

Private & Confidential

*Auditor's Report With
Statement of Accounts and Notes
For the year ended 31st March, 2026
Of*
M/s Uma Properties & Traders Ltd

PAWAN GUPTA & CO
Chartered Accountants
22, Canning Street
4th floor, Room-39
Kolkata- 700 001



PAWAN GUPTA & CO.

CHARTERED ACCOUNTANTS

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**INDEPENDENT AUDITORS' REPORT
TO THE MEMBERS OF
UMA PROPERTIES & TRADERS LIMITED**

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying standalone financial statements of **Uma Properties & Traders Limited** ("the Company"), which comprise the Balance Sheet as at **March 31, 2026**, the Standalone Statement of Profit and Loss (Including Other Comprehensive Income), the statement of Cash Flow and the Standalone Statement of Changes in Equity for the year then ended, and notes to the standalone financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the standalone financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, and other accounting principles generally accepted in India, of the state of affairs (financial position) of the Company as at March 31, 2026, its loss (financial performance including other comprehensive income), its cash flows and the changes in equity for the year ended on that date.

Basis for Opinion

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

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the standalone financial statements of the current year. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined that there are no key audit matters to communicate in our report.

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

The Company's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Management Discussion and Analysis, Board's Report including Annexures to Board's Report, Business Responsibility Report, Corporate Governance and Shareholder's Information, but does not include the Standalone financial statements and our auditor's report thereon.

Our opinion on the Standalone 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 Standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether such 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 for Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance including other comprehensive income, cash flows and changes in equity of the Company in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards (Ind AS) specified under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended. 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 judgements and estimates that are reasonable and prudent; and the 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 Standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

Auditor's Responsibility for the Audit of the Standalone Financial Statements

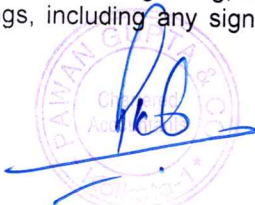
Our objectives are to obtain reasonable assurance about whether the standalone financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit 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 reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone 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 Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements 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 and Board of Directors.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone 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 standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

A handwritten signature in blue ink is written over a circular purple stamp. The stamp contains the text "DAWANG & CO." and "Auditors" around the perimeter, with a central emblem.

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 (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section 11 of section 143 of the Act, we give in the Annexure - A, a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.
2. As required by section 143(3) of the Act, we report that:
 - We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
 - 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.
 - The Standalone Balance Sheet, the Standalone Statement of Profit and Loss (including Other Comprehensive Income), the Standalone Statement of Cash Flow and Standalone Statement of Changes in Equity dealt with by this Report are in agreement with the books of account.
 - In our opinion, the aforesaid standalone financial statements comply with the Indian Accounting Standards specified under Section 133 of the Act, read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time.
 - On the basis of the written representations received from the directors as on March 31, 2026, taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164(2) of the Act.
 - With respect to the adequacy of the internal financial controls with reference to standalone financial statement of the Company and the operating effectiveness of such controls, refer to our separate report in "Annexure - B"; Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls with reference to standalone financial statements.
 - With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, as amended:

No remuneration is paid by the Company to its directors for the year ended March 31, 2026, and

- With respect to other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, 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 which would impact on its financial position.
 - (ii) The Company did not have any long term contracts including derivative contracts, for which there were any material foreseeable losses.
 - (iii) There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
 - (iv) (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person or entity, including foreign entity (Intermediaries), with the understanding whether recorded in writing or otherwise that the intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the funding party (Ultimate Beneficiaries) or provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

PAWANA
Chartered
Accountant
KRB

- (b) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the company from any person any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the company shall whether 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 to or on behalf of the Ultimate Beneficiaries.
- (c) Based on our audit procedures that have been considered reasonable and 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 (a) and (b) above, contains any material misstatement.
- (v) (a) The Company has not paid any dividend during the year.
- (b) The Board of Directors of the Company has not proposed any dividend for the year.
- (vi) Based on our examination which included test checks, the Company has used accounting software for maintaining its books of account, which have a feature of recording audit trail (edit log) facility and the same operated throughout the year for all relevant transactions recorded in the respective software. The feature of recording audit trail (edit log) facility was enabled at the database level to log any direct data changes for the accounting software used for maintaining the books of accounts relating to general ledger, inventory and payroll. The feature of recording audit trail (edit log) facility provide the details of the modification done in the books of accounts at the application level.

Further, where audit trail (edit log) facility was enabled and operated throughout the year for the accounting software, we did not come across any instance of the audit trail feature being tampered with.

Additionally, the audit trail of relevant prior year has been preserved by the Company as per the statutory requirements for record retention to the extent it was enabled and recorded in the respective year.

Kolkata
May 20, 2026.



For PAWAN GUPTA & CO.
Chartered Accountants
Firm Regn. No.318115E

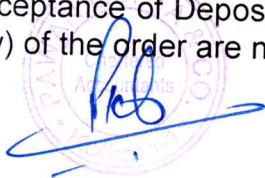
(CA. P. K. Gupta)
Proprietor

Membership No.053799
UDIN – 26053799NAVHWX7976

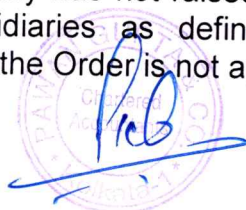
ANNEXURE – 'A' TO THE INDEPENDENT AUDITORS' REPORT

(Referred to in paragraph 1 under 'Report on Other Legal and regulatory Requirements' section our report to the members of **Uma Properties & Traders Limited** of even date)

- (1) (a) The company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant & Equipment.
 - (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 does not have significant property, plant and equipment and all the assets were acquired during the year and physical verification was not done during the year.
 - (c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the company does not have any immovable property and hence this clause is not applicable for the year under review.
 - (d) 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 its property, plant and equipment during the year.
 - (e) According to the information and explanations given to us and on the basis of our examination of the records of the Company, there are no proceedings initiated or pending against the Company for holding any benami property under the Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder.
- (2) (a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the inventory consists of shares & securities and the same was physically verified by the management during the year.
- (b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the company has not been sanctioned working capital limits in excess of five crore rupees, in aggregate, from banks hence this clause is not applicable to the Company.
- (3) (a) The company has not made any investment during the year. The company has not granted secured/unsecured /advances in the nature of loans to any Company/Firm/Limited Liability partnership/other party during the year. The Company did not stand guarantee, or provided security to any Company/Firm/Limited Liability partnership/other party during the year.
- Accordingly, the requirement to report on clause 3(iii)(a) to (f) are not applicable to the Company.
- (4) 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 complied with the provisions of section 185 and 186 of the Companies Act, 2013, with respect to the loans and investments made, guarantees and security provided by it, as applicable.
- (5) 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 accepted deposits or amounts which are deemed to be deposits from the public within the meaning of Section 73 to 76 of the Companies (Acceptance of Deposits) Rules, 2014 (as amended) during the year. Accordingly, clause 3(v) of the order are not applicable.



- (6) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Central Government has not prescribed the maintenance of cost records under Section 148(1) of the Companies Act, 2013 for the products manufactured by it. Accordingly, clause 3(vi) of the Order is not applicable.
- (7) According to the information and explanations given to us and on the basis of our examination of the records of the Company:
- a) The company is generally regular in depositing undisputed statutory dues including provident funds, employee's state insurance, duty of customs, Goods and Services tax and other statutory dues (as applicable to the company) with the appropriate authorities. According to the information and explanations given to us, no undisputed amounts payable in respect of provident fund, employee's state insurance, duty of customs, Goods and Services tax and other material statutory dues (as applicable to the company) were in arrears as at March 31, 2026 for a period of more than six months from the date they became payable.
 - b) According to the information and explanations given to us and on the basis of our examination of the records of the Company and upon our enquiries in this regard, there are no disputed statutory dues including provident fund, employee's state insurance, duty of customs, Goods and Services tax and other statutory dues (as applicable to the company), which have not been deposited.
- (8) 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 surrendered or disclosed any transactions, previously unrecorded as income in the books of accounts, in the tax assessments under Income Tax Act, 1961 as income during the year.
- (9) (a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the company has not defaulted in repayment of dues to a financial institution, bank or debenture holders.
- (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 declared a wilful defaulter by any bank or financial institution or government or government authority.
- (c) 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 taken any term loans during the year. Accordingly, clause 3(ix)(c) of the Order is not applicable.
- (d) According to the information and explanations given to us and on the basis of our examination of the records of the Company, 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 as defined under the Companies Act, 2013. Accordingly, clause 3(ix)(e) of the Order is not applicable.
- (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 as defined under the Companies Act, 2013. Accordingly, clause 3(ix)(f) of the Order is not applicable.

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- (10) (a) The Company has not raised any money by way of initial public offer or further public offer (including debt instruments) during the year. Accordingly, clause 3(x)(a) of the Order is not applicable.
- (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 made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year. Accordingly, clause 3(x)(b) is not applicable.
- (11) (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 outlined in 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) During the course of our examination of the books and records of the Company carried out in accordance with the generally accepted auditing practices in India and according to the information and explanations given to us, no report under sub-section (12) of Section 143 of the Companies Act, 2013 was required to be filed by the auditors in Form ADT-4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government.
- (c) According to the information and explanations given to us, no whistle blower complaints received by the company during the year.
- (12) According to the information and explanations given to us, the company is not a Nidhi company and therefore, the reporting under clause 3(xii)(a), 3(xii)(b) and 3(xii)(c) of the Order is not applicable.
- (13) In our opinion and according to the information and explanations given to us, the transactions of the company with the related parties during the year are in compliance with sections 177 and 188 of the Companies Act, 2013, where applicable and the details of the related party transactions have been disclosed in the Standalone Financial Statements as required by the applicable accounting standards.
- (14) The provisions of Section 138 of the Companies Act, 2013 relating to internal audit system is not applicable to the company. Accordingly, clause 3(xiv) of the order is not applicable.
- (15) In our opinion and according to the information and explanations given to us, the Company has not entered into non-cash transactions with directors or persons connected to its directors and hence provisions of Section 192 of the Companies Act, 2013 are not applicable to the Company.
- (16) (a) The Company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934. Accordingly, clause 3(xvi)(a) of the Order is not applicable.
- (b) According to the information and explanations given to us and on an overall examination of the financial statements of the Company, the Company has not conducted any Non-Banking Financial/Housing Finance Activities during the year. Accordingly, clause 3(xvi)(b) of the Order is not applicable.
- (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)(c) of the Order is not applicable.



A circular stamp with the text "PANKAJ K. SHARMA" and "CHARTERED ACCOUNTANTS" is visible. Overlaid on the stamp is a handwritten signature in blue ink.

- (d) According to the information and explanations given to us during the course of audit, the Group has one CIC as part of the Group.
- (17) According to the information and explanations given to us and on an overall examination of the financial statements of the Company, the company has incurred cash losses of Rs.82,147.88 hundreds and Rs.3,736.46 hundreds during the year ending 31st March, 2026 and 31st March, 2025 respectively.
- (18) There has been resignation of the statutory auditors during the year. However, there are no issues, objections or concerns raised by the outgoing auditors, which need to be taken into consideration by us.
- (19) According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realization of assets and payment of liabilities, other information accompanying the financial statements, 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 the audit report that the Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. 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.
- (20) The Company is not required to make any expenditure on Corporate Social Responsibility as required under Section 135 of the Companies Act, 2013. Accordingly, clause 3(xx) of the Order is not applicable.
- (21) The reporting under clause 3(xxi) of the order is not applicable in respect of audit of standalone financial statements. Accordingly, no comment in respect of the said clause has been included in this report.

Kolkata
May 20, 2026.



For PAWAN GUPTA & CO.
Chartered Accountants
Firm Regn. No.318115E

(CA. P. K. Gupta)
Proprietor

Membership No.053799
UDIN – 26053799NAVH WX7976

Annexure - B to the Auditors' Report

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

We have audited the internal financial controls over financial reporting of **Uma Properties & Traders Limited** ("the Company") as of 31st March, 2026 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

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

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

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

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

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the standalone financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

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



Opinion

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



For PAWAN GUPTA & CO.
Chartered Accountants
Firm Regn. No.318115E

(CA. P. K. Gupta)
Proprietor

Membership No.053799
UDIN – 26053799NAVHWX7976

Kolkata
May 20, 2026.



UMA PROPERTIES & TRADERS LIMITED

CIN: U51909WB1980PLC032591

Standalone Balance Sheet as at 31 March, 2026

(₹ in Hundred)

Particulars	Notes	As at 31 March 2026	As at 31 March 2025
ASSETS			
Non - Current Assets			
(a) Property, Plant and Equipment	3	18,050.26	18,291.00
(b) Deferred Tax (Assets)	4	3,697.56	3,701.54
(c) Other Assets	5	1,455.93	1,412.00
Total Non-Current Assets		23,203.75	23,404.54
Current Assets			
(a) Inventories	6	-	24.00
(b) Financial Assets			
i) Trade Receivable	7	-	332.00
ii) Cash and Cash Equivalents	8	8,507.69	7,590.00
(c) Other Assets	9	778.75	147.00
Total Current Assets		9,286.44	8,093.00
Total Assets		32,490.19	31,497.54
EQUITY AND LIABILITIES			
Equity			
(a) Equity Share Capital	10	20,000.00	20,000.00
(b) Other Equity	11	-77,311.40	5,077.54
Total equity		-57,311.40	25,077.54
Liabilities			
Non-Current Liabilities			
(a) Financial Liabilities			
(i) Borrowings	12	87,000.00	6,000.00
Total non-current liabilities		87,000.00	6,000.00
Current Liabilities			
(a) Other Current Liabilities	13	2,801.60	420.00
		2,801.60	420.00
TOTAL EQUITY AND LIABILITIES		32,490.20	31,497.54

Notes Forming part of the Standalone Financial Statements

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As per our report of even date attached

For PAWAN GUPTA & CO.

Chartered Accountants

Firm Regn. No.318115E

(CA. P. K. Gupta)

Proprietor

Membership No.053799

UDIN : 26053799NAVH WX7976

Kolkata

May 20, 2026.

For and on behalf of the Board
Uma Properties & Traders Limited

Raj Goenka

Raj Goenka

Director

DIN - 00613737

Rashi Goenka

Rashi Goenka

Director

DIN - 08396804



**UMA PROPERTIES & TRADERS LIMITED**

CIN: U51909WB1980PLC032591

Standalone Statement of Profit and Loss for the year ended 31 March, 2026

(₹ in Hundred)

Particulars	Notes	Year ended 31 March 2026	Year ended 31 March 2025
INCOME			
Revenue from operation	14	3,276.00	3,384.00
Other Income	15	2,520.83	15,587.00
Total income		5,796.83	18,971.00
EXPENSES			
Change in inventories of stock in trade	16	24.07	(7.00)
Employee Benefits Expenses	17	2,450.00	2,068.00
Finance Cost	18	9,152.21	-
Depreciation and Amortisation Expenses	3	241.05	300.00
Other Expenses	19	76,314.46	17,204.00
Total expenses		88,181.79	19,565.00
Profit/(Loss) Before Exceptional Items & Tax		(82,384.96)	(594.00)
Exceptional Items		-	(3,670.00)
Profit/(Loss) Before Tax		(82,384.96)	(4,264.00)
Tax Expenses			
Deferred Tax		3.98	227.54
Total Tax Expenses		3.98	227.54
Profit/(Loss) for the Year		(82,388.94)	(4,036.46)
Other Comprehensive Income			
A. Items that will not be reclassified subsequently to profit and loss			
(a) Fair value changes of Investments in Equity Shares		-	-
B. Income taxes on items that will not be reclassified to profit and loss		-	-
Total other comprehensive income/(loss)		-	-
Total comprehensive income for the year		(82,388.94)	(4,036.46)
Earnings per equity share			
(a) Basic (₹)	20	(41.19)	(2.02)
(b) Diluted (₹)		(41.19)	(2.02)

Notes Forming part of the Standalone Financial Statements

1-30

As per our report of even date attached

For and on behalf of the Board
Uma Properties & Traders LimitedFor PAWAN GUPTA & CO.
Chartered Accountants
Firm Regn. No.318115E(CA. P. K. Gupta)
Proprietor
Membership No.053799
UDIN : 26053799NAVHWX7976Kolkata
May 20, 2026.
Raj Goenka
Director
DIN - 00613737
Rashi Goenka
Director
DIN - 08396804Reg Add: 20, Raja Santosh Road, Alipore
Kolkata – 700027 Email: umapro1980@gmail.com
GSTIN: 19AAACU3250B1ZR



UMA PROPERTIES & TRADERS LIMITED
CIN: U51909WB1980PLC032591

Standalone Statement of Changes in Equity for the year ended 31 March, 2026

A. Equity Share Capital

(₹ in Hundred)

Particulars	As at 31st March 2026	As at 31st March 2025
Balance as at the beginning of the reporting year	20,000.00	20,000.00
Changes in equity share capital during the year	-	-
Balance as at the end of the reporting year	20,000.00	20,000.00

B. Other Equity

Particulars	Reserves and Surplus		Total
	Securities Premium	Retained earnings	
Balance as at 1st April 2024	-	9,114.00	9,114.00
Profit/(Loss) for the year	-	(4,036.46)	(4,036.46)
Other comprehensive income (net of taxes)	-	-	-
Balance as at 31 March 2025	-	5,077.54	5,077.54
Profit/(Loss) for the year	-	(82,388.94)	(82,388.94)
Other comprehensive income (net of taxes)	-	-	-
Balance as at 31 March 2026	-	(77,311.40)	(77,311.40)

Notes Forming part of the Standalone Financial Statements

1-30

As per our report of even date attached

For and on behalf of the Board
Uma Properties & Traders Limited

For PAWAN GUPTA & CO.
Chartered Accountants
Firm Regn. No.318115E

(CA. P. K. Gupta)
Proprietor
Membership No.053799
UDIN : 26053799NAVHWWX7976

Kolkata
May 20, 2026.

Raj Goenka

Raj Goenka
Director
DIN - 00613737

Rashi Goenka

Rashi Goenka
Director
DIN - 08396804





UMA PROPERTIES & TRADERS LIMITED

CIN: U51909WB1980PLC032591

Standalone Statement of Cash Flow for the year ended 31 March, 2026

(₹ in Hundred)

	Particulars	Year ended 31 March 2026	Year ended 31 March 2025
A.	Cash flow from Operating Activities		
	Profit/(loss) before tax	(82,384.96)	(4,264.00)
	Adjustments for:		
	Interest Income	(43.93)	(325.00)
	Depreciation and amortisation expenses	241.05	300.00
	Operating cash flows before working capital changes	(82,187.84)	(4,289.00)
	Working capital adjustments :		
	Increase/(decrease) in Other Current Liabilities	2,381.60	(994.00)
	Decrease/(Increase) in Trade Receivables	332.00	275.00
	Decrease/(Increase) in Inventories	24.00	(7.00)
	Decrease/ (Increase) in other current assets	(632.07)	
	Cash generated from operations	(80,082.31)	(5,015.00)
	Income tax paid (Net)	-	100.00
	Net Cash generated from /(used in) Operating Activities (A)	(80,082.31)	(4,915.00)
B.	Cash flow from Investing Activities		
	Acquisition of Property, Plant & Equipment	-	(96.00)
	Other Income Received	-	325.00
	Movement in Margin money/Fixed Deposits	-	16,294.00
	Net Cash generated from /(used in) Investing Activities (B)	-	16,523.00
C.	Cash flow from Financing Activities		
	Proceeds from borrowings	81,000.00	(7,387.00)
	Net Cash generated from /(used in) Financing Activities (C)	81,000.00	(7,387.00)
	Net Increase/(Decrease) in Cash and Cash Equivalents (A + B + C)	917.69	4,222.00
	Opening Cash and Cash Equivalents	7,590.00	3,368.00
	Closing Cash and Cash Equivalents	8,507.69	7,590.00

Note :

- The above Cash Flow Statement has been prepared under the "Indirect Method" as set out in the Ind AS 7 on "Statements of Cash Flows".
- Figures in brackets indicate cash outflow.
- Direct Taxes paid are treated as arising from operating activities and are not bifurcated between investing and financing activities.
- Statement of Reconciliation of Financing Activities

Particulars	FY 2025-26		FY 2024-25	
	Short Term Borrowings	Long Term Borrowings	Short Term Borrowings	Long Term Borrowings
Opining Balances (including interest accrued thereon)	-	6,000	-	13,387.00
Cash Flow (Net)	-	81,000	-	(7,387.00)
Fair Value Changes	-	-	-	-
Others	-	-	-	-
Interest Expense	-	-	-	-
Interest Paid	-	-	-	-
Closing Balances (including interest accrued thereon)	-	87,000.00	-	6,000.00

Notes Forming part of the Standalone Financial Statements

1-30

As per our report of even date attached

For and on behalf of the Board
Uma Properties & Traders Limited

For PAWAN GUPTA & CO.
Chartered Accountants
Firm Regn. No.318115E

(CA. P. K. Gupta)
Proprietor
Membership No.053799
UDIN : 26053799NAVHWX7976

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Reg Add: 20, Raja Santosh Road, Alipore
Kolkata – 700027 Email: umapro1980@gmail.com
GSTIN: 19AAACU3250B1ZR

Notes to the Standalone Financial Statements for the year ended 31 March 2026

1 Company Overview

Uma Properties & Traders Limited (the "Company") is an unlisted public company incorporated in India on 15.03.1980 vide CIN No. U51909WB1980PLC032591. The company is primarily engaged in the business of leasing, purchase & sale of immovable property.

2 Significant Accounting Policies

This Note provides a list of the significant accounting policies adopted by the Company in preparation of these Standalone Financial Statements. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Basis of accounting and preparation of Financial Statements

A Compliance with IND-AS

The financial statements of the Company have been prepared in accordance with Indian Accounting Standards ("Ind-AS") as issued by the Ministry of Corporate Affairs ("MCA"). The Company had prepared its Standalone financial statements in accordance with accounting standards notified under the section 133 of the Companies Act 2013, read together with Rule 7 of the Companies (Accounts) Rules, 2014 (as amended).

B Basis of Measurement

The financial statements have been prepared on the historical cost basis except for certain financial instruments which are measured at fair values.

C Measurement of Fair Value

A number of Company's accounting policies and disclosures require the measurement of fair values, for both financial and non-financial assets and liabilities. The Company has established policies and procedures with respect to the measurement of fair values. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

- Level 1: Quoted prices (unadjusted) in active markets for identical assets and liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly.
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).estimates.

D Operating Cycle

The Company presents assets and liabilities in the balance sheet based on current/non-current classification.

The asset/liability is classified as current if it satisfies any of the following conditions :

- a) The asset/liability is expected to be realised/settled in the Company's normal operating cycle;
- b) The asset is intended for sale or consumption;
- c) The asset/liability is held primarily for the purpose of trading;
- d) The asset/liability is expected to be realized/settled within twelve months after the reporting period;
- e) the asset is cash or cash equivalent unless it is restricted from being exchanged or used to settle a liability for at least 12 months after the reporting date
- f) In case of a liability, the Company does not have an unconditional right to defer settlement of the liability for at least 12 months after the reporting date

The Company classifies all other assets and liabilities as non-current.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

For the purpose of current/non-current classification of assets and liabilities, the Company has ascertained its normal operating cycle as 12 months. This is based on the nature of services and the time between the acquisition of assets or inventories for processing and their realization in cash and cash equivalents.

E Recent Accounting Pronouncements

The Ministry of Corporate Affairs ("MCA") notifies new standards or amendments the the existing standards under Companies (Indian Accounting Standards) Rules, as issued from time to time.

In May 2025, MCA notified amendments to IND AS 21 - The Effects of Changes to Foreign Exchange Rates, applicable w.e.f. April 1, 2025. The entity has reviewed the amendment and based on its evaluation has determined that it does not have any impact on its financial statements.

In August 2025, MCA notified the following amendments:

i) IND AS 1 - Presentation of Financial Statements, applicable w.e.f. April 1, 2025

The amendments relates to classification of liabilities as current or non-current and non-current liabilities with covenants. In the context of classifying a liability as current, it removes the requirement of existence of a right to defer settlement for at least 12 months after the reporting date, and instead requires that the said right should exist on the reporting date and have substance. The amendment also introduces guidance on classification of liabilities with covenants. The Company has no impact of these amendments in its classification criteria of current and non-current liabilities.

ii) IND AS 7 - Statement of Cash flows and IND AS 107 - Financial Instruments : Disclosures, applicable w.e.f. April 1, 2025

The amendment in Ind AS 7 requires entities to inform users of financial statements of the existence of supplier finance arrangements and explain the nature of the arrangements, the carrying amount of liabilities and the range of payment due dates. Ind AS 107 has been amended to add supplier finance arrangements as a factor that may cause concentration of liquidity risk. The Company has no impact of the amendment as it does not have any suupplier finance arrangement.

iii) IND AS 12 - International Tax Reform - Pillar Two Model Rules apply immediately

The amendments provide a temporary mandatory relief from deferred tax accounting for top-up tax and disclose that they have applied the relief. This relief is immediate and applies retrospectively and there is no financial impact due to application of the Pillar two rules.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

F Use of Estimates and Judgements and Estimation Uncertainty

In preparing these financial statements, management has made judgements, estimates and assumptions that affect the application of the Company's accounting policies and the reported amounts of assets, liabilities, income, expenses and the disclosures of contingent assets and liabilities. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to estimates are recognised prospectively.

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The Company based its assumptions and estimates on parameters available when the financial statements were issued.

Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising that are beyond the control of the Company. Such changes are reflected in the assumptions when they occur.

Following are areas that involved a higher degree of estimate and judgement or complexity in determining the carrying amount of some assets and liabilities.

i) Provisions and Other Contingent Liabilities

The reliable measure of the estimates and judgements pertaining to litigations and the regulatory proceedings in the ordinary course of the Company's business are disclosed as contingent liabilities. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that may have a financial impact on the Company and that are believed to be reasonable under the circumstances.

G Revenue Recognition

Income

The Company recognises income (including rent, etc.) on accrual basis to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. However, where the ultimate collection of revenue lacks reasonable certainty, revenue recognition is postponed.

i) Interest Income

Interest income from debt instruments is recognised using the effective interest rate (EIR) method.

The effective interest rate is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the gross carrying amount of a financial asset. When calculating the effective interest rate, the Company estimates the expected cash flows by considering all the contractual terms of the financial instrument but does not consider the expected credit losses.

Income from loan other than above is recognised on accrual basis as per the term and condition of the loan agreement.

ii) Sale of Stock in trade

Revenue from sale of stock for trade (shares/securities, commodities and mutual fund) is recognised when a binding obligation has been entered into and revenue can be reliably measured.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

Profit/loss from derivative instrument (future and options) are recognized on a marked to market basis.

iii) Other Income

The Company recognises income on accrual basis as it becomes due.

H Property, Plant and Equipments (PPE)

PPE are stated at cost of acquisition (including incidental expenses), less accumulated depreciation and accumulated impairment loss, if any

Assets held for sale or disposals are stated at the lower of their net book value and net realisable value

Advances paid towards the acquisition of PPE outstanding at each balance sheet date are disclosed separately under other non-financial assets.

Capital work in progress comprises the cost of PPE that are not ready for its intended use at the reporting date.

Depreciation Charge

Depreciation on PPE is provided on written down value (WDV) basis in accordance with the useful lives specified in Schedule II to the Companies Act, 2013 on a pro-rata basis.

- I PPE is derecognised on disposal or when no future economic benefits are expected from its use. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the net carrying amount of the asset) is recognised in other income / netted off from any loss on disposal in the Statement of profit and loss in the year the asset is derecognised.

Impairment of Property, Plant and Equipment

An assessment is done at each balance sheet date as to whether there are any indications that an asset may be impaired. If any such indication exists, an estimate of the recoverable amount of the asset is made. Where the carrying value of the asset exceeds the recoverable amount, the carrying value is written down to the recoverable amount.

J Financial Instruments;

i) Recognition and Initial Measurement

Financial assets and financial liabilities are recognised when the Company becomes a party to the contractual provisions of the instruments.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at FVTPL) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognised immediately in Statement of profit and loss.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

ii) Classification of Financial Assets

On initial recognition, a financial asset is classified as measured at

- Amortised cost;
- Fair value through other comprehensive income (FVOCI) - equity instruments;
- Fair value through profit and loss account (FVTPL) ;

a) Amortised Cost

The Company's business model is not assessed on an instrument-by-instrument basis, but at a higher level of aggregated portfolios being the level at which they are managed. The financial asset is held with the objective to hold financial asset in order to collect contractual cash flows as per the contractual terms that give rise on specified dates to cash flows that are solely payment of principal and interest (SPPI) on the principal amount outstanding. Accordingly, the Company measures Bank balances, Loans, Trade receivables and other financial instruments at amortised cost.

b) FVOCI - Equity Instruments

The Company subsequently measures all equity investments at fair value through profit or loss, unless the Company's management has elected to classify irrevocably some of its equity instruments at FVOCI, when such instruments meet the definition of Equity under Ind AS 32 Financial Instruments and are not held for trading.

Financial assets are not reclassified subsequent to their initial recognition, except if and in the period the Company changes its business model for managing financial assets.

All financial assets not classified as measured at amortised cost or FVOCI are measured at FVTPL.

c) Subsequent Measurement of Financial Asset

Financial assets at amortised cost are subsequently measured at amortised cost using effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in Statement of profit and loss. Any gain and loss on derecognition is recognised in Statement of profit and loss.

For equity investments, the Company makes an election on an instrument-by-instrument basis to designate equity investments as measured at FVOCI. These elected investments are measured at fair value with gains and losses arising from changes in fair value recognised in other comprehensive income and accumulated in the reserves. The cumulative gain or loss is not reclassified to Statement of profit and loss on disposal of the investments. These investments in equity are not held for trading. Instead, they are held for strategic purpose. Dividend income received on such equity investments are recognised in Statement of profit and loss.

Equity investments that are not designated as measured at FVOCI are designated as measured at FVTPL and subsequent changes in fair value are recognised in Statement of profit and loss.

Financial assets at FVTPL are subsequently measured at fair value. Net gains and losses, including any interest or dividend income are recognised in Statement of profit and loss

Notes to the Standalone Financial Statements for the year ended 31 March 2026

iii) Financial Liabilities and Equity Instruments:

At Amortised Cost

Classification as Debt or Equity

Debt and equity instruments issued by the Company are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Equity Instruments

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by Company are recognised at the proceeds received. Transaction costs of an equity transaction are recognised as a deduction from equity.

Financial Liabilities

Financial liabilities are classified as measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for trading or it is a derivative or it is designated as such on initial recognition. Other financial liabilities are subsequently measured at amortised cost using the effective interest method. Interest expense and foreign exchange gains and losses are recognised in Statement of profit and loss. Any gain or loss on derecognition is also recognised in Statement of profit and loss.

iv) Derecognition

a) Financial Assets

The Company derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the Company neither transfers nor retains substantially all of the risks and rewards of ownership and does not retain control of the financial asset.

If the Company enters into transactions whereby it transfers assets recognised on its balance sheet, but retains either all or substantially all of the risks and rewards of the transferred assets, the transferred assets are not derecognised.

b) Financial Liabilities

A financial liability is derecognised when the obligation in respect of the liability is discharged, cancelled or expires. The difference between the carrying value of the financial liability and the consideration paid is recognised in Statement of profit and loss.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

v) Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the balance sheet when, and only when, the Company currently has a legally enforceable right to set off the amounts and it intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

vi) Impairment of Financial Assets

The Company applies expected credit losses (ECL) model for measurement and recognition of loss allowance on the following:

- > Trade receivables
- > Financial assets measured at amortised cost (other than trade receivables and lease receivables)
- > Financial assets measured at fair value through other comprehensive income (FVTOCI)

In case of trade receivables, the Company follows a simplified approach wherein an amount equal to lifetime ECL is measured and recognised as loss allowance. In case of other assets, the Company determines if there has been a significant increase in credit risk of the financial asset since initial recognition. If the credit risk of such assets has not increased significantly, an amount equal to 12-month ECL is measured and recognised as loss allowance. However, if credit risk has increased significantly, an amount equal to lifetime ECL is measured and recognised as loss allowance. Subsequently, if the credit quality of the financial asset improves such that there is no longer a significant increase in credit risk since initial recognition, the Company reverts to recognizing impairment loss allowance based on 12-month ECL. ECL is the difference between all contractual cash flows that are due to the Company in accordance with the contract and all the cash flows that the entity expects to receive (i.e., all cash shortfalls), discounted at the original effective interest rate.

K Inventories

Items of Inventories are valued at lower of cost and net realizable value.

L Employee Benefits

i) Short Term Benefits

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related services are provided. Liabilities for wages and salaries, including non-monetary benefits that are expected to be settled wholly within twelve months after the end of the period in which the employees render the related service are recognized in respect of employees' services up to the end of the reporting period.

ii) Defined Benefit Plan

The Company does not provide any benefit under the defined benefit plan as it is not liable for the same under the existing law.

iii) Post-Employment Benefits

The Company does not operate any post employment benefit scheme as it is not liable to pay any benefits under these plans.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

M Provisions, Contingent Liabilities and Contingent Assets

Provisions

Provisions are recognized when there is a present obligation (legal or constructive) as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are determined by discounting the expected future cash flows (representing the best estimate of the expenditure required to settle the present obligation at the balance sheet date) at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability. The unwinding of the discount is recognized as finance cost.

Onerous Contracts

Present obligations arising under onerous contracts are recognized and measured as provisions. An onerous contract is considered to exist when a contract under which the unavoidable costs of meeting the obligations exceed the economic benefits expected to be received from it.

Contingent Liabilities

Contingent liability is a possible obligation arising from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company or a present obligation that arises from past events but is not recognized because it is not possible that an outflow of resources embodying economic benefit will be required to settle the obligations or reliable estimate of the amount of the obligations cannot be made. The Company discloses the existence of contingent liabilities in other Notes to Financial Statements.

Contingent Assets

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits. Contingent Assets are not recognized though are disclosed, where an inflow of economic benefits is probable.

N Leases

As a Lessee

The Company assesses whether a contract is, or contains a lease, at inception of the contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether: i) the contract involves the use of an identified asset, ii) the Company has substantially all of the economic benefits from use of the asset through the period of the lease and iii) the Company has the right to direct the use of the asset.

The Company accounts for each lease component within the contract as a lease separately from non-lease components of the contract and allocates the consideration in the contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

The Company has elected not to apply the requirements of Ind AS 116 Leases to short-term leases of all assets that have a lease term of 36 months or less and leases for which the underlying asset is of low value. The lease payments associated with these leases are recognised as an expense on a straight-line basis over the lease term.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

O Borrowings

Borrowings are initially recognised at fair value, net of transaction costs incurred. Borrowings are subsequently measured at amortised cost. Any difference between the proceeds (net of transaction costs) and the redemption amount is recognised in profit or loss over the period of the borrowings using the effective interest method. Fees paid on the establishment of loan facilities are recognised as transaction costs of the loan to the extent that it is probable that some or all of the facility will be drawn down. If not, the fee is deferred until the draw down occurs.

Borrowings are removed from the Standalone Balance Sheet when the obligation specified in the contract is discharged, cancelled or expired. The difference between the carrying amount of a financial liability that has been extinguished or transferred to another party and the consideration paid, including any non-cash assets transferred or liabilities assumed, is recognised in profit or loss as other income | (expense).

Borrowings are classified as current liabilities unless the Company has an unconditional right to defer settlement of the liability for at least 12 months after the reporting period.

P Leases

Company as Lessor

Leases in which the Company does not transfer substantially all the risks and rewards of ownership of an asset are classified as operating leases. Rental income from operating lease is recognised on a straight line basis over the term of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned. Fit-out rental income is recognised in the statement of profit and loss on accrual basis.

Leases are classified as finance leases when substantially all of the risks and rewards of ownership transfer from the Company to the lessee. Amounts due from lessees under finance leases are recorded as receivables at the Company's net investment in the leases. Finance lease income is allocated to accounting periods so as to reflect a constant periodic rate of return on the net investment outstanding in respect of the lease.

Q Earnings Per Share

Earning per share is calculated by dividing the net profit or loss for the period attributable to equity shareholders, by the weighted average number of equity shares outstanding during the period.

For the purpose of calculating diluted earning per share, the net profit or loss for the period attributable to equity shareholders and the weighted average number of share outstanding during the period are adjusted for the effects of all diluted potential equity shares.

R Taxation

Tax expense comprises of current tax and deferred tax.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

Current income-tax are measured at the amount expected to be paid to the tax authorities in accordance with the Indian Income Tax Act, 1961.

Deferred tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date. Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current tax liabilities. The deferred tax assets and deferred tax liabilities relate to the taxes on income levied by the same governing taxation laws.

Deferred tax assets are recognised only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised. In situations where the company has unabsorbed depreciation or carry forward tax losses, all deferred tax assets are recognised only if there is virtual certainty supported by convincing evidence that they can be realised against future taxable profits.

S Micro, Small and Medium Enterprises

There are no Micro, Small & Medium Enterprises, to whom the Company owes dues, which are outstanding for more than 45 days as at 31st March 2026. This information as required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been determined to the extent such parties have been identified on the basis of information available with the Company.

T Cash and Cash Equivalents

Cash and Cash Equivalents in the Cash Flow Statement comprise of cash on hand and at bank, demand deposit with banks, cheques on hand, remittances in transit and short term highly liquid investments with an original maturity of three months or less.

U Segment reporting

Based on the risks and returns associated with business operations and in terms of Indian Accounting Standard, the Company is predominantly engaged in a single reportable segment of 'Financing and Related Services'.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

3 Property, Plant and Equipment

(₹ in Hundred)

Particulars	Land & Building	Generator	Furniture	Electricity Installation	Computer	Lift	Printer	Water Tank	Oxygen Concentrator	Motor Pump	CCTV	Total
Gross block												
At 1 April 2024	22,448.00	844.00	78.00	1,408.15	329.00	5,939.14	148.00	1,026.37	650.34	279.00	-	33,150.00
Additions during 2024-25	-	-	-	-	-	31.00	-	-	-	-	65.00	96.00
Balance as at 31 Mar 2025	22,448.00	844.00	78.00	1,408.15	329.00	5,970.14	148.00	1,026.37	650.34	279.00	65.00	33,246.00
Additions during 2025-26	-	-	-	-	-	0.31	-	-	-	-	-	0.31
Balance as at 31 Mar 2026	22,448.00	844.00	78.00	1,408.15	329.00	5,970.45	148.00	1,026.37	650.34	279.00	65.00	33,246.31
Accumulated depreciation												
At 1 April 2024	5,348.00	796.00	76.00	1,338.00	319.00	5,848.00	143.00	457.00	260.00	70.00	-	14,655.00
Depreciation charge for 2024-25	-	-	-	18.00	-	32.00	-	103.00	71.00	38.00	38.00	300.00
Balance as at 31 March 2025	5,348.00	796.00	76.00	1,356.00	319.00	5,880.00	143.00	560.00	331.00	108.00	38.00	14,955.00
Depreciation charge for 2025-26	-	16.69	-	13.51	6.22	28.25	3.04	84.42	57.87	31.05	-	241.05
Balance as at 31 March 2026	5,348.00	812.69	76.00	1,369.51	325.22	5,908.25	146.04	644.42	388.87	139.05	38.00	15,196.05
Net block as at 31 March 2025	17,100.00	48.00	2.00	52.15	10.00	90.14	5.00	466.37	319.34	171.00	27.00	18,291.00
Net block as at 31 March 2026	17,100.00	31.31	2.00	38.64	3.78	62.20	1.96	381.95	261.47	139.95	27.00	18,050.26

Notes to the Standalone Financial Statements for the year ended 31 March, 2026

4 Deferred Tax Assets

Particulars	(₹ in Hundred)	
	As at 31 March 2026	As at 31 March 2025
Deferred Tax Assets		
Property, Plant and Equipment	131.22	135.20
Unabsorbed Business Loss	3,566.34	3,566.34
Total	3,697.56	3,701.54

4.1 Movement in Deferred Tax Assets/(Liabilities) balances during the year ended 31 March 2026

Particulars	Opening Balance	Charge/ (Credited) to statement of Profit & Loss	Charge/ (Credited) to OCI	Closing Balance
Deferred Tax Assets/(Liabilities) in relation to:				
Property, Plant and Equipment	135.20	3.98	-	131.22
Unabsorbed Business Loss	3,566.34	-	-	3,566.34
Total	3,701.54	3.98	-	3,697.56

5 Other Non-current Assets

Particulars	As at 31 March 2026	As at 31 March 2025
Security Deposits	1,455.93	1,412.00
Total	1,455.93	1,412.00

6 Inventories

Particulars	As at 31 March 2026	As at 31 March 2025
Stock in Trade	-	24.00
Total	-	24.00

7 Trade Receivables

Particulars	As at 31 March 2026	As at 31 March 2025
At amortised cost		
(a) Trade Receivables considered good – Secured	-	-
(b) Trade Receivables considered good – Unsecured	-	332.00
(c) Trade receivables which have significant increase in credit risk	-	-
Less: Allowance for expected credit loss	-	-
(d) Trade Receivables – credit impaired	-	-
Total	-	332.00
(a) Receivables from related parties	-	-
(b) Others	-	332.00
Total	-	332.00

7.1 The Company considers its maximum exposure to credit risk with respect to customers as at March 31, 2026 to be Nil (March 31, 2025 - ₹ 332 hundred), which is the carrying value of trade receivables after allowance for credit losses.

7.2 There are no outstanding receivables due from directors other officers of the Company or any firms or private Companies in which any director is a partner, a director or a member

Notes to the Standalone Financial Statements for the year ended 31 March, 2026

7 Trade Receivables (Contd....)

7.3 Trade receivables ageing schedule for the year ended March 31, 2026 were as follows:

Particulars		Outstanding for following periods from due date of payment					Total
		Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade receivables — considered good		-	-	-	-	-	-
(ii) Undisputed Trade Receivables — which have significant increase in credit risk		-	-	-	-	-	-
(iii) Undisputed Trade Receivables — credit impaired		-	-	-	-	-	-
(iv) Disputed Trade Receivables—considered good		-	-	-	-	-	-
(v) Disputed Trade Receivables — which have significant increase in credit risk		-	-	-	-	-	-
(vi) Disputed Trade Receivables — credit impaired		-	-	-	-	-	-
Less: Allowance for expected credit loss		-	-	-	-	-	-
Total		-	-	-	-	-	-

7.4 Trade receivables ageing schedule for the year ended March 31, 2025 were as follows:

Particulars		Outstanding for following periods from due date of payment					Total
		Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade receivables — considered good		-	-	-	-	-	-
(ii) Undisputed Trade Receivables — which have significant increase in credit risk		-	332.00	-	-	-	332.00
(iii) Undisputed Trade Receivables — credit impaired		-	-	-	-	-	-
(iv) Disputed Trade Receivables—considered good		-	-	-	-	-	-
(v) Disputed Trade Receivables — which have significant increase in credit risk		-	-	-	-	-	-
(vi) Disputed Trade Receivables — credit impaired		-	-	-	-	-	-
Less: Allowance for expected credit loss		-	-	-	-	-	-
Total		-	332.00	-	-	-	332.00

8 Cash and Cash Equivalents

Particulars	As at 31 March 2026	As at 31 March 2025
Balances with Banks - In current accounts	8,482.85	7,475.00
Cash in Hand	24.84	115.00
Total	8,507.69	7,590.00

9 Other Assets

Particulars	As at 31 March 2026	As at 31 March 2025
<u>Current</u>		
i) Advances other than capital advances		
- Advance to Suppliers	-	147.00
- Balances with Government authorities	778.75	-
	778.75	147.00

9.1 Balance with revenue authorities primarily relate to input credit entitlement and claims from revenue authorities.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

10 Equity Share Capital

Particulars	(₹ in Hundred)			
	As at 31 March 2026		As at 31 March 2025	
	Nos.	Amounts	Nos.	Amounts
Authorised share capital				
Equity shares of ₹10 each	2,50,000	25,000.00	2,50,000	25,000.00
	2,50,000	25,000.00	2,50,000	25,000.00
Issued, subscribed and fully paid up				
Equity shares of ₹10 each	2,00,000	20,000.00	2,00,000	20,000.00
Total	2,00,000	20,000.00	2,00,000	20,000.00

10.1 Reconciliation of number of equity shares outstanding at the beginning and at the end of the year

	As at 31 March 2026		As at 31 March 2025	
	Number	Amount	Number	Amount
Balance as at the beginning of the year	2,00,000	20,000.00	2,00,000	20,000.00
Allotment of Shares on the Year	-	-	-	-
Balance as at the end of the year	2,00,000	20,000.00	2,00,000	20,000.00

10.3 Terms and rights attached to equity shares

The Company has only one class of equity shares having a par value of ₹ 10 each. Each holder of equity shares is entitled to one vote per share. The Company declares and pays dividend in Indian rupee. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting except in case of interim dividend. In the event of liquidation, the equity shareholders of the company are eligible to receive the remaining assets of the company after distribution of all preferential amounts in proportion to their shareholding.

10.4 1,92,532 Equity Shares of the company are held by its Holding Company, Gamco Ltd.

10.5 No shares have been reserved for issue under options and contracts / commitments for the sale of shares / disinvestment as at the balance sheet date.

10.6 No convertible securities has been issued by the Company during the year.

10.7 Particulars of shareholders holding more than 5% shares of fully paid up equity shares

Name of the Shareholder	As at 31 March 2026		As at 31 March 2025	
	Number	% of total shares in the class	Number	% of total shares in the class
Uma Hada	-	-	40,655	20.33%
Amrish Kumar Hada	-	-	35,755	17.88%
Sakuntala Hada	-	-	26,682	13.34%
Shri Suresh Kumar Hada	-	-	21,207	10.60%
Anant Vikram Hada	-	-	20,000	10.00%
Suchanda Hada	-	-	20,000	10.00%
Ruchi Hada	-	-	15,450	7.73%
Gamco Ltd	1,92,532	96.27%	-	-

10.8 Disclosure of share holdings of Promoters as at the end of the Period :

Name of the Promoter/Promoter Group	As at 31 March 2026			As at 31 March 2025		
	Number	% of total shares in the class	% change during the Period	Number	% of total shares in the class	% change during the Period
Uma Hada	-	-	(20.33)	40,655	20.33	20.33
Amrish Kumar Hada	-	-	(17.88)	35,755	17.88	10.43
Sakuntala Devi Hada	-	-	(13.34)	26,682	13.34	-
Shri Suresh Kumar Hada	-	-	(10.60)	21,207	10.60	10.33
Anant Vikram Hada	-	-	(10.00)	20,000	10.00	5.00
Suchanda Hada	-	-	(10.00)	20,000	10.00	10.00
Ruchi Hada	-	-	(7.73)	15,450	7.73	2.45
Payal Hada	-	-	(5.00)	10,000	5.00	5.00
Harsh Vardhan Hada	-	-	(5.00)	10,000	5.00	-
Rajeev Goenka	1,684	0.84	0.84	-	-	-
Girdharilal Goenka (HUF)	1,093	0.55	0.55	-	-	-
Raj Goenka	4,440	2.22	2.22	-	-	-
Gamco Ltd	1,92,532	96.27	96.27	-	-	-

11 Other Equity

Components	Note	As at 31 March 2026	As at 31 March 2025
Retained Earnings	a	(77,311.40)	5,077.54
	Total	(77,311.40)	5,077.54

Notes to the Standalone Financial Statements for the year ended 31 March 2026

(₹ in Hundred)

Particulars	As at 31 March 2026	As at 31 March 2025
a) Retained earnings		
Balance at the Beginning of the period		9,114.00
Profit/(Loss) for the period	5,077.54 (82,388.94)	(4,036.46)
Balance at the end of the period		
Total	(77,311.40)	5,077.54

The description of the nature and purpose of each reserve within equity is as follows:

(a) **Retained earnings:** Retained earnings are the profits/(loss) that the Company has earned till date, less any transfers to general reserve, dividends or other distributions paid to shareholders.

12 Borrowings

Particulars

Non-Current
Unsecured Loan
Loans from Body Corporates

As at 31 March 2026	As at 31 March 2025
87,000.00	6,000.00
Total	87,000.00

12.1 Repayment Terms and the applicable rate of interest on the above loan during the year:

- a) Unsecured Loans are repayable after 3 years.
b) Rate of Interest on unsecured Loan is Nil - 12% p.a. as on March 31, 2026.

13 Other Current Liabilities

Statutory Dues
Expenses Payable

As at 31 March 2026	As at 31 March 2025
498.00 2,303.60	7.00 413.00
Total	2,801.60

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Notes to the Standalone Financial Statements for the year ended 31 March 2026

14 Revenue from Operations

Particulars	(₹ in Hundred)	
	Year ended 31 March 2026	Year ended 31 March 2025
Rental & Maintenance Income	3,276.00	3,384.00
Total	3,276.00	3,384.00

15 Other income

	(₹ in Hundred)	
	Year ended 31 March 2026	Year ended 31 March 2025
Interest income	54.83	328.00
Other non-operating income		
- Service Charges	2,466.00	15,246.00
- Sundry Balance Written Back	-	13.00
Total	2,520.83	15,587.00
Interest income comprises interest from:		
a) Deposits with banks (Measured at amortised cost)	10.90	325.00
b) Other financial assets (Measured at amortised cost)	43.93	-
c) Income Tax Refund	-	3.00
Total	54.83	328.00

16 Changes in Inventories of Stock in Trade

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
Inventories at the beginning of the period	24.07	17.07
Inventories at the end of the period	-	24.07
Total	24.07	(7.00)

17 Employee Benefits Expenses

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
Salary & Bonus	450.00	1,390.00
Staff Welfare Expenses	2,000.00	678.00
Total	2,450.00	2,068.00

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Notes to the Standalone Financial Statements for the year ended 31 March 2026

18 Finance Cost

Particulars	(₹ in Hundred)	
	Year ended 31 March 2026	Year ended 31 March 2025
Interest on Borrowings	9,152.21	-
Total	9,152.21	-

19 Other Expenses

Particulars	Year ended 31 March 2026	Year ended 31 March 2025
Advertisement Expenses	-	146.00
Bank Charges	3.54	9.00
CSE annual Fees	-	472.00
Delisting Fees	-	472.00
Director Sitting Fees	70.00	60.00
Electricity Charges	1,821.70	-
Filing Fee	165.00	185.00
Late fee on TDS	-	98.00
Legal & Professional Charges	812.90	5,422.00
Maintenance Charges	2,291.99	5,285.00
NSDL Charges	312.70	146.00
Other Expense	225.32	751.00
Printing & Stationery	-	18.00
Rates & Taxes	65,596.57	2,261.00
Registrar Fees	25.57	-
Rent and Establishment charges	554.47	950.00
Repair and Maintenance:	148.39	429.00
Security Charges	4,111.32	-
Auditors' Remuneration	175.00	500.00
	76,314.46	17,204.00

19.1 Details of Auditors' Remuneration is as below:

- Statutory Audit fees

	175.00	500.00
Total	175.00	500.00

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Notes to the Standalone Financial Statements for the year ended 31 March 2026

20 Earnings Per Share

Particulars	(₹ in Hundred)	
	Year ended 31 March 2026	Year ended 31 March 2025
Earnings per share has been computed as under:		
(a) Profit for the year	(82,388.94)	(4,036.46)
(b) Weighted average number of Ordinary shares outstanding for the purpose of basic/diluted earnings per share (Face Value ₹ 10 per share)	2,00,000	2,00,000
(c) Earnings per share		
- Basic [(a)/(b)] (in Rs.)	(41.19)	(2.02)
- Diluted [(a)/(b)] (in Rs.)	(41.19)	(2.02)

Notes to the Standalone Financial Statements for the year ended 31 March 2026

21 Related Party Disclosures

Holding Company
Gamco Ltd

Key Managerial Personnel (KMP)

Rashi Goenka	Director	(Appointed w.e.f. 17/10/2025)
Raj Goenka	Director	(Appointed w.e.f. 24/09/2025)
Rhythm Arora	Director	(Appointed w.e.f. 24/09/2025)
Ruchi abhishek Gandhi	Director	(Resigned w.e.f 01-09-2025)
Uma Hada	Director	(Resigned w.e.f 24-09-2025)
Sanjay Hada	Director	(Resigned w.e.f 17-10-2025)
Harsh Vardhan Hada	Director	(Resigned w.e.f 17-10-2025)
Suresh Kumar Hada	Director	(Resigned w.e.f 17-10-2025)
Amrsh Kumar Hada	Director	(Resigned w.e.f 17-10-2025)

Relatives of Key Managerial Personnel

Enterprises over which Key Managerial Perosnnel are able to exercise significant influence
 Complify Trade Pvt Ltd

The following transactions were carried out with related parties in the ordinary course of business:

Nature of transactions	Name of Related Party	(₹ in Hundred)			
		Transaction for the year		Balances As At	
		31-03-2026	31-03-2025	31-03-2026	31-03-2025
		Amount	Amount	Amount	Amount
Rental & Maintenance Income	Indravati Hada	-	7,152.00	-	-
	Uma Hada	1,492.10	3,288.00	-	-
	Suresh Kumar Hada	936.00	1,872.00	-	-
	Amrsh Kumar Hada	1,814.40	1,986.00	-	-
	Harsh Vardhan Hada	1,384.90	2,457.00	-	-
	A V Hada	60.00	120.00	-	-
	Sanjay Hada	60.00	120.00	-	-
	Ruchi Abhishek Gandhi	60.00	120.00	-	-
Service Charges	Indravati Hada	-	1,152.00	-	-
	Uma Hada	576.00	1,152.00	-	-
	Suresh Kumar Hada	432.00	864.00	-	-
	Amrsh Kumar Hada	1,008.00	2,016.00	-	-
	Harsh Vardhan Hada	360.00	720.00	-	-
	A V Hada	30.00	60.00	-	-
	Sanjay Hada	30.00	60.00	-	-
	Ruchi Abhishek Gandhi	30.00	60.00	-	-
Loan Taken	Raj Goenka	500.00	-	-	-
	Complify Trade Pvt Ltd	11,000.00	-	11,000.00	-
	Gamco Ltd	76,000.00	-	76,000.00	-
Loan Taken, Refunded Back	Raj Goenka	500.00	-	-	-
Interest On Unsecured Loans	Gamco Ltd	9,152.21	-	-	-

22 Segment Reporting

a) Based on guiding principles in Ind AS 108 - "Segment Reporting," the primary business segment of the Company is "Real estate ". As the Company operates in a single primary business segment, disclosure requirements are not applicable. The Company caters to the domestic market and accordingly there is no reportable geographical segment.

The Board of Directors ("the Board") of the Company review the performance of the Company at the enterprise level. The Board relies primarily on the results at the enterprise level for assessing performance and making decisions about resource allocation and hence, management believes that there are no reportable segments.

23 Contingent Liabilities and Commitments

i) Contingent Liabilities

a) Demands/Claims by various government authorities and others
 not acknowledged as debts by the Company

As at 31 March 2026	As at 31 March 2025
-	-
-	-

ii) Commitments

a) Capital Commitments
 Estimated value of contracts remaining to be executed on capital account

As at 31 March 2026	As at 31 March 2025
-	-
-	-

Notes to the Standalone Financial Statements for the year ended 31 March 2026

24 Fair Value Measurement

24.1 Fair Value Measurement

The fair values of the financial assets and liabilities are included at the amount at which the instrument could be exchanged in a current transaction between willing parties, other than in forced or liquidation sale.

The Company has established the following fair value hierarchy that categories the value into 3 levels. The inputs to valuation techniques used to measure fair value of financial instruments are:

Level 1: The hierarchy uses quoted (adjusted) prices in active markets for identical assets or liabilities.

Level 2: The fair value of financial instruments that are not traded in an active market (for example traded bonds, over the counter derivatives) is determined using valuation techniques which maximise the use of observable market data and rely as little as possible on company specific estimates. If all significant inputs required to fair value an instrument are observable, the instrument is included in Level 2.

Level 3: If one or more of the significant inputs is not based on observable market data, the instrument is included in Level 3.

The management assessed that trade receivables, cash and cash equivalent, trade payable and other financial assets and liabilities approximate their carrying amounts largely due to the short term maturities of these instruments.

24.2 Financial Instruments by category

The following table shows fair values of financial assets and liabilities, including their levels in financial hierarchy, together with the carrying amounts

As at March 31, 2026					
(₹ in Hundred)					
Current/ Non Current	Fair Value through Profit or Loss	Fair Value through OCI	Amortised Cost	Total Carrying Value	Total Fair Value
Financial Assets					
(i) Trade Receivables	-	-	-	-	-
(ii) Cash and cash equivalents	-	-	8,507.69	8,507.69	-
Total	-	-	8,507.69	8,507.69	-
Financial Liabilities					
(i) Borrowings	-	-	87,000.00	87,000.00	-
Total	-	-	87,000.00	87,000.00	-

As at March 31, 2025					
Current/ Non Current	Fair Value through Profit or Loss	Fair Value through OCI	Amortised Cost	Total Carrying Value	Total Fair Value
Financial Assets					
(i) Trade Receivables	-	-	332.00	332.00	-
(ii) Cash and cash equivalents	-	-	7,590.00	7,590.00	-
Total	-	-	7,922.00	7,922.00	-
Financial Liabilities					
(i) Borrowings	-	-	6,000.00	6,000.00	-
Total	-	-	6,000.00	6,000.00	-

Note:

The management assessed that the fair value of cash and cash equivalents and other financial liabilities approximate the carrying amount largely due to short-term maturity of these instruments. The fair value of the financial assets and liabilities is included at the amount at which the instrument could be exchanged in a current transaction between willing parties.

25 Financial Risk Management

The Company has exposure to the following risks arising from financial instruments:

- (i) Credit risk
- (ii) Liquidity risk
- (iii) Market risk

Risk management framework

The Company's principal financial liabilities comprises of trade and other payables. The main purpose of these financial liabilities is to finance the Company's operations. The Company's principal financial assets include cash & cash equivalents.

The Company's activities expose it to a variety of financial risks, including market risk, credit risk and liquidity risk. The Company's primary risk management focus is to minimise potential adverse effects of market risk on its financial performance.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

This note presents information about the Company's exposure to each of the above risks, the Company's objectives, policies and processes for measuring and managing risk.

(i) Credit Risk

Credit risk is the risk of financial loss of the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's receivables from customers. Credit arises when a customer or counterparty does not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily trade receivables) and from its financing/investing activities, including deposits with bank. The Company has no significant concentration of credit risk with any counterparty. The carrying amount of financial assets represent the maximum credit risk exposure.

(ii) Liquidity Risk

Liquidity risk is defined as the risk that the Company will not be able to settle or meet its obligations on time or at reasonable price. Prudent liquidity risk management implies maintaining sufficient cash and marketable securities and the availability of funding through an adequate amount of credit facilities to meet obligations when due. The Company's finance team is responsible for liquidity, funding as well as settlement management. In addition, Processes and policies related to such risks are overseen by senior management. Management monitors the Company's liquidity position through rolling forecasts on the basis of expected cash flows.

Exposure to liquidity risk

The table below provides details regarding the remaining contractual maturities of financial liabilities and investments at the reporting date based on contractual undiscounted payments.

Particulars	Carrying amount	Payable within				(₹ in Hundred)
		1 year	1-3 years	3-5 years	Beyond 5 years	Total
As at 31 March 2026						
Borrowings	87,000.00	-	-	87,000.00	-	87,000.00
Other Financial Liabilities	-	-	-	-	-	-
	87,000.00	-	-	87,000.00	-	87,000.00
As at 31 March 2025						
Borrowings	6,000.00	6,000.00	-	-	-	6,000.00
Other Financial Liabilities	-	-	-	-	-	-
	6,000.00	6,000.00	-	-	-	6,000.00

(iii) Market Risk

Market risk is the risk of loss of future earnings, fair value or future cash flows that may result from a change in the price of a financial instrument. The value of a financial instrument may change as a result of changes in the interest rates and other market changes that effect market risk sensitive instruments. Market risk is attributable to all market risk sensitive financial instruments including investments, receivables, payables and borrowings.

(a) Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company exposure to the risk of changes in market interest rates related primarily to the Company's short term borrowing with floating interest rates. The Company constantly monitors the credit markets and rebalances its financing strategies to achieve an optimal maturity profile and financing cost.

Exposure to Interest Rate Risk

The interest rate profile of the Company's interest bearing financial instruments at the end of the reporting period are as follows:

Particulars	As at 31 March 2026	As at 31 March 2025
Fixed Rate Instruments		
Financial assets	-	-
Financial liabilities	87,000.00	6,000.00
	87,000.00	6,000.00
Variable Rate Instruments		
Financial assets	-	-
Financial liabilities	-	-
	-	-

Sensitivity Analysis

Fixed rate instruments that are carried at amortised cost are not subject to interest rate risk for the purpose of sensitive analysis.

Cash Flow sensitivity analysis for variable rate instruments

Since the company is not having any variable rate debt financial instruments, there will be no effect of change in the market rate of interest on the profitability and the cash flows of the Company. Hence the table given below is not applicable.

Particulars		Profit or loss	
		Strengthening	Weakening
31 March 2026			
Variable rate instruments		-	-
Cash flow sensitivity (net)		-	-
31 March 2025			
Variable rate instruments		-	-
Cash flow sensitivity (net)		-	-

UMA PROPERTIES & TRADERS LIMITED
20, RAJA SANTOSH ROAD, ALIPORE, KOLKATA- 700027
CIN : U51909WB1980PLC032591

Notes to the Standalone Financial Statements for the year ended 31 March 2026

26 Capital Management

The Company's management objective are :

The Company monitors capital on the basis of carrying amount of equity including retained earnings as presented on the face of Balance Sheet. The Company manages the capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of the underlying assets.

Particulars		(₹ in Hundred)	
		As at 31 March 2026	As at 31 March 2025
Total debt (Bank and other borrowings)	A	87,000.00	6,000.00
Less: Cash & Cash Equivalents		(8,507.69)	(7,590.00)
Net Debt		78,492.31	(1,590.00)
Equity	B	(57,311.40)	25,077.54
Liquid investments including bank deposits	C	-	-
Debt to Equity (A / B)		N. A.	N. A.
Debt to Equity (net) [(A-C) / B]		N. A.	N. A.

27 Corporate Social Responsibility

The company is not required to spent any amount towards CSR Activities as per the provisions of Companies Act, 2013.

28 Financial Performance Ratios :

Performance Ratios		Numerator	Denominator	March 31, 2026	March 31, 2025	Variance %	Note No.
Net Profit Ratio (in %)	Profit after tax	Revenue from operations		-14.21%	-0.21%	-14.00%	
Net Capital Turnover Ratio (in times)	Revenue from operations	Average working capital		0.46	0.44	4.93%	
Return on Capital Employed (in %)	Profit before interest and tax	Closing capital employed		-246.67%	-1.91%	-244.76%	1
Return on Equity Ratio (in %)	Profit after tax	Average Shareholder's Equity		N.A.	32.00%	-	
Debt Service Coverage Ratio (in times)	Profit before interest , tax and depreciation and amortisation	Debt service = Interest & Lease Payments + Principal Repayments		N.A.	N.A.	N.A.	
Return on Investment (in %)	Dividend + Profit on Sale + Changes in Fair value	Average Investment		N.A.	N.A.	N.A.	

B Leverage Ratios							
Debt - Equity Ratio (in times)	Total borrowings	Equity		N.A.	0.24	N.A.	

C Liquidity Ratios							
Current Ratio (in times)	Current assets	Current liabilities		0.03	0.19	-82.82%	2

D Activity Ratios							
Inventory Turnover Ratio (in times)	Cost of good sold	Average inventory		2.01	37.09	-94.59%	3
Trade Receivables Turnover Ratio (in times)	Revenue from operations	Average trade receivables		Nil	Nil	Nil	
Trade Payables Turnover Ratio (in times)	Net Credit Purchases	Average trade payables		Nil	Nil	Nil	

Note : Explanation for change in ratio by more than 25%

- 1) Return on capital employed has decreased due to loss incurred by the company during the year. Loss incurred is due to payment of outstanding corporation tax of property for earlier years and current year.
- 2) Current ratio has decreased due to increase in current liabilities during the year.
- 3) Inventory turnover has reduced due to inventory becoming nil at the end of the year.

29 Other Statutory Information

- (i) The Company do not have any Benami property, where any proceeding has been initiated or pending against the Company for holding any Benami property.
- (ii) The company do not have any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of the Companies Act, 1956.
- (iii) The Company do not have charges or satisfaction which is yet to be registered with ROC beyond the statutory period.
- (iv) The Company have not traded or invested in Crypto currency or Virtual Currency during the period.

Notes to the Standalone Financial Statements for the year ended 31 March 2026

- (v) The Company have not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding that the Intermediary shall:
- (a) 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
- (b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries
- (vi) The Company have not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall:
- (a) 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)
- (b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.
- (vii) The Company has not been declared as Wilful defaulter by any Banks, Financial institution or Other lenders.
- (viii) The Company does not have any transaction which is not recorded in the books of accounts but has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).
- (ix) The Company has complied with the number of layers prescribed under clause (87) of section 2 of the Companies Act, 2013 read with Companies (Restriction on number of Layers) Rules, 2017.

30 Previous year's figures have been regrouped/reclassified wherever necessary to correspond with the current year's classification/disclosure.

The accompanying notes form an integral part of the Standalone Financial Statements

As per our report of even date attached

For **PAWAN GUPTA & CO.**
Chartered Accountants
Firm Regn. No.318115E

(**CA. P. K. Gupta**)
Proprietor
Membership No.053799
UDIN : 26053799NAVHWX7976

Kolkata
May 20, 2026.



For and on behalf of the Board
Uma Properties & Traders Limited

Raj Goenka

Raj Goenka
Director
DIN - 00613737

Rashi Goenka

Rashi Goenka
Director
DIN - 08396804