NOTICE

NOTICE is hereby given that the 02nd Annual General Meeting ("AGM") of the members of **Finreliable Digitech Private Limited** will be held at 05:00 PM. **on Tuesday, the 30th September, 2025** to seek the consent of the shareholders of the Company ("Members"), on the agenda herein below pursuant to the applicable provisions of the Companies Act 2013 and rules made thereunder at the Registered Office of the Company at Unit No.402, Tower B4, 4th Floor, Spaze I-Tech Park, Sector-49, Sohna Road, Gurugram-122018, Haryana

ORDINARY BUSINESS

1. **To receive, consider and adopt the Standalone Audited Financial Statements for the Financial Year ended on 31st March, 2025 and report of the Board of Directors and Auditors thereon of the Company.**

To consider and if thought fit, to pass, with or without modifications(s) the following resolution as an **Ordinary Resolution**:

"**RESOLVED THAT** the Standalone Audited Financial Statements for the financial year ended on March 31, 2025 and Report of the Board of Directors and Auditors of the Company for the financial year ended on March 31, 2025 laid before this meeting, be and is hereby considered and adopted."

2. **To Regularize the appointment of Mr. Gagan Jain (DIN: 07773926) as a non-executive director of company.**

To consider and if thought fit, to pass, with or without modifications(s) the following resolution as an **Ordinary Resolution: -**

"**RESOLVED THAT** Pursuant to the provisions of Section 152 of the Companies Act, 2013 ("Act") read with Companies (Appointment and Qualification of Directors) Rules, 2014 or any other applicable act/ rules/ regulations including any statutory modification or re-enactment(s) thereof, for the time being in force and Board resolution dated 22nd May 2025 wherein he was appointed as an Additional Non-Executive Director pursuant to Section 161 of Companies Act, 2013, the approval of members be and is hereby accorded for the regularization of **Mr. Gagan Jain (DIN: 07773926)** as a Non-Executive Director of the Company from the date of passing of this resolution.

"**RESOLVED FURTHER THAT** any Director of the Company be and is hereby authorized to file DIR-12 or any other necessary e-Forms with the Ministry of Corporate Affairs or any other regulated authority and to do all such acts and take necessary steps as may be necessary, proper and expedient in order to give effect to the above resolution."

3. **To Regularize the appointment of Ms. Ritu Goyal (DIN: 10052201) as a non-executive director of company.**

To consider and if thought fit, to pass, with or without modifications(s) the following resolution as an **Ordinary Resolution: -**

"**RESOLVED THAT** Pursuant to the provisions of Section 152 of the Companies Act, 2013 ("Act") read with Companies (Appointment and Qualification of Directors) Rules, 2014 or any other applicable act/ rules/ regulations including any statutory modification or re-enactment(s) thereof, for the time being in force and Board resolution dated 22nd May 2025 wherein she was appointed as an Additional Non-Executive Director pursuant to Section 161 of Companies Act, 2013, the approval of members be and is hereby accorded for the regularization of **Ms. Ritu Goyal (DIN: 10052201)** as a Non-Executive Director of the Company from the date of passing of this resolution.

"**RESOLVED FURTHER THAT** any Director of the Company be and is hereby authorized to file DIR-12 or any other necessary e-Forms with the Ministry of Corporate Affairs or any other regulated authority and to do all such acts and take necessary steps as may be necessary, proper and expedient in order to give effect to the above resolution."

SPECIAL BUSINESS

4. Alteration of Object Clause of Memorandum of Association of Company

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

"**RESOLVED THAT** pursuant to the provisions of Section 13, 15 and all other applicable provisions, if any, of the Companies Act, 2013 and the rules framed there under (including any statutory modification, re-enactment for the time being in force, notification, orders and circulars as may be issued from time to time) (the "**Act**"), the provisions of Memorandum and Articles of Association of the Company and vide approval of Board of Directors, the consent of members by way of special resolution be and is hereby accorded:-

i. for the modification of sub clause (12) and addition of sub clauses from (13) to (25) in the **clause III(B) of the Memorandum of Association of the Company as** depicted below: -

12. To apply for and obtain any order under any Act or Legislature, charter, privilege concession, license or authorization of any Government, State or other Authority for enabling the Company to carry on any of its main objects into effect or for extending any of the powers of the Company or for effecting and modification of the constitution of the Company or for any other such purpose which may seem expedient and to oppose any proceeding or applications which may seem expedient or calculated directly or indirectly to prejudice the interest of the Company.

13. To procure the Company to be registered or recognized in or under the laws of any place outside India and to do all act necessary for carrying on in any foreign country for the business or profession of the Company.

14. To undertake and execute any trusts, the undertaking of which may seem to the Company desirable, either gratuitously or otherwise.

15. To establish, or promote or concur in establishing or promote any company for the purpose of acquiring all or any of the properties, rights and liabilities of the Company.

16. To sell, mortgage, exchange, grant licenses and other rights improve, manage, develop and dispose of undertakings, properties, assets and effects of the company or any part thereof for such consideration as may be expedient and in particular for any shares, stocks, debentures or other securities of any other such company having main objects altogether or in part similar to those of the Company.

17. To employ agents or experts to investigate and examine into the condition, prospects, value, character and circumstances of any business concerns and undertakings and generally of any assets, properties or rights which the Company propose to acquire.

18. To create any reserve fund, sinking fund, or any other such special funds whether for depreciation, repairing, improving, research, extending or maintaining any of the properties of the Company or for any other such purpose conducive to the interest of the Company.

19. To establish and maintain or procure the establishment and maintenance of any contributory or non-contributory pension or superannuation, provident or gratuity funds for the benefit of and give or procure the giving of the gratuities, pensions, allowances, bonuses or emoluments of any persons who are or were at any time in the employment or service of the company or any company *which is a subsidiary of the Company or is allied to or associated with the Company or with any such subsidiary company or who are or were at any time Directors or officers of the Company or any other company as aforesaid and the wives, widows, families and dependants of any such persons and also to establish and subsidies and subscribe to any institutions, associations, club or funds calculated to be for the benefit of or advance aforesaid and make payments to or towards the any such persons as aforesaid and to do any of the matters aforesaid, either alone or in conjunction with any such other company as aforesaid.*

20. To establish, for any of the main objects of the Company, branches or to establish any firm or firms at places in or outside India as the Company may deem expedient.

21. To pay for any property or rights acquired by or for any services rendered to the Company and in particular to remunerate any person, firm or company introducing business to the Company either in cash or fully or partly-paid up shares with or without preferred or deferred rights in respect of dividend or repayment of capital or otherwise or by any securities which the Company has power to issue or by the grant of any rights or options or partly in one mode and partly in another and generally on such terms as the Company may determine.

22. To pay out of the funds of the Company all costs, charges and expenses of and incidental to the formation and registration of the Company and any company promoted by the Company and also all costs, charges, duties, impositions and expenses of and expenses of and incidental to the acquisition by the Company of any property or assets.

23. To send out to foreign countries, its directors, employees or any other person or persons for investigation possibilities of main business or trade procuring and buying any machinery or establishing trade and business connections or for promoting the interests of the Company and to pay all expenses incurred in this connection.

24. To agree to refer to arbitration any dispute, present or future between the Company and any other company, firm, individual or any other body and to submit the same to arbitration in India or abroad either in accordance with Indian or any foreign system of law.

25. To appoint agents, sub-agents, dealers, managers canvassers, sales representatives or salesmen for transacting all or any kind of the main business of which this Company is authorized to carry on and to constitute agencies of the Company in India or in any other.

"RESOLVED FURTHER THAT any Director of the Company, be and is hereby authorized to: (i) sign and file all the necessary forms and other necessary documents as may be required with the statutory authorities including, the Registrar of Companies; (ii) do all such acts and deeds that may be required for the purpose of giving effect the above said resolution; and (iii) authorize such person or persons to give effect to the above resolutions and to liaise with concerned authorities with regard to the same."

By the order of Board of Directors

FINRELIABLE DIGITECH PVT LTD
DIRECTOR

Ritu Goyal
Additional Director
DIN: 10052201

Place: Gurugram
Date: 02/09/2024

EXPLANATORY STATEMENT
(Pursuant to Section 102 of Companies Act, 2013)

ITEM NO.4

The Board of Directors analyzed the market demand and scope of business growth opportunities in supply chain management. Hence the Board needs to make necessary alterations in the object clause of Memorandum of Association of the Company.

As per the provisions of the Companies Act, 2013 and the Articles of Association of the Company, any alteration in Memorandum of Association shall require the approval of the members by way of Special resolution.

A copy of the proposed MOA of the Company would be available for inspection for the Members at the Registered Office/Corporate Office of the Company during the office hours on any working day, except Saturdays, Sundays and public holidays, between 10.00 a.m. to 06.00 p.m. till the date of AGM.

The aforesaid documents are also available for inspection at the meeting.

Interest of Directors and KMP: None of the Directors/Key Managerial Personnel of the Company/their relatives are, in any way, concerned or interested, financially or otherwise, in the resolution set out at Item No 4 except to the extent of their shareholding in the Company.

By the Order of Board of Directors

UNREALABLE BIOTECH PVT LTD
DIRECTOR

Ritu Goyal
Additional Director
DIN: 10052201

Place: Gurugram
Date: 02/09/2024

NOTES:

1. **A MEMBER ENTITLED TO ATTEND AND VOTE IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON HIS/HER BEHALF, AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY.** The instrument of proxy in order to be effective, should be deposited at the Corporate Office of the Company duly completed and signed not later than forty-eight hours before the commencement of the meeting. A Proxy form is attached herewith. Proxies submitted on behalf of the limited companies etc. must be supported by an appropriate resolution as applicable.

2. A Person can act as a proxy on behalf of members not exceeding fifty and holding in the aggregate not more than ten percent of the total share capital of the Company carrying voting rights. A member holding more than 10% of the total share capital of the company carrying voting rights may appoint a single person as proxy and such person shall not act as a proxy for any other member.

3. Corporate members intending to send their authorized representatives to attend the meeting are require to send a certified copy of the Board Resolution authorizing their representative to attend and vote on their behalf at the meeting.

4. The relevant explanatory statement pursuant to Section 102 of the Companies Act, 2013 read with relevant rules setting out the material facts and reasons for the proposed resolution concerning the item of the special business to be transacted at the AGM is annexed hereto and forms part of this Notice.

5. Shareholders desiring any information as regards to the accounts are requested to write to the company at an early date so as to enable the management to keep the information ready at the meeting.

6. Members are requested to bring their Copy of the Notice at the Meeting.

MGT-11
Proxy Form

(Pursuant to Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management & Administration) Rules, 2014)

Name of the member(s):
Registered Address:
Email id.:
Folio No./Client Id.:
DP Id.:

I/We, being the member(s) of __________shares of above named Company, hereby appoint

1.

Name:
Address:
Email id.:
Signature:

Or failing him/her

2.

Name:
Address:
Email id.:
Signature:

Or failing him/her

3.

Name:
Address:
Email id.:

Signature:

As my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the Tuesday, the 30th day of September, 2025 at 05:00 P.M. at the Registered office of the Company situated at Unit No.402, Tower B-4, 4th Floor, Spaze I-Tech Park, Sector-49, Sohna Road, Gurugram-122018, Haryana and any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No.:	**Description**	**For***	**Against***
ORDINARY BUSINESS			
1	To receive, consider and adopt the Standalone Audited Financial Statements for the Financial Year ended on 31st March, 2025 and Report of Board of Directors and Auditors Report thereon.		
2	To regularize the appointment of Mr. Gagan Jain (DIN: 07773926) as a non-executive director of the company.		
3	To regularize the appointment of Ms. Ritu Goyal (DIN: 10052201) as a non-executive director of the company.		
4	Alteration of Object Clause of Memorandum of Association of Company.		

Signed this ______day of __________2025

Signature of Shareholder(s)

Affix INR 1 Revenue Stamp

Signature of Proxy Holder(s)

Notes:

Please put a cross (x) in the box in the appropriate column against the respective resolutions. If you leave the 'For' and 'Against' column blank against any or all the resolutions, your proxy will be entitled to vote in the manner as he/she thinks appropriate.

A proxy need not be a member of the Company. Pursuant to section 105 of the Companies Act, 2013, a person can act as a proxy on behalf of not more than 50 members and holding in aggregate not more than 10% of the total share capital of the Company. Members holding more than 10% of total share capital of the Company may appoint a single person as proxy, who shall not act as proxy for any other member.

This form of proxy, to be effective should be deposited at the registered office of the Company as per details given herein above, not later than 48 hours before the commencement of the aforesaid meeting.

ATTENDENCE SLIP

Folio No. /Client ID: **No. of Shares held:**

I/We hereby record my/our presence at the 02nd Annual General Meeting of the Company will be held on Tuesday, the 30th day of September, 2025 at 05:00 P.M. at the Registered office of the Company situated at Unit No.402, Tower B-4, 4th Floor, Spaze I-Tech Park, Sector-49, Sohna Road, Gurugram-122018, Haryana or at any adjournment thereof.

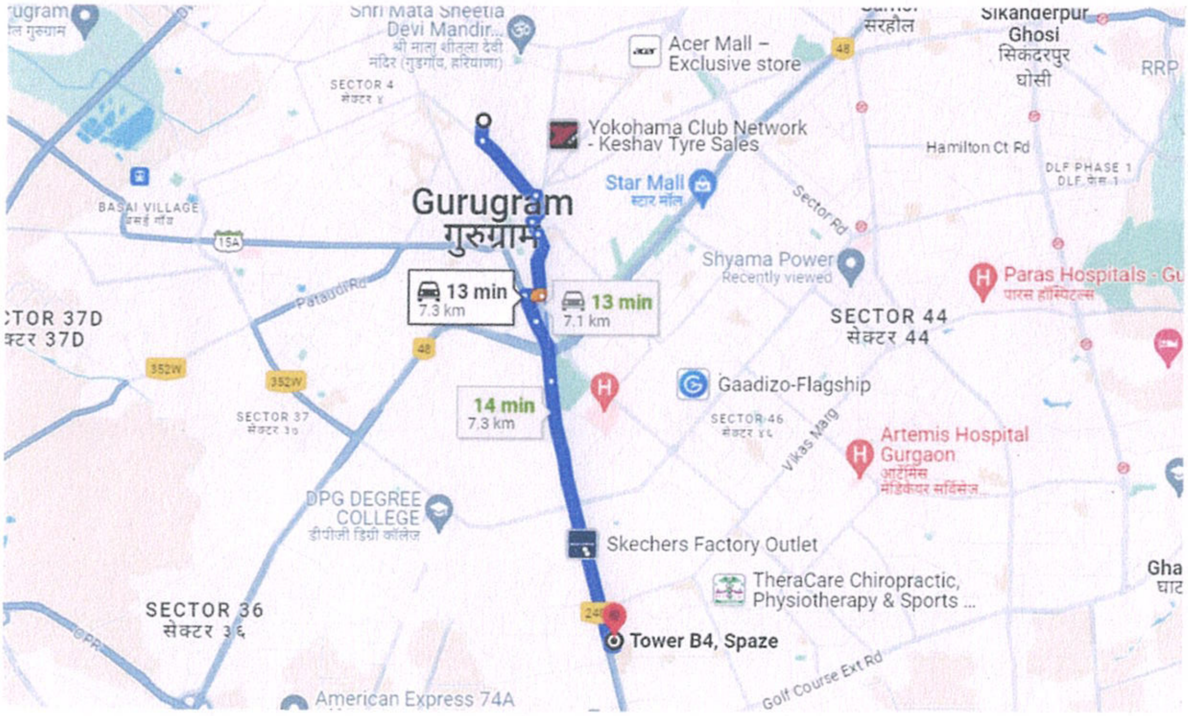
Name of Shareholder (In Block Letters):

Name of Proxy:

(To be filled only when shareholder is appointing Proxy)

(Signature of the Shareholder/Proxy)

ROUTE MAP FOR THE REGISTERED OFFICE OF FINRELIABLE DIGITECH PRIVATE LIMITED REGARDING THE 02nd ANNUAL GENERAL MEETING OF THE COMPANY AT UNIT NO.402, TOWER-B4, 4TH FLOOR, SPAZE I-TECH PARK, SECTOR-49, SOHNA ROAD, GURUGRAM-122018, HARYANA AT 05:00 PM



FINRELIABLE DIGITECH PVT LTD
DIRECTOR

DIRECTORS' REPORT

TO THE MEMBERS,

The Directors are pleased to present herewith the Second (02nd) Directors Report of Finreliable Digitech Private Limited ("the company) along with the Audited Financial Statements for the Financial Year ("FY") 2024-2025.

1. FINANCIAL HIGHLIGHTS

(INR in Lakhs)

PARTICULARS	2024-2025	2023-2024
Revenue from Operations	74.32	-
Other Income	-	-
Total Income	**74.32**	**-**
Less: Expenses	(103.16)	(1.14)
Less: Depreciation and Amortization Expense	(10.19)	-
Earnings Before Interest, Tax, Exceptional items but after Depreciation and Amortization	**(39.03)**	**(1.14)**
Exceptional Items	-	-
Profit Before Tax (PBT)	**(39.03)**	**(1.14)**
Current Tax	-	-
Earlier Years	-	-
Deferred tax	-	-
Profit after tax (PAT)	**(39.03)**	**(1.14)**

2. FINANCIAL PERFORMANCE AND STATE OF COMPANY'S AFFAIRS

During the Financial Year 2024-2025, the Revenue from operations was INR 74.32 (in Lakhs) and the Earning before tax, interest, tax, exceptional items but after depreciation and amortization of the company was INR (39.03) (in Lakhs) during the year under review.

3. DIVIDEND

In order to conserve the resources for future requirements & plans for future expansion, the Board has not granted any dividend as the company has incurred a loss of INR 39.03 (in Lakhs).

4. RESERVES

During the Financial Year 2024-25, the Company has incurred a loss of INR 39.03 (in Lakhs) and hence, the amount has been transferred to Reserves.

5. PUBLIC DEPOSIT

During the year under review, the Company has not accepted or renewed any deposit from the public falling within the ambit of section 73 of the Companies Act, 2013 and the Companies (Acceptance of Deposits) Rules, 2014.

6. SHARE CAPITAL

During the year under review, the Authorized Share Capital of the Company was INR 10,00,000 (Rupees Ten Lakhs Only) divided into 1,00,000 (One Lakh) Equity shares of INR 10/-

Issued, Subscribed and Paid-up Capital:

The Company's Equity share Capital positions as on March 31, 2024 is as follows:

Class	Authorised Share Capital			Issued, Subscribed, & Paid-up share capital		
	No. of shares	Face value	Amount (in Rs.)	No. of shares	Face value	Amount (in Rs.
Equity	1,00,000	10	10,00,000	2,000	10	20,000

7. EQUITY INFUSION

During the Financial Year 2024-25 there has been no equity infusion in the Company.

8. LISTING

As the company is a Private Limited Company, the Shares are not listed on any Stock Exchanges.

9. DIRECTORS AND KEY MANAGERIAL PERSONNEL

During the year under review, there has been no change in the Directors and Key Managerial Personnel of the Company. However, in the Annual General Meeting of the company held on 30th September 2024, Mr. Sajal Arora has been regularized as a Director of the Company.

10. DISCLOSURE OF RELATIONSHIPS BETWEEN DIRECTORS INTERSE

Name of the Director	Relationship with other Director
Mr. Kumar Vishal	None
Mr. Sajal Arora	None

11. RETIREMENT BY ROTATION

In terms of section 152 of the Companies act, 2013, the company is a Private Limited Company and therefore the provisions Section 152 regarding the retirement of Directors by rotation is not applicable to the Company.

12. MATERIAL CHANGES AND COMMITMENTS, IF ANY, AFFECTING THE FINANCIAL POSITION OF THE COMPANY WHICH HAVE OCCURRED BETWEEN THE END OF THE FINANCIAL YEAR OF THE COMPANY TO WHICH THE FINANCIAL STATEMENTS RELATE AND THE DATE OF THE REPORT

There are no material changes and commitments affecting the financial position of the Company occurred between the ends of the financial year to which these financial statements relate on the date of this report.

13. SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS OR TRIBUNALS IMPACTING THE GOING CONCERN STATUS AND COMPANY'S OPERATIONS IN FUTURE

No significant material orders were passed by the regulators/courts which would impact the going concern status of the Company and its future operations.

14. DETAILS OF SUBSIDIARY/ JOINT VENTURES/ ASSOCIATE COMPANIES

During the Financial Year 2024-2025, the Company does not have any Subsidiary/ Joint Venture or associate companies.

15. PENDING LITIGATIONS

During the Financial Year 2024-2025, the Company does not have any pending litigations

16. NUMBER OF MEETINGS OF BOARD OF DIRECTORS

During the Financial Year Ended on March 31, 2025, the Board of Directors met 5 times, the details of which is given below. The maximum interval between any two meetings did not exceed 120 days. The prescribed quorum was presented for all the Meetings and Directors of the Company actively participates in the meetings and contributed valuable inputs on the matters brought before the Board of Directors.

There being 5 meetings of Board of Directors being convened under the financial year complying with the requirement of Section 173 of the Companies Act 2013. Details of Board meeting held are as Follows: -

S. No.	Date of Board Meeting	No, of Directors eligible to attend meeting	No. of Directors attended meeting
1.	10/06/2024	2	2
2.	02/09/2024	2	2
3.	25/09/2024	2	2
4.	24/12/2024	2	2
5.	10/03/2025	2	2

17. ANNUAL RETURN

Pursuant to Section 92(3) of the Act and Rule 12 of the Companies (Management and Administration) Rules, 2014 , the Annual Return for the FY 2024-2025 will be available on Company's website at URL:- www.finreliable.com.

18. PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS UNDER SECTION 186

Necessary Details are given here below: Amount outstanding as at 31st March, 2025

Particulars	Amount (in Lakhs)
Loans Given	NIL
Guarantees Given	NIL
Investments Made	NIL

Particulars	As at 31/03/2025 (Amount in Lakhs)
INVESTMENTS	NIL
INVESTMENT IN MUTUAL FUND (QUOTED)	NIL
INVESTMENT IN SHARES (QUOTED)	NIL

19. CHANGES IN NATURE OF BUSINESS AND MAJOR EVENT

For sustained growth in future, Company wants to rely on the main business of the Company i.e rendering software consultancy services and to act as consultants, data center design, developers of software and hardware, advisors in providing information system and information technology solution based on the use of computers, networking equipment and allied peripherals.

20. WEBSITE

www.finreliable.com is the website of the Company.

21. PARTICULARS OF CONTRACT AND ARRANGEMENT WITH RELATED PARTIES

All transactions entered into with the related parties as defined under the Companies Act, 2013 during the financial year were in the ordinary course of business and on arm's length pricing basis. Form AOC-2 is attached to Board's Report as Annexure-I.

22. SECRETARIAL AUDITORS

As the Company is a Private Limited Company, the provisions of Section 205 of the Companies Act, 2013 is not applicable to the company.

23. STATUTORY AUDITORS

The Company has re-appointed **M/s. Maheshwari & Kedawat, Chartered Accountants (FRN: 006005C),** as the Statutory Auditors of the Company vide Annual General Meeting held on 30th September 2024 who shall hold office till the conclusion of Annual General Meeting for the Financial Year 2028-2029.

24. STATUTORY AUDITORS REPORT- REPORT ON FRAUD U/S 143(12) OF COMPANIES ACT, 2013

The Auditor's Report doesn't contain any qualifications or reservation. The comments in the Auditor's Report read with the notes to the accounts are self-explanatory and do not call for further explanation. No fraud has been reported by the Auditors under section 143(12) of the Companies Act, 2013 requiring disclosure in the Board's Report.

25. EXTRACT OF ANNUAL RETURN

As per the Notification released by Ministry of Corporate Affairs dated 28th August 2020, it is not required to attach the extract of Annual return with the Boards Report in **Form MGT-9**, in case the web link of such Annual Return has been disclosed in the Board's Report in accordance with sub-section (3) of Section 92 of the Companies Act, 2013.

26. ENERGY CONSERVATION, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE, EARNING AND OUTGO

In accordance with the provisions of section 13(3)(m) of the Companies Act, 2013 read with the Rule 8 of the Companies (Accounts) Rules, 2014, the relevant information pertaining to conservation of energy, technology absorption, foreign exchange earnings and outgo are as follows:

A). Conservation of energy:
The energy conservation receives utmost attention of the management. Conservation of energy is always been an area of priority in the Company's operations. The Company has consumed power of NIL for the year under review.

The steps taken by the Company for utilizing the alternate sources of energy- NIL
The Capital Investment or Energy Conversation Equipment's- NIL

(B) Technology absorption:
The efforts made towards technology absorption:
The Company's approach to technology has always been focused on enhancing the consumer experience by leveraging technology. We understand that today the consumer enjoys the use of digital assistance and use of AI for a more personalized experience.

We are working effortlessly to improve our software to provide a comfortable user interface to our customers which will further enhance the digital era and contribute to the growth of the company.

(C) Foreign exchange earnings and Outgoings:
During the year the foreign exchange earned and used was NIL.

27. CORPORATE SOCIAL RESPONSIBILITY

The Company does not fall under the purview of Section 135 of Companies Act, 2013.

28. DIRECTORS RESPONSIBILITY STATEMENT

The Company has taken the utmost care in its operations, compliance, transparency, financial disclosures and the financial statements have been made to give a true and fair view of the state of affairs of the Company. As required under section 134 (5) and 134(3)(c), and based upon the detailed representation, due diligence and inquiry there of your Board of Directors assures and confirm as under:

a) In the preparation of the annual accounts for the Financial Year Ended on 31st March, 2025, the applicable accounting standards have been followed and there are no material deviations from the same.

b) The Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give true and fair view of the state of affairs of the Company at the end of the financial year and of the profit or loss of the Company for that year;
c) The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.
d) The Director have prepared the annual accounts for the Financial Year Ended 31st March, 2025 on going concern basis.
e) The Directors had laid down internal financial controls to be followed by the Company and that such internal financial controls are adequate and were operating effectively.
f) The Directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such system were adequate and operating effectively.

29. FORMATION OF ICC (INTERNAL COMPLAINT COMMITTEE) & DISCLOSURE UNDER THE SEXUAL HARASSMENT OF WOMAN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013

The Company has always believed in providing a safe and harassment free workplace for every individual working in premises and always endeavors to create and provide an environment that is free from discrimination and harassment including sexual harassment.

The Company has in place a policy for prevention of sexual harassment in accordance with the requirements of the Sexual Harassment of women at workplace (Prevention, Prohibition & Redressal) Act, 2013. All employees (permanent, contractual, temporary, trainees) are covered under this policy. The Company did not receive any complaint during the year 2024-25. The said policy is also available at the website of the Company.

30. RISK MANAGEMENT

In today's economic environment, Risk Management is a very important part of business. The main aim of risk management is to identify, monitor and take precautionary measures in respect of the events that may pose risks for the business. Your Company's risk management is embedded in the business processes. Your Company has identified the certain risks such as uncertain economic environment, competition, compliance and industrial risk & safety risks. The Company has planned to manage such risk by adopting best management practices.

31. ENVIRONMENT, HEALTH AND SAFETY

The Company accords the highest priority to Environment, Health and Safety. The Management is constantly reviewing the safety standards of the employee and the management believes in the concept of sustainable development. (Under group health insurance plan, a group medical policy for employees is available to receive compensation).

32. EMPLOYEE RELATIONS

The relationship with the staff and workers continued to be cordial during the entire year. The Directors wish to place on record their appreciation of the valuable work done and co-operation extended by them at all levels. Further, the Company is taking necessary steps to recruit the required personnel from time to time. Company considers the Employees as an asset of the Company and have taken utmost care and precautions as per the guidelines of government. There were no incidents of strike, lock out etc.

33. PARTICULARS OF CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES UNDER SECTION 188

All the related party transactions were entered by the Company in ordinary course of business and were in arm's length basis. The Company presents all related party transactions before the Board specifying the nature, value, and terms and conditions of the transaction. Transactions with related parties are conducted in a transparent manner with the interest of the Company and Stakeholders as utmost priority.

The particular of Contracts or Arrangements made with related parties made pursuant to Section 186 are furnished in ***Form AOC -2 as Annexure-I*** and is attached to this report.

34. COST AUDIT

Central Government has notified rules for Cost Audit and as per new Companies (Cost Records and Audit) Rules, 2014 issued by Ministry of Corporate Affairs, Company is not falling under the industries, which will subject to cost audit, therefore, the cost audit for financial year 2024-25 is not applicable on the Company.

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

Your Company has not made any application under Insolvency & Bankruptcy Code, 2016 nor is any proceeding pending or process is initiated against the Company under Insolvency and Bankruptcy Code, 2016 during the Financial Year 2024-25.

36. ACKNOWLEDGEMENTS

Your directors take this opportunity to offer their sincere thanks to the employees for their contribution and esteemed shareholders for their support. The Directors express their sincere appreciation to the valued shareholders, bankers and clients for their support.

FOR AND BEHALF OF
FINRELIABLE DIGITECH PRIVATE LIMITED

FINRELIABLE DIGITECH PVT LTD DIRECTOR

RITU GOYAL
ADDITIONAL DIRECTOR
DIN: 10052201

FINRELIABLE DIGITECH PVT LTD DIRECTOR

GAGAN JAIN
ADDIITONAL DIRECTOR
DIN: 07773926

Place - Gurugram
Date: - 02/09/2025

ANNEXURE-I

Form No. AOC-2
(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014)

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

1. Details of contracts or arrangements or transactions not at Arm's length basis.

S. No.	Particulars	Details
a)	Name (s) of the related party & nature of relationship	ALL THE CONTRACTS ARE MADE AT ARM LENGTH PRICE
b)	Nature of contracts/arrangements/transaction	
c)	Duration of the contracts/arrangements/transaction	
d)	Salient terms of the contracts or arrangements or transaction including the value, if any	
e)	Justification for entering into such contracts or arrangements or transactions	
f)	Date of approval by the Board	
g)	Amount paid as advances, if any	
h)	Date on which the special resolution was passed in General meeting as required under first proviso to section 188	

2. Details of contracts or arrangements or transactions at Arm's length basis.

S. No.	Particulars	Details
a)	Name (s) of the related party & nature of relationship	**Key Managerial Personnel** Sajal Arora – Director Kumar Vishal – Director

		Enterprises in which KMP have control or have significant influence
		Ikeda Limited
b)	Nature of contracts/arrangements/transactions	Equity Share Capital including Bonus, Right Issue, Sweat Equity
c)	Duration of the contracts /arrangements /transactions	1 year
d)	Salient terms of the contracts or arrangements or transaction including the value, if any	Equity share capital has been issued to the Key Managerial Personnel and their relative including Bonus, Right Issue and Sweat Equity shares.
e)	Date of approval by the Board	AS per the resolution passed and executed
f)	Amount paid as advances, if any	INR 20,000

3. Details of contracts or arrangements or transactions at Arm's length basis

S. No.	Particulars	Details
a)	Name (s) of the related party & nature of relationship	**Key Managerial Personnel** Sajal Arora– Director Kumar Vishal – Director **Relative of Key Managerial Personnel** -
b)	Nature of contracts/arrangements/transaction	Enterprises in which KMP have control or have significant influence
c)	Duration of the contracts /arrangements /transaction	1 year
d)	Salient terms of the contracts or arrangements or transaction including the value, if any	1) Rent Paid during the year 2) Commission Payment Gateway Charges 3) Commission received on various services rendered during the year

e)	Date of approval by the Board	As per the resolutions or agreements executed
f)	Amount paid as advances, if any	INR 76,78,000

FOR AND BEHALF OF
FINRELIABLE DIGITECH PRIVATE LIMITED

FINRELIABLE DIGITECH PVT LTD
DIRECTOR

FINRELIABLE DIGITECH PVT LTD
DIRECTOR

RITU GOYAL
ADDITIONAL DIRECTOR
DIN: 10052201

GAGAN JAIN
ADDITIONAL DIRECTOR
DIN: 07773926

Place: Gurugram
Date: - 02/09/2025

Maheshwari & Kedawat
Chartered Accountants

INDIA

Independent Auditor's Report

To the Members of **FINRELIABLE DIGITECH PRIVATE LIMITED**

Report on the Financial Statements

Opinion

We have audited the financial statements of **M/S FINRELIABLE DIGITECH PRIVATE LIMITED**, which comprise the balance sheet as at 31st March 2025 and the statement of Profit and Loss for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

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

Basis for Opinion

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

Key Audit Matters

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

Management's Responsibility for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records,

MAHESHWARI & KEDAWAT CHARTERED ACCOUNTANTS H.O. INDORE B.O. JAIPUR

H.O: 14 Scheme 53, Ratan Lok Colony, Apollo Premier Service Road,Vijay Nagar, Indore-452010
104,Navjeevan Chambers,Vinoba Marg, C- Scheme,Jaipur-302001
E-mail: mkcajp@gmail.com M.No.9587555531

relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters relate to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the company's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

Our responsibility is to express an opinion on these financial statements based on our audit.

We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under.
We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance. Our objectives are to obtain reasonable assurance about whether the financial statements 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 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 rise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economics decisions of users taken on the basis of financial statements.

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

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

MAHESHWARI & KEDAWAT
H.O. INDORE
B.O. JAIPUR
CHARTERED ACCOUNTANTS

Report on Other Legal and Regulatory Requirements

1. This report does not include a statement on the matters specified in paragraph 3 and 4 of the Companies (Auditor's Report) Order 2016 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, since in our opinion and according to the information and explanations given to us, the said order is not applicable to the company.

2. As required by Section 143 (3) of the Act, we report that:

   a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

   b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

   c) The Balance Sheet, the Statement of Profit and Loss dealt with by this Report are in agreement with the books of account.

   d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

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

   f) Report on the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, is not applicable to the company

   g) With respect to the other matters to be included in the Auditor's report in accordance with the requirements of Sec 197(16) of the Act as amended, we report that Section 197 is not applicable to a private company. Hence reporting as per Section 197(16) is not required.

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

      a) The Company does not have any pending litigations which would impact its financial position.

      b) The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

      c) There were no amounts which were required to be transferred to the Investor Education and Fund by the Company.

      d) (i) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(ii) The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the company shall, 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 on behalf of the Ultimate Beneficiaries; and

(iii) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub-clause (i) and (ii) contain any material mis-statement.

e) The company has not declared or paid any dividend during the year in contravention of the provisions of section 123 of the Companies Act, 2013.

f) With respect to the matter to be included in the Auditors' Report under Section 197(16) of the Act, in our opinion and according to the information and explanations given to us, the limit prescribed by section 197 for maximum permissible managerial remuneration is not applicable to a private limited company.

g) As Based on our examination which included test checks, the Company has used accounting software for maintaining its books of account which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of audit trail feature being tampered with in respect of the accounting software. Further, there are no instance of audit trail feature being tampered with in respect of upgraded accounting software. The audit trail has been preserved by the company from the date of its enabling, in accordance with the applicable statutory requirements for record retention

For Maheshwari & Kedawat
Chartered Accountants
FRN: 006005C

MAHESHWARI & KEDAWAT
H.O.INDORE
B.O.JAIPUR
CHARTERED ACCOUNTANTS

Dheeraj Agarwal
Partner
M.No.420080
Date: - 02/09/2025
Place: - Gurugram
UDIN: - 25420080BMOHDS9651

H.O: 14 Scheme 53, Ratan Lok Colony, Apollo Premier Service Road, Vijay Nagar, Indore-452010
104,Navjeevan Chambers,Vinoba Marg, C- Scheme,Jaipur-302001
E-mail: mkcajp@gmail.com M.No.9587555531

M/S FINRELIABLE DIGITECH PRIVATE LIMITED

CIN: U62099HR2023PTC109756

UNIT NO. 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

BALANCE SHEET AS ON 31ST MARCH, 2025 **(Amount Rs. Lakhs)**

		Particulars	Note No.	As at 31 March, 2025	As at 31 March, 2024
A		**EQUITY AND LIABILITIES**			
	1	**Shareholders funds**			
		(a) Share capital	1	0.20	0.20
		(b) Reserves and surplus	2	(40.28)	(1.14)
		(c) Money received against share warrants			
	2	**Share application money pending allotment**			
	3	**Non-current liabilities**			
		(a) Long-term borrowings			
		(b) Long-term provisions			
		(c) Deferred tax liabilities (Net)	3	0.11	
	4	**Current liabilities**			
		(a) Short-term borrowings			
		(b) Trade payables	4		
		Total outstanding dues of micro enterprises and small enterprises, and			
		Total outstanding dues of creditors other than micro enterprises and small enterprises		2.72	0.65
		(c) Other current liabilities	5	470.94	186.87
		(d) Short-term provisions			
		Total		**433.69**	**186.58**
B		**ASSETS**			
	1	**Non-current assets**			
		(a) Property, plant and equipment and intangible assets			
		(i) Property, plant an equipments	6	16.34	-
		(ii) Intangible assets		-	-
		(iii) Capital work-in-progress		-	-
		(iv) Intangible assets under development			
		(c) Deferred tax assets (net)			
		(d) Long-term loans and advances			
	2	**Current assets**			
		(a) Inventories			
		(b) Trade receivables	7	84.21	184.18
		(c) Cash and cash equivalents	8	323.18	2.31
		(d) Short-term loans and advances			
		(e) Other current assets	9	9.96	0.09
		Total		**433.69**	**186.58**
		Significant Accounting Policies & Notes on Accounts IV			

For and on behalf of the Board of Directors

GAGAN JAIN
Additional Director
DIN 07773926

RITU GOYAL
Additional Director
DIN 10052201

In terms of our audit report attached
For Maheshwari & Kedawat
Chartered Accountants

DHEERAJ AGARWAL
Partner
M.No. 420080

Place : Gurugram
Date:- 02-09-2025

UDIN: 25420080BMOHDS9651

M/S FINRELIABLE DIGITECH PRIVATE LIMITED

CIN: U62099HR2023PTC109756

UNIT NO. 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDING 31ST MARCH 2025

(Amount Rs. Lakhs)

	Particulars	Note No.	As at 31 March, 2025	As at 31 March, 2024
	REVENUE			
I.	Revenue From Operations	10	74.32	-
II.	Other Income		-	-
III.	**Total Revenue (I + II)**		74.32	-
IV.	**Expenditure**			
	Cost of Service	11	101.04	-
	Finance costs	12	0.07	0.21
	Depreciation and Amortisation Expense	6	10.19	-
	Other expenses	13	2.05	0.94
	Total expenses		113.35	1.14
V.	**Profit before exceptional and extraordinary items and tax (III-IV)**		(39.03)	(1.14)
VI.(a)	Exceptional Items			-
VI.(b)	Prior Period Adjustments			-
VII.	**Profit before extraordinary items and tax (V - VI)**		(39.03)	(1.14)
VIII.	Extraordinary Items			0.00
IX.	**Profit before Tax (VII-VIII)**		(39.03)	(1.14)
X.	Tax expense:			
	(1) Current tax		-	-
	(2) Deferred tax		0.11	-
	(3) Earlier year tax/(reversal)		-	-
XI.	**PROFIT FOR THE YEAR (IX-X)**		(39.13)	(1.14)
XII.	**EARNINGS PER EQUITY SHARE**	14		
	Equity shares of face value of Rs.10/- each			
	(1) Basic		(1956.68)	0.00
	(2) Diluted		(1956.68)	0.00
	Number of shares used in computing earnings per share			
	(1) Basic (Number of Shares in Lakhs)		0.02	0.02
	(2) Diluted (Number of Shares in Lakhs)		0.02	0.02
	Significant Accounting Policies & Notes on Accounts IV			

For and on behalf of the Board of Directors

FINRELIABLE DIGITECH PVT LTD DIRECTOR

GAGAN JAIN
Additional Director
DIN 07773926

FINRELIABLE DIGITECH PVT LTD DIRECTOR

RITU GOYAL
Additional Director
DIN 10052201

Place : Gurugram
Date:- 02-09-2025

In terms of our audit report attached
For Maheshwari & Kedawat
Chartered Accountants

MAHESHWARI & KEDAWAT CA H.O. INDORE B.O. JAIPUR CHARTERED ACCOUNTANTS

DHEERAJ AGARWAL
Partner
M.No. 420080

UDIN:
25420080BMOHDS9657

M/S FINRELIABLE DIGITECH PRIVATE LIMITED
CIN: U62099HR2023PTC109756
UNIT NO 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

Note 1 Share capital

Particulars	As at 31 March, 2025		As at 31 March, 2024	
	Number of shares	Rs.(in lakhs)	Number of shares	Rs.(in lakhs)
(a) Authorised Share Capital Equity shares of Rs. 10 each with 1 voting rights 100000 Equity Shares of Rs. 10/- Each as at 31-03-2025 (100000 Equity Shares of Rs. 10/- Each as at 31-03-2024)	100,000	10.00	100,000	10.00
(b) Issued Share Capital 2000 Equity Shares of Rs. 10 /- Each Fully Paid Up as at 31-03-2025 (2000 Equity Shares of Rs. 10 /- Each Fully Paid Up as at 31-03-2024)	2,000	0.20	2,000	0.20
(c) Subscribed and fully paid up Share Capital 2000 Equity Shares of Rs. 10 /- Each Fully Paid Up as at 31-03-2025 (2000 Equity Shares of Rs. 10 /- Each Fully Paid Up as at 31-03-2024)		-	-	-
Total	2,000	0.20	2,000.00	0.20

Figures in brackets represents previous year figures.

1. Terms/rights attached to equity shares:

The company has only one class of Equity having a par value Rs. 10.00 per share. Each shareholder is eligible for one vote per share held. The dividend proposed if any,by the board of directors is subject to the approval of the shareholders in ensuing Annual General Meeting, except in case of interim dividend.
In the event of liquidation, the Equity shareholders are eligible to receive the remaining assets of the company after distribution of all preferential amounts, in proportion to their shareholding.

Reconciliation of Shares Share

Particulars	31-03-25		31-03-24	
	Nos. of Shares	Amount	Nos. of Shares	Amount
Opening Shares Capital	2,000.00	0.20	-	-
Add:				
Issue during the year				
Private Placement Issued during the year	-	-	2,000.00	0.20
Less:	-	-	-	-
Buy-Back of Shares				
Closing Capital		-	-	-
	2,000	0.20	2,000.00	0.20

Details of shareholders holding more than 5% shares in the company

Name of Shareholder	As at 31.03.2025		As at 31.03.2024		% Change in Shareholding
	No. of Shares	% of Holding	No. of Shares	% of Holding	
Sajal Arora	1000	50.00%	1000	50.00%	0.00%
Kumar Vishal	1000	50.00%	1000	50.00%	0.00%
		100.00%			0.00%

Shares held by promoters in the Company

Name of Promoters	As at 31.03.2025		As at 31.03.2024		% Change in Shareholding
	No. of Shares	% of Holding	No. of Shares	% of Holding	
Sajal Arora	1000	50.00%	1000	50.00%	0.00%
Kumar Vishal	1000	50.00%	1000	50.00%	0.00%

FINRELIABLE DIGITECH PVT LTD ★ DIRECTOR

FINRELIABLE DIGITECH PVT LTD ★ DIRECTOR

MAHESHWARI & KEDAWAT • CA • H.O.INDORE B.O.JAIPUR • CHARTERED ACCOUNTANTS

M/S FINRELIABLE DIGITECH PRIVATE LIMITED
CIN: U62099HR2023PTC109756
UNIT NO. 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

(Amount Rs. In Lakhs)

Notes Forming Integral Part of Financial Statements

Note No. 2-: Reserves & Surplus

Particulars	As at 31-03-2025	As at 31-03-2024
(a) Surplus		
Opening balance		
Addition: Net Profit after tax transferred from Statement of Profit & Loss	(1.14)	-
Amount available for appropriations	(39.13)	(1.14)
Deduction: Bonus Share issue	(40.28)	(1.14)
Closing Balance	-	-
	(40.28)	(1.14)

Note No. 4: Deferred Tax Liabilities

Particulars	As at 31-03-2025	As at 31-03-2024
Deferred Tax Liabilities		
Related to Property, Plant & Equipment	0.11	-
Deferred Tax Assets (Net)	**0.11**	**-**

Note No. 4: Trade Payables

(Amount Rs. In Lakhs)

Particulars	As at 31-03-2025	As at 31-03-2024
Trade Payable (Refer to Note 4.A)	2.72	0.65
Total	**2.72**	**0.65**

Note No. 5 : Other Current liabilities

Particulars	As at 31-03-2025	As at 31-03-2024
Audit Fees Payable	0.27	0.30
Advance From Customers	470.36	186.52
Duties & Taxes		
TDS Payable	0.31	0.05
Total	**470.94**	**186.87**

Note No. 7: Trade Receivables

Particulars	As at 31-03-2025	As at 31-03-2024
Unsecured, Undisputed Considered Good		
Trade Receivables (Refer to Note No. 7A)	84.21	184.18
Total	**84.21**	**184.18**

Note No 8:- Cash and Cash equivalents

Particulars	As at 31-03-2025	As at 31-03-2024
Cash & Cash Equivalents		
Cash in hand	-	-
Cash at Bank	**322.19**	1.32
Wallets Accounts		
Mobikwik BBPS	0.99	0.99
Total	**323.18**	**2.31**

FINRELIABLE DIGITECH PVT LTD
DIRECTOR

FINRELIABLE DIGITECH PVT LTD
DIRECTOR

MAHESHWARI & KEDAWAT
H.O.INDORE
B.O.JAIPUR
CHARTERED ACCOUNTANTS

M/S FINRELIABLE DIGITECH PRIVATE LIMITED

CIN: U62099HR2023PTC109756

UNIT NO. 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

Notes Forming Integral Part of Financial Statements

(Amount Rs. In Lakhs)

Note No 9:- Other Current Assets

Particulars	As at 31-03-2025	As at 31-03-2024
GST Receivables	7.31	0.09
TDS Recievables	2.06	-
TDS Recoverable From PG/Marchant	0.59	
Total	9.96	0.09

Note No 10:- Revenue From Operations

Particulars	For the year ended on 31-03-2025	For the year ended on 31-03-2024
Commission & Platform Fees	74.32	-
Total	74.32	-

Note No 11:- Cost of Service

Particulars	For the year ended on 31-03-2025	For the year ended on 31-03-2024
Payment Gateway Charges	100.87	-
Cash Handling Charges	0.17	
Total	101.04	-

Note No 12:- Finance Cost

Particulars	For the year ended on 31-03-2025	For the year ended on 31-03-2024
Bank Charges	0.07	0.21
Total	0.07	0.21

Note No. 13-: Other Expenses

Particulars	For the year ended on 31-03-2025	For the year ended on 31-03-2024
Auditor's Remuneration		
-Statutory Audit Fees	0.30	0.30
GST Late Fees	-	0.03
Interest Paid for TDS	0.07	-
Travelling & Conveyance Expenses	-	-
Rent Expenses	1.60	-
Legal & Professinal Expenses	0.08	0.61
Round Off	0.00	-
Total	2.05	0.94

Note No. 14 Earnings Per Share (EPS) (Basic & Diluted)

Particulars	For the Year ended 31-03-2025	For the Year ended 31-03-2024
Profit Attributable to Equity Share Holders (Rs. in Lakhs)	(39.13)	(1.14)
Shares at the beginning of the year (In Lakhs)	0.02	0.02
Shares at the end of the year (In Lakhs)	0.02	0.02
Weighted Average Number of Shares (In Lakhs)	0.02	0.02
Paid Up Value per Share (Rs.)*	10.00	10.00
Earning Per Share (Rs.)	(1,956.68)	(57.20)
Diluted Earning Per Share (Rs.)	(1,956.68)	(57.20)

FINRELIABLE DIGITECH PVT LTD ★ DIRECTOR

FINRELIABLE DIGITECH PVT LTD ★ DIRECTOR

MAHESHWARI & KEDAWAT • H.O. INDORE B.O. JAIPUR • CHARTERED ACCOUNTANTS

M/S FINRELIABLE DIGITECH PRIVATE LIMITED
CIN: U62099HR2023PTC109756
UNIT NO. 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

Note: 4.A Trade Payables

(Amount in Lakhs)

Particulars	AS AT	
	31-03-2025	31-03-2024
Trade Payable due to:		
Micro and small enterprises	-	-
Other than Micro and small enterprises	2.72	0.65
Total	**2.72**	**0.65**

Trade Payables Ageing Schedule

(Amount in Lakhs)

Particulars	Outstanding from due date of payment as at 31-03-2025				
	Less Than 1 Year	1-2 Years	2-3 Years	More than 3 Years	Total
a) MSME	-	-	-	-	-
b) Others	2.72		-	-	2.72
c) Disputed Due : MSME	-		-	-	-
d) Disputed Due : Others	-	-	-	-	-
Total	**2.72**	-	-	-	**2.72**

(Amount in Lakhs)

Particulars	Outstanding from due date of payment as at 31-03-2024				
	Less Than 1 Year	1-2 Years	2-3 Years	More than 3 Years	Total
a) MSME	-	-	-	-	-
b) Others	0.65		-	-	0.65
c) Disputed Due : MSME					-
d) Disputed Due : Others					-
Total	**0.65**	-	-	-	**0.65**

FINRELIABLE DIGITECH PVT LTD
DIRECTOR

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DIRECTOR

MAHESHWARI & KEDAWAT
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H.O. INDORE
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M/S FINRELIABLE DIGITECH PRIVATE LIMITED
CIN: U62099HR2023PTC109756
UNIT NO. 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

Note: 7.A Trade Recievables

Particulars	As At	
	31-03-2025	31-03-2024
Unsecured, considered good	84.21	184.18
Unsecured, considered doubtful		
Total	84.21	184.18
Less: Allowance for bad and doubtful debts	-	-
Net Total	84.21	184.18

Trade Receivable Ageing Schedule

Particulars	Outstanding from due date of payment as at 31-03-2025					
	Less Than 6 Months	6 Months to 1 year	1-2 Years	2-3 Years	More than 3 Years	Total
(a) Undisputed Trade Receivables: Considered good	84.21	-	-	-	-	84.21
(b) Undisputed Trade Receivables: Considered doubtful	-	-	-	-	-	-
(C) Disputed Trade Receivables: Considered good	-		-	-	-	-
(D) Disputed Trade Receivables: Considered doubtful	-		-	-	-	

Particulars	Outstanding from due date of payment as at 31-03-2024					
	Less Than 6 Months	6 Months to 1 year	1-2 Years	2-3 Years	More than 3 Years	Total
(a) Undisputed Trade Receivables: Considered good	184.18		-	-	-	184.18
(b) Undisputed Trade Receivables: Considered doubtful	-	-	-	-	-	-
(C) Disputed Trade Receivables: Considered good	-	-	-	-	-	-
(D) Disputed Trade Receivables: Considered doubtful	-	-	-	-	-	-

FINRELIABLE DIGITECH PVT LTD
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H.O. INDORE
B.O. JAIPUR

M/S FINRELIABLE DIGITECH PRIVATE LIMITED
CIN: U62099HR2023PTC109756
UNIT NO. 402, TOWER B4, 4TH FLOOR, SPAZE I TECH PARK, SECTOR 49, SOHNA ROAD, Gurgaon, Haryana, India, 122018

Note No -6 Property, Plant and Equipment and Intangible assets

(Amount Rs. In Lakhs)

Particular	Useful Life (In Years)	Gross Block			Depreciation				Closing WDV	
		As on 01-04-2024	Addition/ (Disposal)/ (Sale)	Total	Accumulated upto 31-03-2024	Adjustment for sale during the year	for the year	Total	As on 31-03-2025	As on 31-03-2024
A. Tangible Assets										
Laptops	5	-	26.53	26.53	-	-	10.19	10.19	16.34	-
Total of Tangible Assets		-	26.53	26.53	-	-	10.19	10.19	16.34	-
B. Intangible Asset										
Total of Intangible Assets		-	-	-	-	-	-	-	-	-
C. Capital Work in Progress										
Total of Capital Work in Progress		-	-	-	-	-	-	-	-	-
Total (A+B+C)		-	26.53	26.53	-	-	10.19	10.19	16.34	-

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Note No. 15 Ratio

Particulars	For the Year ended 31-03-2025	For the Year ended 31-03-2024	Change in Percentage	Reason for variance
Current Ratio (A/B)	0.88	0.99	-11.44%	
Debt Equity Ratio (C/D)	-	-	-	
Debt Service Coverage Ratio (E/F)	-	-	-	
Return on Equity/Return on Net Worth (G/H)	97.64%	121.18%	-19.42%	
Inventory Turnover Ratio (I/J)	-	-	-	
Trade Receivable Turnover Ratio (K/L)	0.55	-	100.00%	Increase on account of increase in Trade Recievables in current year
Trade Payables Turnover Ratio (M/N)	59.93	-	100.00%	Increase on account of increase in Trade Payables in current year
Net Capital Turnover Ratio (K/O)	-2.60	-	100.00%	Increase on account of increase in Sales in current year
Net Profit Ratio (G/K)	-	-	-	

Particulars	For the Year ended 31-03-2025	For the Year ended 31-03-2024
Current Assets (A)	417.35	186.58
Current Liabilities(B)	473.66	187.52
Total Debt (Borrowing) (C)	-	0.00
Shareholder's Equity (D)	(40.08)	(0.94)
Earning Available for Debt (E)	**(28.84)**	**(1.14)**
Net Profit before taxes	(39.03)	(1.14)
Depreciation and Amortizations Expenses	10.19	0.00
Interest		
Loss on sale of Property Plant & Equipment	-	0.00
Net Profit /(loss) After Tax (G)*	(39.13)	(1.14)
Average Shareholder's Equity (H)	(40.08)	(0.94)
Weighted Average Shareholder's Equity for the Year (H)	(40.08)	(0.94)
Sales of Goods (I)		
Revenue from Operation (K)	**74.32**	-
Average Receivables (L)	**134.19**	**92.09**
Opening Trade Receivables	184.18	-
Closing Trade Receivables	84.21	184.18
Total Purchases & Cost of Service (M)	101.04	-
Average Payables (N)	**1.69**	**0.33**
Opening Trade Payables	0.65	-
Closing Trade Payables	2.72	0.65
Average Working Capital (O)	**(28.63)**	**(0.47)**
Working Capital (Current Assets- Current Liabilites)	(56.31)	(0.94)
EBIT (P)	**(38.96)**	**(0.94)**
Profit After Tax	(39.13)	(1.14)
Tax Expenses	0.11	0.00
Interest- Finanace Cost	0.07	0.21

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Note No. 16 Related party Disclosures

S.No.	Name	Relationship	
1	Key managerial personnel (KMP)	Kumar Vishal	Director
		Sajal Arora	Director
2	Enterprises in which the KMP have control or have significant influence	Ikeda Limited	

Transactions with related parties

(Amount Rs. In Lakhs)

S.No.	Particulars	Relationship	00-Jan-00
1	**Key Managerial Persons**		
	Equity Share Capital Issued During the year	0.10	
	Kumar Vishal	0.10	
	Sajal Arora		
2	**Enterprises in which the KMP have control or have significant influence**		
	Ikeda Limited	1.89	
	1. Rent Payable during the Year (Including GST)	1.70	
	2. Commission Payment Gateway Charges (Including GST)	71.19	
	3 Commission Received on various sevices rendered during the year		

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Note No. 17-: Details of dues to micro and small enterprises as defined under the MSMED Act, 2006

Payment against the supplies from the undertakings covered under the Micro, Small & Medium Enterprises Development Act, 2006 are generally made in accordance with the agreed credit terms. On the basis of information and record available with the management, the details of the outstanding balances of such suppliers and interest due on such accounts as on March 31, 2025 is Rs. NIL (as on March 31, 2024 is Nil).

The Company has neither paid any interest nor such amount is payable to buyer covered under the MSMED Act, 2006 in consideration with agreed terms of payments.

Note No. 18: Maintenance and Back-up of Books

The Company maintains its books of account electronically on servers located in India. However, it has not performed backup of its books of accounts on a daily basis as required under law.

Note No. 19: Audit Trail

The accounting software used for maintaining its books of account has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, there are no instance of audit trail feature being tampered with in respect of upgraded accounting software.The audit trail has been preserved by the company from the date of its enabling, in accordance with the applicable statutory requirements for record retention.

Note No 20: Other Statutory Information

(i) The Company does not have any **Benami Property,** where any proceeding has been Initiated or pending against the Group for holding any Benami Property under Benami Transactions (Prohibition) act,1988.

(ii) The Company does not have any transactions with companies **Struck Off** under section 248 of the Companies act, 2013

(iii) The Company does not have any **Charges** or satisfaction which is yet to be registered with ROC beyond the statutory period.

(iv) The Company has not traded or Invested in **Crypto Currency** or **Virtual Currency** during the financial year.

(v)The Company has not been declared **Wilful Defaulter** by any bank or financial institution or government or any government authority in accordance with the guidelines on wilful defaulters issued by the RBI.

(vi) The Company has **Not Advanced or Loaned** or Invested funds **to any other person** or entity(les), 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

(vii) The Company has **Not Received any Fund from any person** or entity, including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Group 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) or

(b) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries

(viii) The Company has not any such transaction which is not recorded in the books of accounts that 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.

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(ix) The Company does not have **Capital work-in-progress** as on the balance sheet date.

Capital work-in-progress	Amount in CWIP for a period of				
	Less than 1 year	1-2 Years	2-3 Years	More than 3 Years	Total
As on 31-03-2025					
Project in Progress	-	-	-	-	-
Project temporay Suspended	-	-	-	-	-
As on 31-03-2024					
Project in Progress	-	-	-	-	-
Project temporay Suspended	-	-	-	-	-
	-	-	-	-	-

(ix) The Company has Intangible assets under development as on the balance sheet date. This work in progess belongs to computer

Intangible assets under development	Amount in Intangible assets under development for a period of				
	Less than 1 year	1-2 Years	2-3 Years	More than 3 Years	Total
As on 31-03-2025					
Project in Progress	-	-	-	-	-
Project temporay Suspended	-	-	-	-	-
As on 31-03-2024					
Project in Progress	-	-	-	-	-
Project temporay Suspended	-	-	-	-	-
	-	-	-	-	-

Intangible assets under development	Intangible assets under development to be completed in				
	Less than 1 year	1-2 Years	2-3 Years	More than 3 Years	Total
Project in Progress		-	-	-	-

(x) The Company is not covered under **Section 135** of the Companies Act,2013. Therefore, No separate disclosure for the same has been made.

(xi) The previous year's figures have been reworked, regrouped, rearranged and reclassified wherever necessary. Amounts and other disclosures for the preceding year are included as an integral part of the current year financial statements and are to be read in relation to the amounts and other disclosures relating to the current year.

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Significant accounting Policies for the year ended March 31st, 2025.

1. Corporate Information:

a) The Company was incorporated on 09-03-2023 as a Private Company limited by Shares with Ministry of Corporate Affairs as per the Companies Act, 2013.

b) Main Objects of the Company is to create a platform that will make whole host of financial services available to consumers, anywhere in India, at their doorstep. The company operates business of providing digital financial payout services.

2. Basis of preparation of financial statements:

The financial statements of the company are prepared on accrual basis of accounting under, the accounting principal generally accepted in India including the Accounting Standard specified under section 133 of the Companies Act, 2013, Read with rule 7 of the Companies (Accounts) Rules, 2014 and relevant provisions of the Companies Act, 2013.

The financial statements have been prepared on an accrual basis and under the historical cost convention except interest on loans which have been classified as non-performing assets and are accounted for on realization basis. The accounting policies adopted in the preparation of financial statements are consistent with those of previous year.

All assets and liabilities have been classified as current or non-current as per Company's operating cycle and other criteria set out in the Schedule III to the Companies Act, 2013. Based on the nature of its activities, Company has determined its operating cycle as 12 months for the purpose of current and non-current classification of assets and liabilities.

3. Use of estimates:

The preparation of financial statements in conformity with Indian GAAP requires the management to make judgments, estimates and assumptions that affect the reported amounts of revenues, expenses, assets and liabilities and the disclosure of contingent liabilities, at the end of the reporting period. Management believes that the estimates used in the preparation of the financial statement are prudent and reasonable taking into account the available information, actual results could differ from these estimates and assumptions and such difference are recognized in the period in which the result are crystallized.

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4. Revenue Recognition: -

Revenue is recognized to the extent it is probable that the economic benefits will flow to the Company and the revenues can be reliably measured. In respect of sale of goods revenue is recognized on dispatch of goods to customers. In respect of sale of services revenue is recognized on completion of services excluding taxes and duties

5. Deferred revenue expenditure: N.A.

6. Property Plant And Equipment And Intangible Assets:-

1. Property Plant & Equipment are stated at cost of acquisition less accumulated depreciation. Cost includes all costs relating to acquisition & installation of fixed assets including incidental expenses incurred.
2. Property, plant and equipment represent a significant proportion of the asset base of the Company. Property, Plant and Equipment are stated at cost, less accumulated depreciation and impairment, if any. Costs directly attributable to acquisition are capitalized until the property, plant and equipment are ready for use, as intended by the Management. Finance cost are capitalised when it is incurred for qualifying assets up to the put to use. Depreciation/Amortization is provided on Written Down Method (WDV) based on the useful life as specified in Part 'C' of Schedule II of Companies Act, 2013 after retaining residual value of 5%.

7. Depreciation And Amortisation:

Property, plant and equipment represent a significant proportion of the asset base of the Company. Property, Plant and Equipment are stated at cost, less accumulated depreciation and impairment, if any. Costs directly attributable to acquisition are capitalized until the property, plant and equipment are ready for use, as intended by the Management. Depreciation/Amortization is provided on Written Down Method (WDV) based on the useful life as specified in Part 'C' of Schedule II of Companies Act, 2013 after retaining residual value of 5%.

The Company provides pro rata depreciation from / to the date on which the asset is acquired or put to use / disposed, as appropriate. Depreciation is computed till the date of sale of asset. Intangible assets being Software and Website are amortized over a period of its useful life on a written down value basis, commencing from date the assets is available to the company for its use.

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8. Related Party Disclosures: -

The Disclosures of transaction with the related parties as defined in the related parties as defined in the Accounting Standard are as per Note No 16 to the financial statements.

9. Earning Per Share:

The earning considered in ascertaining the company's earnings per share comprises the net profit/losses for the period attributable to equity shareholders. The number of shares used in computing basis earning per share is the weighted average number of share outstanding during the year. Refer to Note No 14 to the financial statements.

10. Regrouping or Reclassification

The previous year's figures have been reworked, regrouped, rearranged and reclassified wherever necessary. Amounts and other disclosures for the preceding year are included as an integral part of the current year financial statements and are to be read in relation to the amounts and other disclosures relating to the current year.