	16	7,122.26	3,013.14
	TOTAL		4,09,370.82	1,87,389.64

Significant Accounting Policies and Notes to Accounts

1

For S R Goyal & Co.
Chartered Accountants
FRNO: 001537C

(Ashish Gupta)
Partner
M.No. 400968

Place: Jaipur

Dated: Sept 08, 2025

UDIN: 25400968BMKZWO3797

For & on behalf of the Board

(Indrajeet Sharma)
Managing Director
DIN: 02976086

(Kalpana Sharma)
Additional Director
DIN: 02976071

(Vandana Boolchandani)
Company Secretary
ACS-75456

SGROYAL CAPITAL PRIVATE LIMITED

CIN NO: U65990RJ2022PTC079629

PROFIT AND LOSS STATEMENT FOR THE PERIOD APRIL 01, 2024 TO MARCH 31, 2025

(Rupees in '000)

	Particulars	Note No.	For The Year Ended March 31, 2025	For The Year Ended March 31, 2024
I	Revenue from operations	17	72,265.03	26,590.14
II	Other Income	18	998.41	788.97
III	Total Income (I+II)		73,263.44	27,379.11
IV	Expenses:			
	Operating Expenses	19	9,635.11	7,363.10
	Employee Benefit Expense	20	17,806.23	3,467.44
	Provision And Contingencies	21	8,756.07	1,077.80
	Finance Costs	22	22,795.15	3,818.07
	Depreciation and Amortisation Expense	11	913.20	408.64
	Other Expenses	23	2,187.17	631.25
	Total Expenses		62,092.93	16,766.30
V	Profit before exceptional and extraordinary items and tax (III-IV)		11,170.52	10,612.81
VI	Exceptional Items		-	-
VII	Profit before extraordinary items and tax (V-VI)		11,170.52	10,612.81
VIII	Extraordinary items		-	-
IX	Profit before tax (VII-VIII)		11,170.52	10,612.81
X	Tax Expense:			
	(a) Current Tax	24	5,432.98	2,993.22
	(b) Tax for Earlier years		-	(31.10)
	Deferred tax		2,312.22	296.21
XI	Profit (Loss) for the period from continuing operations (VII-VIII)		8,049.75	7,946.89
XII	Profit/(loss) from discontinuing operations			
XIII	Tax expense of discontinuing operations			
XIV	Profit/(loss) from Discontinuing operations (after tax) (XII-XIII)			
XV	Profit / (Loss) for the period (XI + XIV)		8,049.75	7,946.89
XVI	Earnings per equity share:			
	(1) Basic		0.80	0.79
	(2) Diluted		0.80	0.79

Significant Accounting Policies and Notes to Accounts

1

For S R Goyal & Co.
Chartered Accountants

FRNO: 001537@

(Ashish Gupta)
Partner
M.No. 400968

Place: Jaipur

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ACS-75456

SGROYAL CAPITAL PRIVATE LIMITED

CIN NO: U65990RJ2022PTC079629

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2025

(Rupees in '000)

Particulars	For The Year Ended March 31, 2025	For The Year Ended March 31, 2024
A. Cash Flow From Operating Activities:		
Net Profit before taxes	11,170.52	10,612.81
Adjustments for:		
Interest Income	(955.48)	589.59
Depreciation and Ammortization Expenses	913.20	408.64
Profit on sale of Fixed Assets	-	-
Non-Cash Expenses	8,864.96	1,077.80
Borrowing Cost	22,795.15	3,818.07
Operating Profit before Working Capital Changes		
Adjustments for:		
(Increase)/Decrease in Trade receivables	-	-
(Increase)/Decrease in Short Term loans and advances	-	(24,335.89)
(Increase)/Decrease in Other current assets	60.39	(1,808.56)
Increase/(Decrease) in Trade payables	102.57	(472.47)
Increase/(Decrease) in Other current liabilities	1,057.86	925.85
Increase/(Decrease) in Other Short Term Provisions	(2,887.54)	(1.91)
Cash flow from operating activities	41,121.64	(10,365.26)
Less: Tax paid	4,169.50	(269.78)
Cash flow from operating activity (A)	36,952.13	(10,635.04)
B. Cash flow from investing activity		
Purchase of fixed assets	(4,176.88)	(1,483.92)
Interest Income	955.48	589.59
Advances Recovered	(2,13,782.67)	(85,387.03)
Non-current Investment	(1,011.98)	-
Current Investment	(6,000.00)	-
Cash flow from investing activity (B)	(2,24,016.06)	(86,281.36)
C) Cash flow from financing activity		
Proceeds from issue of Share Capital	-	-
Proceeds from Short Term Borrowing	(5,393.46)	7,404.05
Proceeds from Long Term Borrowing	2,06,754.06	64,693.93
Repayment of Long Term borrowings	-	-
Interest and Finance Charges paid	(22,795.15)	(3,818.07)
Cash flow from financing activity (C)	1,78,565.45	68,279.91
Net Increase/ (Decrease) in Cash & Cash Equivalents	(8,498.48)	(28,636.49)
Cash & Cash Equivalents at the beginning of the year	33,012.52	61,649.01
Cash & Cash Equivalents at the end of the year	24,514.04	33,012.52

(AS-3)

Note:

Components of cash and cash equivalents:

Particulars	As At March 31, 2025	As At March 31, 2024
	(Rupees in '000)	(Rupees in '000)
Cash on hand	644.06	167.38
Balances with scheduled banks:		
In current accounts	2,669.97	1,245.14
In Fixed Deposits	21,200.00	31,600.00
Cash and cash equivalents	24,514.04	33,012.52

1) The Cash Flow Statement has been prepared under indirect method as set out in Accounting Standard -3 on Cash Flow Statement,

specified under the Section 133 of the Companies Act, 2013 ("the Act") read with Rule 7 of Companies (Accounts) Rules, 2014).

2) Figures in Brackets represents outflow.

As per our report of even date.

For SR Goyal & Co.
Chartered Accountants
FIR.NO:0015376

(Ajish Gupta)
Partner/ Accountants * ICAI
M.No. 400968

Place: Jaipur

Dated: Sept 08, 2025

UDIN: 25400968BMKZWO3797



For & on behalf of the Board

(Indrajeet Sharma)
Managing Director
DIN: 02976086

(Kalpana Sharma)
Additional Director
DIN: 02976071

(Vandana Boolchandani)
Company Secretary
ACS-75456

Note No. 1 - Significant Accounting Policies and Notes to Accounts

STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES :-

1) BASIS OF ACCOUNTING AND PREPARATION OF THE FINANCIAL STATEMENTS

The financial statements of the Company have been prepared to comply in all material respects with the Generally Accepted Accounting Principles in India under ("Indian GAAP") and to comply with Accounting Standards ("AS") notified under section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and the relevant provisions of the Companies Act, 2013 ("the Act"), as applicable and conform to the statutory requirements, circulars, and guidelines issued by the RBI for Non-Deposit taking Non-Banking financing Company from time to time to the extent they have an impact on the financial statements and current practices prevailing in India.

The Company follows the mercantile system of accounting and recognizes income and expenditure on accrual basis except interest on loans and other incomes which have been classified as non-performing assets are accounted for on realization basis.

Financial statements are prepared under the historical cost convention. These costs are not adjusted to reflect the impact of changing value in the purchasing power of money.

Current assets include elements which are expected to be realized within one year and current liabilities include items which are not due after one year.

The accounting policies so adopted in the preparation of the financial statements are consistent with those followed in the previous year unless stated otherwise.

2) USE OF ESTIMATES

The preparation of financial statements in conformity with Indian accounting standard requires the management to make judgments, estimates, and assumptions that affect the reported revenues, expenses, assets and liabilities and the disclosure of contingent liabilities, at the end of reporting period.

The Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Uncertainty about these assumptions and estimates could result in the outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future period which is recognized prospectively in the current and future periods. Changes in estimated are reflected in the financial estimates in the period in which changes are made and, if material, their effects are disclosed In the notes to the financial estimates. Estimates include Provisions for Doubtful Debts and Advances, Employee Benefit Plans, and Provision for income Taxes etc.

3) REVENUE RECOGNITION

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be measured reliably and there exists reasonable certainty of its recovery.

a. Income on Loan and Advances:

Income on loan transactions is recognized on a time proportion accrual basis taking into account the amount outstanding and the interest rate implicit in the underlying agreements that is by using the internal rate of return method. Consequently, a constant rate of return on net outstanding amount is accrued over the period of the contract, except that no income is recognized on non-performing assets as per the prudential norms for income recognition issued by the RBI for NBFCS'.

Interest income on such assets is recognized upon realization as per the RBI Guidelines.

Loan origination income i.e. processing fees and other charges collected upfront are recognized at the inception of the loan.

All other charges such as cheque return charges, legal charges, repo charges etc are recognized on realization basis. In respect Of non-performing assets acquired from other NBFCS' / Banks' / Companies, aggregate collections in excess of the consideration paid on acquisition of the portfolio of assets is treated as income.

b. Profit or Loss on Sale Of Fixed Asset

Profit or loss on sale of Fixed asset is recorded on transfer of title from the Company and is determined as the difference between the sale price and WDV of the asset so sold as on the date of transfer.

c. Other Income

The Company recognizes other income on accrual basis. However, where the ultimate collection of the same lacks reasonable certainty, revenue recognition is postponed to the extent of uncertainty.

4) PRUDENTIAL NORMS

The Company has followed the prudential norms for income recognition and provisioning against non-performing assets and standard assets as prescribed by the Reserve Bank of India for Non - Banking Financial Companies.



5) **ADVANCES**

Advances are classified as standard assets, non-performing assets, sub - standard assets, doubtful assets and loss assets as per the Company policy approved by the Board. Loan assets are recognized on disbursement of loan and in case of new asset financing on the transfer of ownership. Loans are valued at installments/whole principle amount receivable but not due as on 31.3.2025

Loans are written off when the Company has no reasonable expectations of recovering the financial asset (either in its entirety Or a portion of it). This is the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write off. A write-off constitutes a de- recognition event. The Company may apply enforcement activities to financial assets written off.

6) **CONTINGENCIES AND EVENTS OCCURRING AFTER THE BALANCE SHEET DATE**

There are no contingencies (gains and losses) arising out of contractual obligations or events occurred till the time of finalization of Balance Sheet other than those disclosed in notes to accounts, which affects the financial position of the company as on 31st March 2025 to a material extent.

7) **FIXED ASSETS**

Fixed Assets are stated at cost less accumulated depreciation in the books of accounts. The Fixed Assets are capitalized at cost inclusive of legal and/or Installation expenses. The carrying amounts are reviewed at each balance sheet date when required to assess whether they are recorded in excess of their recoverable amounts, and where carrying values exceed this estimated recoverable amount, assets are written down to their recoverable amount.

8) **DEPRECIATION**

The Depreciation of Fixed Assets is charged on straight line method and Consequent to the enactment of the Companies act 2013 (the act) and its applicability from 1st April 2014, the remaining useful life of fixed assets have been reassessed in accordance with provisions prescribed under Schedule II of the act, and the assets have been depreciated over the revised useful life.

9) **EMPLOYEE BENEFITS**

Long Term Employee Benefits:

• **Defined Contribution Plan :**

The Provident Fund and Employees State Insurance are defined contribution plans and contribution to the same are expensed in the Profit & Loss Account during the year in which the services is rendered and measured at cost.

• **Defined Benefit and Others Long Term Benefit Plan :**

Liabilities on account of retained benefits to the employee such as Gratuity provided for on accrual basis, based on actuarial valuation and in compliance with accounting standard - 15.

Short Term Employee Benefits :

It is expected to be paid in exchange for the services rendered by employees which are recognised undiscounted during the period.

10) **TAXATION**

Income-tax expense comprises current tax and tax expenses for earlier years. Provision for Current tax is made on the basis of assessable income at the tax rate applicable to the relevant assessment year under necessary relevance of AS-22 " Accounting for Taxes on Income " The Deferred Tax Assets and Liabilities have been recognized as required.



11) PROVISIONS ON RECEIVABLES FROM FINANCING ACTIVITY

The income has been suspended when the assets are identified as an impaired assets and the client is unable to serve the interest. No Income has been accrued on loss and non-performing assets. The company has identified the non-performing assets on the credit worthiness on the client, cash flow of the company, behavior of the account and the risk modifiers. The behavior iradicates the client's willingms to pay while cash flow determines the ability to pay. All Loans are subject to continuous scrutiny and grading based on credit risk.

The Company provides an allowance for loan receivables based on the prudential norms by RBI relating to income recognition, asset classification and provisioning for non-performing assets except for Personal loan and STPL loan portfolio where in addition to the provisioning as per RBI norms, the Company also provides for/ writes off the entire receivables, where any of the installments are overdue for period exceeding 36 months.

The Company provides 0.25% on standard assets as stipulated by Circular No. DNBR.PD.CC.No.044/03.10.119/2015-16 dated July 01, 2015 issued by Reserve Bank of India under the head Prudential Norms (Reserve Bank) Directions, 2015".

Asset Classification	OverDue Period	Provision percentage on outstanding amount
Standard Assets		0.25%
Sub-Standard Assets	From 120 Days to next one year	10%
Doubtful Assets	Upto One Year	20%
	One to Three Years	30%
	More than Three Years	50%
Loss Assets		100%



SGROYAL CAPITAL PRIVATE LIMITED
CIN NO: U65990RJ2022PTC079629
Notes For The Year Ended On March 31, 2025

(Rupees in '000)

Particulars	As At March 31, 2025	As At March 31, 2024
Notes to Accounts - 2		
Share Capital		
<u>AUTHORIZED CAPITAL</u>		
Equity Share Capital (C.Y. 1,01,00,000 Equity Shares of Rs. 10 each)	1,01,000.00	1,01,000.00
Total Authorized Capital	1,01,000.00	1,01,000.00
<u>ISSUED CAPITAL</u>		
Equity Share Capital (C.Y. 1,01,00,000 Equity Shares of Rs. 10 each)	1,01,000.00	1,01,000.00
Total	1,01,000.00	1,01,000.00
<u>SUBSCRIBED AND FULLY PAID UP CAPITAL</u>		
Equity Share Capital (C.Y. 1,01,00,000 Equity Shares of Rs. 10 each)	1,01,000.00	1,01,000.00
Total	1,01,000.00	1,01,000.00

Reconciliation of the number of Equity shares outstanding As At March 31, 2025

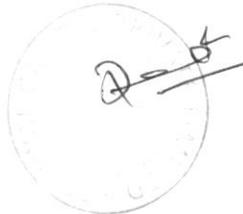
Particulars	As At March 31, 2025	
	Number in '000	Rupees in '000
Equity Shares outstanding at the beginning of the year	10,100.00	1,01,000.00
Equity Shares Issued during the year	-	-
Equity Shares bought back during the year	-	-
Equity Shares outstanding at the end of the year	10,100.00	1,01,000.00

Details of Equity Shareholders holding more than 5 % shares:

Particulars	As At March 31, 2025		As At March 31, 2024	
	No. of shares held	% of Holding	No. of shares held	% of Holding
Sita Ram Mitharwal	1,010.00	10.00%	1,010.00	10.00%
Indra Jeet Sharma	1,300.00	12.87%	1,300.00	12.87%
Bhagwati Prasad	1,222.00	12.10%	1,222.00	12.10%
Kalpana Sharma	600.00	5.94%	600.00	5.94%
Harendra Singh	3,721.00	36.84%	2,424.00	24.00%
Nisha Singh	2,247.00	22.25%	2,247.00	22.25%
Trilok Saini	-	0.00%	1,297.00	12.84%
Total	10,100.00		10,100.00	

Promoters' Shareholding

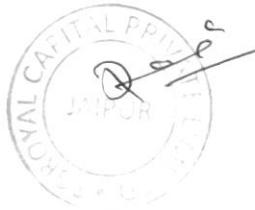
Shares held by promoters at the end of the year Promoter's Name	As At March 31, 2025		As At March 31, 2024		% Change during the year
	No. of Shares	% of Total Shares	No. of Shares	% of Total Shares	
Sita Ram Mitharwal	1,010.00	10.00%	1,010.00	10.00%	0.00%
Indra Jeet Sharma	1,300.00	12.87%	1,300.00	12.87%	0.00%
Bhagwati Prasad	1,222.00	12.10%	1,222.00	12.10%	0.00%
Kalpana	600.00	5.94%	600.00	5.94%	0.00%
Harendra Singh	3,721.00	36.84%	2,424.00	24.00%	12.84%
Total	7,853.00	77.75%	6,556.00	64.91%	12.84%



SGROYAL CAPITAL PRIVATE LIMITED
CIN NO: U65990RJ2022PTC079629

Notes To The Financial Statements
Note No. 3 - Reserves And Surplus

Particulars	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
(a) Surplus		
Opening Balance	7,014.09	656.58
(+) Net Profit for the current year	8,049.75	7,946.89
(+) Transfer from Reserves	-	-
(-) Net Loss for the current year	-	-
(-) Proposed Dividends	-	-
(-) Interim Dividends	-	-
(-) Transfer to Reserves	1,609.95	1,589.38
Closing Balance	13,453.89	7,014.09
(b) Statutory Reserve as per Section 45-IC of RBI Act, 1934		
Opening Balance	1,753.52	164.14
(+) Transfer from Reserves	1,609.95	1,589.38
Closing Balance	3,363.47	1,753.52
Total	16,817.37	8,767.61



NOTE NO. 4 - LONG TERM BORROWINGS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Loans and Advances from related parties		
Unsecured Loans	1,78,922.92	-
Other Loans and Advances		
Secured Loans	50,820.49	65,093.93
Unsecured Loan	42,104.58	
	2,71,847.99	65,093.93

Nature of Security and terms of repayment for Long Term secured borrowings

1. State Bank of India

Primary Security: Exclusive hypothecation Charge on all present and future eligible Book debts and receivables of standard assets which should not include SMA value at 133.33% of the Loan Amount	Interest: 6M MCLR + 2.50% i.e. 10.95%
Collateral Security: Equitable Mortgage of Flat No. E-104, 1st Floor, Tower-E, Mahima Panorama, Khasra No. 597, 616, 617, 725-737, 730/804, 740 < Village Mahal, Tehsil Sanganer, Jaipur (Raj) Equitable Mortgage of Plot No. 40, Scheme Kailash Colony, Village-Hardaynpura, Tehsil Kanota, Jaipur (Raj)	Principal to be repaid in 60 equal monthly EMI of Rs. 11,66,667/- Interest shall be payable on the outstanding in the loan account computed on daily basis

NOTE NO. 5 - DEFERRED TAX ASSETS / LIABILITIES (Net)

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
(a) Deferred Tax Assets*		
(i) Related to Fixed Assets	59.16	16.66
(ii) Related to Provision for Standard/ Sub-Standard Advance	2,566.04	296.32
(b) Deferred Tax Liability		
(i) Related to Fixed Assets		
*Disallowance under the Income Tax Act, 1961		
Net Deferred Tax Asset	2,625.20	312.98

NOTE NO. 6 - LONG TERM PROVISIONS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Provision For Gratuity	108.90	
	108.90	-

NOTE NO. 7 - SHORT TERM BORROWINGS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Bank Overdraft	2,010.59	7,404.05
	2,010.59	7,404.05

Nature of Security and terms of repayment for Short Term borrowings

1. State Bank of India

Nature of security	Terms of Repayment
Primary Security: Lein on FDR of Rs. 5000000/-	Interest: FD rate +0.5%

NOTE NO. 8 - TRADE PAYABLES

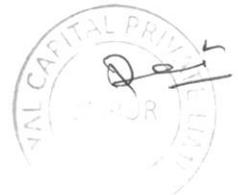
PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Sundry Creditors	189.10	86.53
	189.10	86.53

Trade Payable Ageing as at 31.03.2025

Particulars	Outstanding for following periods from due date of payment				Total
	less than 30 days	30-90 days	90-180 days	180-365 days	
i) MSME	-	-	-	-	-
ii) Others	189.10	-	-	-	189.10
iii) Disputed dues - MSME	-	-	-	-	-
iv) Disputed dues - Others	-	-	-	-	-

NOTE NO. 9 - OTHER CURRENT LIABILITIES

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Duties & Taxes	1,116.73	217.14
Other Current Liabilities	728.06	569.80
	1,844.80	786.93



CIN NO: U65990RJ2022PTC079629

Notes to the Financial Statements

NOTE NO. 10 - SHORT-TERM PROVISIONS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Provision for Income Tax	5,432.98	2,993.22
Contingent Provisions against Standard Assets*	822.25	357.44
Contingent Provisions against Non-Standard Assets*	9,111.19	819.93
Provision for Audit Fees	100.00	80.00
Provision for Electricity	75.00	-
Provisions for Gratuity	10.67	-
	15,552.09	4,250.59

*As per the Master Direction No. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 Dated October 19, 2023 :

NOTE NO. 12 -CURRENT INVESTMENTS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Short Term Investment	1,000.00	-
In Deposit Accounts	5,000.00	-
	6,000.00	-

NOTE NO. 13 - TRADE RECEIVABLE

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
(Unsecured and considered good)		
Debts outstanding for more than six months	-	-
Other Debts	-	-
	-	-

Trade Receivable Ageing as at 31.03.2025

Particulars	Outstanding for following periods from due date of payment				
	less than 6 months	6months - 1year	1-2 years	2-3 years	More than 3 years
i)Undisputed Trade receivables- considered good	-	-	-	-	-
ii)Undisputed Trade receivables- considered doubtful	-	-	-	-	-
iii)Disputed Trade Receivables considered good	-	-	-	-	-
iv)Disputed Trade Receivables considered doubtful	-	-	-	-	-

NOTE NO. 14 - CASH AND CASH EQUIVALENTS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Balances with banks;		
In Deposit Accounts	21,200.00	31,600.00
In Current Accounts	2,669.97	1,245.14
Cash in hand	644.06	167.38
	24,514.04	33,012.52

NOTE NO. 15 - LOANS AND ADVANCES

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Loans		
Secured Loans	2,79,365.01	1,16,357.40
Unsecured Loans	81,846.48	33,141.45
	3,61,211.49	1,49,498.85
Other Loans and Advances		
Loan To Director	257.89	-
Rent Deposit	467.50	-
Other Sec Deposit	150.00	204.00
Interest On Advances net of reversal	1,398.64	-
	2,274.04	204.00
	3,63,485.52	1,49,702.85

NOTE NO. 16 - OTHER CURRENT ASSETS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
TDS Receivable	136.84	67.34
Accrued Interest	357.50	205.39
Prepaid Expenses	-	6.74
Other Assets	67.91	273.67
Advance Income Tax	6,560.00	2,460.00
	7,122.26	3,013.14

NOTE NO: 17 - REVENUE FROM OPERATIONS

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Bouncing Charges	3,926.50	358.07
Foreclosure Charges	528.12	6.57
Interest Income on Loan	57,080.26	22,416.95
Login Charges	1,000.41	66.43
Legal charges	1,332.51	172.75
Processing Charges	6,971.51	3,328.92
Stamping Charge	628.35	239.95
Valuation and Search Fees	-	0.50
Pre Emi Interest	516.88	-
Collection Charges	280.50	-
	72,265.03	26,590.14

Qob



CIN NO: U65990RJ2022PTC079629

Notes to the Financial Statements

NOTE NO: 18 - Other Income

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Interest on Fixed Deposits	955.48	589.59
Interest On Security Deposit	13.32	-
Discount Received	6.28	16.31
Facilitation Fee	-	182.14
Verified Amount	0.04	0.00
Statement Printing Charges	13.85	0.92
Em & Rm (Customer)	3.00	-
Legal Income	6.45	-
	998.41	788.97

NOTE NO: 19 - Operating Expenses

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Cersai Charges	13.40	4.03
CIBIL Fees	618.50	37.17
Valuation Charges	-	80.10
Advertisement Expenses	37.23	5.64
Consultancy Charges	4,225.45	3,991.31
Conveyance Expenses	1,002.38	186.49
DSA Commission Charges	243.70	1,466.84
Electricity Expenses	360.57	81.77
Printing and Stationary	304.35	202.88
Rent Expenses	1,478.51	993.16
Sales Promotion Expenses	-	107.97
Software Expenses	310.61	168.41
Travelling Expenses	108.30	37.33
Written Off	932.13	-
	9,635.11	7,363.10

NOTE NO: 20 - EMPLOYEE BENEFIT EXPENSE

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Salary	13,174.29	2,607.95
Employer contribution in ESIC	125.62	47.78
Employer contribution in PF	449.25	-
Staff Welfare expenses	10.39	18.04
Remuneration to Directors	3,353.13	765.00
Staff Commission	-	2.13
Training and Development	-	26.55
Performance Bonus	573.99	-
Gratuity	119.57	-
	17,806.23	3,467.44

NOTE NO: 21 - Provision And Contingencies

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Provision on Standard Assets	464.81	257.86
Provision on Sub-Standard Assets	8,291.25	819.93
	8,756.07	1,077.80

NOTE NO: 22 - FINANCE COST

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Bank Charges	126.86	21.72
Interest Expenses	22,158.51	2,598.99
Syndication Fees	509.78	-
Loan Processing Charges	-	763.00
Valuation expenses	-	32.00
Company Rating expenses	-	54.50
Stamp Duty	-	347.86
	22,795.15	3,818.07



CIN NO: U65990RJ2022PTC079629

Notes to the Financial Statements

NOTE NO: 23 - OTHER EXPENSES

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
Audit Fees	116.60	87.20
Courier Charges	8.72	4.67
Freight Charges	-	7.00
Insurance Expenses	6.74	5.69
Office Expenses	688.91	287.71
Professional Fees	52.70	-
Repair and Maintenance	125.68	126.90
Staff Hiring Charges	59.00	21.46
Telephone and Mobile Expenses	249.92	33.72
ROC Charges	8.50	53.23
Interest on Income Tax	51.83	3.66
Stamping Charges	7.50	-
Dematerialisation Of Share Exp	63.75	-
Festival Celebration Expenses	95.83	-
Pf Admin Expenses	15.88	-
Meeting Expenses	53.89	-
Notary Charges	40.62	-
Sundry Charges	6.39	0.01
GST ITC REVERSAL U/S 17(4) & R-38	534.72	-
	2,187.17	631.25

NOTE NO: 24 - TAX EXPENSE

PARTICULARS	As At March 31, 2025	As At March 31, 2024
	Rupees in '000	Rupees in '000
(a) Current Tax	5,432.98	2,993.22
(b) Deffered Tax	2,625.20	296.32
	8,058.19	3,289.54



SGROYAL CAPITAL PRIVATE LIMITED
CIN NO: U65990RJ2022PTC079629
Notes To The Financial Statements

Note No. 25 - Auditors Remuneration

Auditors' Remuneration:

Particulars	2024-25	2023-2024
	Rupees in '000	Rupees in '000
Audit Fees	100.00	80.00
	100.00	80.00

Note No. 26- The details pertaining to related party transactions in terms of Accounting Standard (AS 18) "Related Parties" are as follows:

a. Related Parties:

Name of the related party	Nature of Relationship
Gopal Lal Gupta	Director
Indrajeet Sharma	Managing Director
Sitaram Mitharwal	Director
Phool Chand Meena	Director
Kalpana Sharma	Additional Director

b. Transactions with Related Parties:

Name of related parties	Nature of Transactions	2024-25	2023-24
		Rupees in '000	Rupees in '000
Gopal Lal Gupta	Consultancy	1,800.00	1,285.00
Gopal Lal Gupta	Unsecured Loan Repay	-	5,000.00
Gopal Lal Gupta	Unsecured Loan Taken	-	7,000.00
Indrajeet Sharma	Salary	3,000.00	600.00
Indrajeet Sharma	Rent Paid	319.20	288.00
Indrajeet Sharma	Interest Due	1,903.56	-
Sitaram Mitharwal	Unsecured Loan Repay	-	-
Sitaram Mitharwal	Unsecured Loan Taken	-	400.00
Kalpana Sharma	Unsecured Loan Repay	5,000.00	1,000.00
Kalpana Sharma	Unsecured Loan Taken	15,000.00	5,000.00
Kalpana Sharma	Interest Due	761.75	-
Harendra Singh	Unsecured Loan Repay	28,000.00	-
Harendra Singh	Unsecured Loan Taken	1,62,500.00	-
Harendra Singh	Interest Due	11,614.36	-
Indrajeet Sharma	Unsecured Loan Repay	-	-
Indrajeet Sharma	Unsecured Loan Taken	30,000.00	-
Phool Chand Meena	Salary	353.13	57.93

NOTE 27- EARNINGS PER SHARE (EPS)

Particulars	2024-25	2023-24
	Rupees in '000	Rupees in '000
(i) Net Profit after tax as per Statement of Profit and Loss attributable to Equity Shareholders	8,049.75	7,946.89
(ii) Weighted Average number of equity shares used as denominator for calculating EPS	10,100.00	10,100.00
(iii) Basic and Diluted Earnings per share (Rs)	0.80	0.79
(iv) Face Value per equity share (Rs)	10	10

NOTE 28 -PROVISIONS & CONTINGENCIES

PARTICULARS	As at March 31, 2025	As at March 31, 2024
	Rupees in '000	Rupees in '000
List of provision and contingencies shown under the head Expenditure in statement of profit and loss		
Provision for Bad & Doubtful Debts	-	-
Provision for depreciation in Investments	-	-
Contingent Provisions against Standard Assets	822.90	357.44
Contingent Provisions against Sub-Standard Assets	9,078.19	819.93
Provision For Gratuity	119.57	-
Provision For Audit Fees	100.00	-
Provision For Electricity	75.00	-
	10,195.66	1,177.37



SGROYAL CAPITAL PRIVATE LIMITED
CIN NO: U65990RJ2022PTC079629
Notes To The Financial Statements
Note No. 29 - Other Notes

a) The Company is engaged in lending activities as Non-Banking Finance Company (NBFC) regulated by the Reserve Bank of India ('RBI'). The Company had obtained its licence from Reserve Bank of India (RBI) to operate as Non deposit Accepting Non Banking Financial Company (NBFCND) on November 18, 2022 vide registration No. RBI B-10.00337. The Company has not obtained registration from any other financial sector regulators apart from the Reserve Bank of India. As a result, no disclosure is required regarding registration with other regulators in the notes to the financial statements.

b) RBI Disclosure as required in terms of s per the Master Direction No. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 Dated October 19, 2023; Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, as applicable and amended, the schedule to the balance sheet is appended in **Annexure I**.

c) Provisions and Contingencies: The information regarding provisions and contingencies is disclosed in Note 26 of the notes to the financial statements.

d) During the current year, the Company has only transferred an amount from the Surplus in the statement of profit and loss to the Statutory Reserve Fund, as required under section 45-IC of the RBI Act, 1934. There have been no drawdowns from the reserve during the year.

e) The Company is registered as a non-deposit accepting NBFC, and as a result, it has not accepted any deposits. Therefore, there is no requirement for disclosure regarding deposits in the financial statements.

f) Bank Balances and balances in personal accounts are confirmed

g) Micro and Medium Scale Business Entities.

The company is not having adequate details to ascertain the status of sundry creditors as to whether they are Micro, Small and Medium enterprises or not, hence necessary information with regard to amount due and total outstanding are not ascertainable with reference to Micro, Small and Medium Enterprises.

h) Contingent Liability

The Company's has no pending litigation or pending proceedings as on March 31, 2025.

i) No transactions to report against the following disclosure requirements as notified by MCA pursuant to amended Schedule III:

- i) Crypto Currency or Virtual Currency
- ii) Benami Property held under Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder
- iii) Registration of charges or satisfaction with Registrar of Companies
- iv) Relating to borrowed funds
- v) Willful defaulter
- vi) Utilizations of borrowed funds and share premium
- vii) Borrowings obtained on the basis of security of current assets
- viii) Discrepancy in utilization of borrowings.

j) Note "1 to 29 " are integral part of Financial Statements

For S R Goyal & Co.
Chartered Accountants

FRN: 00457C



Swish Gupta

Partner

M.N. 40068

Place: Jaipur

Dated: Sept 08, 2025



(Indrajeet Sharma)
Managing Director
DIN: 02976086

For & on behalf of the Board

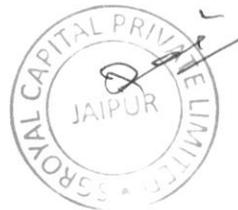
(Kalpana Sharma)
Additional Director
DIN: 09033956

(Vandana Boolchandani)
Company Secretary
ACS-75456

SGROYAL CAPITAL PRIVATE LIMITED
 CIN NO: U65990RJ2022PTC079629
 Note No. :11

DETAILS OF PROPERTY, PLANT & EQUIPMENT
 As At March 31, 2025

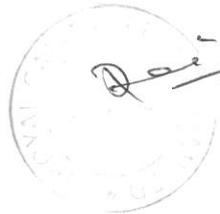
SR.NO.	Description	GROSS BLOCK				DEPRECIATION							NET BLOCK
		AS AT 01.04.2024	ADDITIONS	DELETIONS	AS AT 31.03.2025	Useful Life	UPTO 31.03.2024	Additional Depreciation	For The Year	Deletion	Written Off	UPTO 31.03.2025	AS AT 31.03.2025
		Rupees in '000	Rupees in '000	Rupees in '000	Rupees in '000		Rupees in '000	Rupees in '000	Rupees in '000	Rupees in '000	Rupees in '000	Rupees in '000	Rupees in '000
	Tangible Assets												
1	COMPUTER HARDWARE	473.93	803.89	-	1,277.82	0.00	165.64	-	396.17	-	-	561.81	716.01
2	FURNITURE & FITTINGS	699.00	2,689.44	-	3,388.45	0.01	147.39	-	211.18	-	-	358.57	3,029.87
3	OFFICE EQUIPMENT	262.66	567.31	-	829.97	0.01	75.78	-	209.48	-	-	285.26	544.70
4	MOTOR VEHICLES	118.41	-	-	118.41	0.01	0.10	-	37.04	-	-	37.14	81.27
	Intangible Assets												
5	COMPUTER SOFTWARE	206.82	78.09	-	284.91	0.01	28.54	-	55.54	-	-	84.08	200.83
6	WEBSITE	11.22	38.15	-	49.37	0.01	6.44	-	3.79	-	-	10.24	39.13
	Total	1,772.04	4,176.88	-	5,948.92		423.89	-	913.20	-	-	1,337.10	4,611.82



SGROYAL CAPITAL PRIVATE LIMITED

Annexure 1: FIXED ASSETS (Annexed to and forming part of Form no. 3CD)
 DETAILS OF FIXED ASSETS
 AS ON 31.3.25

SR.NO.	Description	Rates of Depreciation	WDV as at 01.04.2024	Addition during the year		Deduction During the year	Total Depreciable assets	Depreciation For the year	WDV as at 31.3.25
				From 01.04.2024 to 30.09.2024	From 01.10.2024 to 31.03.2025				
1	FURNITURE & FIXTURE	10%	630.51	54.30	2,635.14	-	3,319.95	200.24	3,119.72
2	OFFICE EQUIPMENT	15%	179.21	127.77	439.54	-	746.52	79.01	667.50
3	COMPUTER HARDWARE	40%	354.91	274.83	529.06	-	1,158.80	357.71	801.09
4	COMPUTER SOFTWARE	40%	140.19	58.19	58.05	-	256.43	90.96	165.46
5	MOTOR VEHICLE	15%	109.53	-	-	-	109.53	16.43	93.10
	Total		1,414.34	515.09	3,661.79	-	5,591.23	744.35	4,846.88



SGROYAL CAPITAL PRIVATE LIMITED
CIN NO: U65990RJ2022PTC079629
Notes To The Financial Statements

Annexure I - As per the Master Direction No. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 Dated October 19, 2023 : Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

SCHEDULE TO THE BALANCE OF SGROYAL CAPITAL PRIVATE LIMITED

(₹ in Crores)

Particulars		As at 31.03.2025		As at 31.03.2024		
Liabilities side		Amount outstanding	Amount overdue	Amount outstanding	Amount overdue	
Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid :						
1	(a)	Debitures : Secured	NIL	NIL	NIL	
		: Unsecured (other than falling within the meaning of public deposits*)	NIL	NIL	NIL	
	(b)	Deferred Credits	NIL	NIL	NIL	
	(c)	Term Loans	5.08	NIL	6.51	
	(d)	Inter-corporate loans and borrowing	NIL	NIL	NIL	
	(e)	Commercial Paper	NIL	NIL	NIL	
	(f)	Public Deposits*	NIL	NIL	NIL	
	(g)	Other Loans (specify nature)	NIL	NIL	NIL	
	* Please see Note 1 below					
Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid) :						
2	(a)	In the form of Unsecured debentures	NIL	NIL	NIL	
	(b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	NIL	NIL	NIL	
	(c)	Other public deposits	NIL	NIL	NIL	
* Please see Note 1 below						
Assets side		Amount outstanding (₹ in crore)		Amount outstanding (₹ in crore)		
3	Break-up of Loans and Advances including bills receivables [other than those included in (4) below] :					
	(a)	Secured	27.94	11.64		
	(b)	Unsecured	8.18	3.31		
Break up of Leased Assets and stock on hire and other assets counting towards asset financing activities						
4	(i)	Lease assets including lease rentals under sundry debtors :				
		(a)	Financial lease	NIL	NIL	
		(b)	Operating lease	NIL	NIL	
	(ii)	Stock on hire including hire charges under sundry debtors :				
		(a)	Assets on hire	NIL	NIL	
		(b)	Repossessed Assets	NIL	NIL	
	(iii)	Other loans counting towards asset financing activities				
		(a)	Loans where assets have been repossessed	NIL	NIL	
		(b)	Loans other than (a) above	NIL	NIL	
Break-up of Investments						
Current Investments						
5	Quoted					
	1	(i)	Shares			
			(a) Equity	NIL	NIL	
		(b) Preference	NIL	NIL		
		(ii)	Debitures and Bonds	NIL	NIL	
		(iii)	Units of mutual funds	NIL	NIL	
	(iv)	Government Securities	NIL	NIL		
	(v)	Others (please specify)	NIL	NIL		
	Unquoted					
	2	(i)	Shares			
(a) Equity			NIL	NIL		
(b) Preference		NIL	NIL			
(ii)		Debitures and Bonds	NIL	NIL		
(iii)		Units of mutual funds	NIL	NIL		
(iv)	Government Securities	NIL	NIL			



	(v)	Others (please specify)	0.6	2.05
Long Term investments				
1	Quoted			
	(i)	Share		
		(a) Equity	NIL	NIL
		(b) Preference	NIL	NIL
	(ii)	Debentures and Bonds	NIL	NIL
	(iii)	Units of mutual funds	NIL	NIL
	(iv)	Government Securities	NIL	NIL
(v)	Others (please specify)	NIL	NIL	
2	Unquoted			
	(i)	Shares		
		(a) Equity	NIL	NIL
		(b) Preference	NIL	NIL
	(ii)	Debentures and Bonds	NIL	NIL
	(iii)	Units of mutual funds	NIL	NIL
	(iv)	Government Securities	NIL	NIL
(v)	Others (please specify)	1.11	1.11	
(vi)				

Borrower group-wise classification of assets financed as in (3) and (4) above :

Please see Note 2 below

Category	2024-25			2023-24		
	Amount net of provisions (₹ in Crores)			Amount net of provisions (₹ in Crores)		
	Secured	Unsecured	Total	Secured	Unsecured	Total
Related Parties **						
1 (a)	Subsidiaries	0	0	-		
1 (b)	Companies in the same group		0		0	0
1 (c)	Other related parties	0.03	-	0.03	0	-
2	Other than related parties	27.93	8.18	36.11	11.64	3.31
Total		27.96	8.18	36.14	11.64	3.31

Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted) :

Please see note 3 below

Category	2024-25		2023-24	
	Market Value / Break up or fair value or NAV	Book Value (Net of Provisions)	Market Value / Break up or fair value or NAV	Book Value (Net of Provisions)
Related Parties **				
1 (a)	Subsidiaries	NIL	NIL	NIL
1 (b)	Companies in the same group	NIL	NIL	NIL
1 (c)	Other related parties	NIL	NIL	NIL
2	Other than related parties	NIL	NIL	NIL
Total				

** As per Accounting Standard of ICAI (Please see Note 3)

Other information

Particulars	Amount	
	Amount	Amount
Gross Non-Performing Assets		
1 (a)	Related parties	NIL
1 (b)	Other than related parties	3.23
Net Non-Performing Assets		
2 (a)	Related parties	NIL
2 (b)	Other than related parties	2.32
3 (iii)	Assets acquired in satisfaction of debt	NIL

Notes:

- As defined in point xxv of paragraph 3 of Chapter -II of these Directions.
- Provisioning norms shall be applicable as prescribed in these Directions.
- All notified Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break up/ fair value/ NAV in respect of unquoted investments shall be disclosed irrespective of whether they are classified as long term (amortised cost in the case of Ind AS) or current (fair value in the case of Ind AS) in (5) above.



RATIO ANALYSIS

Particulars	F.Y. 2024-25	F.Y. 2023-24
1 CURRENT RATIO (In Times) (Total Current Assets / Current Liabilities) Current Liabilities = Total Current Liabilities- Current Maturities of Non current Borrowings & Lease Obligations	1.92	2.88
2 NET DEBT EQUITY RATIO(In Times) (Net Debt/ Average Equity) Net Debt = Non Current Borrowings+Current Borrowings+Non current and Current Lease Liabilities- current Investments- Cash & Cash Equivalents- Other Balances with Banks Equity = Equity Share Capital+ Other Equity	2.07	0.36
3 DEBT SERVICE COVERAGE RATIO (In Times) EBIT/ Net Finance Charges EBIT = Profit before taxes(+/-) Exceptional Items + Net Finance Charges Net Finance Charges = Finance Costs (excluding interest on current borrowings) - Interest Income - Dividend Income from Current Investments - Net Gain / Loss on sale of Current Investments	1.51 times	4.29 times
4 CURRENT LIABILITY RATIO (In Times) (Total Current Liabilities/ Total Liabilities)	0.05 times	0.07 times
5 TOTAL DEBTS TO TOTAL ASSET RATIO (Non current Borrowings+ Current Borrowings+Non Current & Current Lease Liabilities) / Total Assets	0.67	0.39
6 DEBTORS TURNOVER RATIO (In Times) (Average Trade Receivable / Turnover in Days) Turnover = Revenue From Operations	NA	NA
7 INVENTORY TURNOVER RATIO (In Times) (Average Inventory/ Sale of Product in days)	NA	NA
8 NET PROFIT MARGIN(%) (Net Profit after tax/ Turnover) Turnover = Revenue From Operations	11.14%	29.89%
9 NET WORTH p00	11,78,17,365.25	10,97,67,611.34
10 RETURN ON EQUITY (%) (Profit after Preference Dividend / Average Equity Shareholders)		78.68%
11 TRADE PAYABLES TURNOVER RATIO (In Times) (Cost of Goods & Services / Average Trade Payables)	NA	NA
12 NET CAPITAL TURNOVER RATIO (In Times) (Turnover / Average Working Capital)	2.53 times	1.1 times
13 RETURN ON CAPITAL EMPLOYED (%) (Earning before Interest & Tax / Capital Employed)	8.72%	8.25%
14 RETURN ON INVESTMENT (%) (Profit after Tax / Total Share Capital)	8%	8%
15 INTEREST MARGIN (Interest Income - Finance Costs)	3,42,85,101.54	1,85,98,875.03



Calculation Of Deferred Tax Assets/Liability as on 31.03.2025

Particulars		2024-25
		Rupees in '000
A)	Deferred Tax Assets/Liability for WDV of Assets	
	WDV as per BOA	4,611.82
	WDV as per IT Act	4,846.88
	Excess WDV as per IT ACT	235.06
	DTA for WDV of Assets for Current Year @ 25.168%	59.16
B)	Deferred Tax Assets/Liability for Provision for Standard Advances	
	Provision Disallowed as per Income Tax Act	10,195.66
	DTA for Provision for Current Year @ 25.168%	2,566.04
Net DTA as on 31.03.2025		2,625.20
Less:	Already Existing	312.98
Changes to be made to P&L A/C		2,312.22

Particulars	March 31, 2025
	Rupees in '000
Deferred Tax Assets	
(i) Related to Fixed Assets	59.16
(ii) Related to Provision for Standard Advances	2,566.04
Total (i+ii)	2,625.20

	Profit as per P& L Account	11,170.52
Add	Depreciation As per Companies Act	913.20
Less	Depreciation as per Income Tax Act	744.35
Add:	Provision on Standard Assets	822.90
Add:	Provision on Sub-Standard Assets	9,078.19
Add:	Interest on Income Tax	51.83
Add:	Provision on Gratuity	119.57
Add:	Provision on Audit Fees	100.00
Add:	Provision on Electricity	75.00
	Derived Profit	21,586.87
	Tax@25.168%	5,432.98