AURUM CAPITAL PROJECTS LIMITED

34TH ANNUAL REPORT

FINANCIAL YEAR 2025-26

INDEX OF CONTENTS

Content	Page Number
Corporate Information	02
Notice and Proxy	03-16
Map of AGM Venue	17
Board's Report& Management Discussion and Analysis	18-28
Annexure to Board's Report	29-39
Independent Auditor Report	40-44
Annexure to Independent Auditor Report	45-50
Standalone Balance sheet as at March 31, 2026	51
Standalone Statement of Profit & Loss for the year ended March 31, 2026	52
Cash flow statement for the year ended March 31, 2026	53
Notes forming part of the standalone financial statements for the year ended March 31, 2026	54-70
Asset classification as per RBI Norms with Additional Information	71-75
Auditor's Report as per Non- banking Finance Companies Auditor's Report (Reserve Bank) Directions, 2023	76
Blank Sheet	77

N. B: Members/ Proxy are requested to bring their copy of Annual Report at the AGM

CORPORATE INFORMATION

CIN L67120UP1992PLC014607

BOARD OF DIRECTORS

Ms. Ritika Gupta
DIN: 01162997
Whole Time Director

Mr. Rajiv Agarwal
DIN:01141517
Non- Executive Director

Mr. Sanjay Kumar Bhutani
DIN: 01415528
Non- Executive Director

Mr. Yogesh Kesarwani
DIN:10944417
Non-Executive Independent Director

Mr. Ravi Shankar Malviya
DIN: 08397352
Non- Executive Independent Director

CHIEF EXECUTIVE OFFICER
Mr. Sudhir Jaiswal

CHIEF FINANCIAL OFFICER
Mrs. Gita Mehrotra

COMPANY SECRETARY CUM COMPLIANCE OFFICER
Ms. AnshikaTiwari

STATUTORY AUDITORS
M/s. S. N. Gupta & Associates,
Chartered Accountants

PRINCIPAL BANKERS
State Bank of India
Bank of Baroda
ICICI Bank Limited

COMMITTEES:

Audit Committee

Mr. Ravi Shankar Malviya	Chairman
Mr. Yogesh Kesarwani	Member
Mr. Sanjay Kumar Bhutani	Member

Stakeholder Relationship Committee

Mr. Ravi Shankar Malviya	Chairman
Mr. Yogesh Kesarwani	Member
Mr. Rajiv Agarwal	Member

Nomination & Remuneration Committee

Mr. Ravi Shankar Malviya	Chairman
Mr. Yogesh Kesarwani	Member
Mr. Rajiv Agarwal	Member

SHARES LISTED AT
Metropolitan Stock Exchange of India Limited

SECRETARIAL AUDITORS
M/s. Shachi Hem & Associates, Lucknow

REGISTRAR AND SHARE TRANSFER AGENT
Skyline Financial Services Private Limited
D-153A, First Floor,Okhla Industrial Area, Phase-I
New Delhi- 110020
Telephone No. 011-40450193 to 197;
Fax: 011-26812682

Registered Office: 2nd Floor, YMCA Complex, 13, RanaPratapMarg, Lucknow- 226001 (U.P.)
CIN L67120UP1992PLC014607
Phone: 0522- 2209402
Email: admin@aurumcapitalprojects.com; Website: www.aurumcapitalprojects.com

NOTICE

Notice is hereby given that the 34th Annual General Meeting ('AGM') of the Members of Aurum Capital Projects Limited will be held on Wednesday ,16th September 2026, at 11.30 A.M at Hotel Charans Plaza, 11, Habibullah Estate, Hazratganj, Lucknow– 226001 to transact the following business:

ORDINARY BUSINESS:

1. To receive, consider and adopt the audited financial statements for the financial year ended March 31, 2026, together with Director's Report and the Auditor's Report thereon.

2. To appoint a director in place of Mr. Sanjay Kumar Bhutani (DIN-01415528) who retires by rotation and, being eligible, offers himself for re-appointment.

   "**RESOLVED THAT** pursuant to the provisions of Section 152 of the Companies Act, 2013 and rules made thereunder (including any statutory modification and re-enactment thereof) and other applicable provisions, if any of the Companies Act, 2013, Mr. Sanjay Kumar Bhutani (DIN-01415528) who retires by rotation and being eligible has offered himself for appointment, be and is hereby re-appointed as a Director of the Company, liable to retire by rotation."

SPECIAL BUSINESS:

3. **TO CONSIDER AND APPROVE THE INCREASE IN AUTHORISED SHARE CAPITAL AND ALTERATION OF CLAUSE V (CAPITAL CLAUSE) OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY**

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

   "RESOLVED THAT pursuant to provisions Section 13, 61, 64 of the Companies Act, 2013 read with the Rules made thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the approval of the members be and is hereby accorded to increase the Authorized Share Capital of the Company from the present Rs.10,00,00000/- (Rupees Ten Crores Only) divided into 1,00,00,000 (One Crore only) Equity Shares of Rs. 10/- each to Rs. 11,00,00,000 (Rupees Eleven Crores only) divided into 1,10,00,000 (One crore Ten Lakh Shares only) Equity Shares of Rs. 10/- by creation of additional 10,00,000 (Ten Lakhs only) Equity Shares of Rs. 10/- each .

   RESOLVED FURTHER THAT Clause V of the Memorandum of Association of the Company be and is hereby altered substituting the existing Clause V thereof by the following new Clause V as under:

   "The Authorised Share Capital of the Company shall be Rs 11,00,00,000 (Rupees Eleven Crores Only) divided into 1,10,00,000 (One crore Ten Lakh Shares only) Equity Shares of Rs.10/- (Rupees Ten Only)."

   RESOLVED FURTHER THAT the Board of Directors of the Company and / or Company Secretary of the Company be and are hereby severally and/or jointly authorized to do all such acts and take all such steps as may be necessary, proper or expedient to give effect to this resolution.

4. **RE-APPOINTMENT OF MS.RITIKAGUPTA(DIN:01162997) WHOLE TIME DIRECTOR OF THE COMPANY FOR A PERIOD OF FIVE YEARS.**

To consider and, if thought fit, to pass with or without modification, the following resolution as a Special Resolution:

"RESOLVED THAT as recommended by the Nomination and Remuneration Committee of the Board, pursuant to the provisions of Sections 196, 197, 198, 203 read with Schedule V and all other applicable provisions, if any, of the Companies Act, 2013 ('Act') and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, including any statutory modification(s) or re-enactment thereof for the time being in force, the approval of the Members be and is hereby accorded for the re-appointment of Ms. Ritika Gupta (DIN: 01162997), as Whole-Time Director of the Company for a period of 5 (five) consecutive years at a remuneration of Rs. 6,00,000/- per annum.

RESOLVED FURTHER THAT the Board of Directors of the Company and / or Company Secretary of the Company be and are hereby severally and/or jointly authorized to do all such acts and take all such steps as may be necessary, proper or expedient to give effect to this resolution."

By order of the Board of Directors
For Aurum Capital Projects Limited

Sd/-
Anshika Tiwari
(Company Secretary)

Place: Lucknow
Dated: 14.08.2026

NOTES:

1. A member entitled to attend and vote at the AGM is entitled to appoint one or more proxies to attend and vote in case of poll only, on his/her behalf and the proxy need not be a member of the Company. The instrument appointing the proxy should, however, be deposited at the Registered Office of the Company duly completed, stamped and signed, not less than forty-eight hours before the scheduled time of the AGM.

   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. A member holding more than ten percent of the total share capital of the Company may appoint a single person as proxy. However, such person shall not act as proxy for any other person or shareholder.

2. An Explanatory Statement pursuant to Section 102(1) of the Companies Act, 2013 with respect to the special business set out in the notice is annexed hereto and forms part of the Notice.

3. Corporate Members intending to send their authorized representatives to attend the AGM are requested to send to the Company a certified copy of the Board Resolution authorizing their representative to attend and vote on their behalf at the AGM.

4. In case of joint holders attending the AGM, only such joint holders who are higher in the order of names will be entitled to vote.

5. The Register of Members and Transfer Books of the Company will remain closed from Wednesday, 09th September, 2026 to Wednesday, 16th September, 2026 (both days inclusive).

6. Route-map of the venue of the 34th Annual general Meeting of the company is provided in the Annual Report for the convenience of the members.

7. The Board has appointed Mrs. Shachi Hem of M/s Shachi Hem &Associates , Company Secretaries, as the scrutinizer for conducting e-voting process in affair and transparent manner.

8. Brief resume of the directors proposed to be re-appointed at the ensuing 34th Annual General Meeting in terms of Regulation 36(3) of the Listing Regulations and the Secretarial Standard-2 on `General Meetings' is annexed to the Notice.

9. All relevant documents referred to in the Notice and Explanatory Statement and Statutory Registers are open for inspection at the Registered Office of the Company on all working days (except Sundays and Public Holidays) between 11.00 a.m. to 1.00 p.m. up to the date of the AGM.

10. Members holding shares in physical form are requested to notify change in address, Bank mandate and Bank particulars for printing the same on the dividend warrants, if any, under their signatures to the Company. Members holding shares in electronic form may, therefore, give instructions regarding bank accounts in which they wish to receive dividend to their respective Depository Participants ('DPs') only.

11. As per Regulation 40 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 ('the Listing Regulations'), as amended, securities of listed companies can be transferred only in dematerialized form with effect from April 1, 2019, except in case of request received for transmission or transposition of securities. In view of this and to eliminate all risks associated with physical shares and for ease of portfolio management, Members holding shares in physical form are requested to consider converting their holdings to dematerialized form. Members can contact the Company or its Registrar and Transfer Agent ('RTA'), M/s. Skyline Financial Services Private Limited('Skyline') for the same.

12. SEBI has mandated the submission of Permanent Account Number (PAN) by every participant in securities market. Members holding shares in electronic form are, therefore, requested to submit their PAN to the DPs with whom they maintain their demat accounts. Members holding shares in physical form are requested to submit their PAN to RTA M/s Skyline Financial Services Private Limited.

13. Members are requested to forward all their share transfers and other communications to the RTA of the company and are further requested to always quote their folio number/DP ID, - Client ID in all correspondences.

14. Members holding shares in single name are advised to make nomination in respect of their shareholding in the company.

15. Members may please note that the SEBI has, vide Gazette Notification no. SEBI/LAD-NRO/GN/2022/66 dated 24th January, 2022 read with SEBI Circular No. SEBI/HO/MIRSD/MIRSD_ RTAMB/P/CIR/2022/8 dated 25th January, 2022, mandated the listed companies to issue securities in dematerialized form only, while processing service requests viz., issue of duplicate securities certificate; claim from unclaimed suspense account; renewal/ exchange of securities certificate; endorsement; subdivision/splitting of securities certificate; consolidation of securities certificates/folios; transmission and transposition received from the shareholder/claimant. The shareholders/claimant are requested to make service requests by submitting a duly filled and signed Form ISR – 4. Upon receipt of service request(s) from shareholder/claimant, the RTA of the Company shall verify and process the said request and thereafter issue 'letter of conformation' in lieu of physical securities certificate to the shareholder/claimant, within 30 days of its receipt of such request or

after removing objections, if any.Within 120 days (One Hundred and Twenty days) of issue of the Letter of Confirmation, the shareholder/claimant shall lodgea dematerialization request with its Depository Participant for dematerializing the securities by submitting the original 'Letter ofConfirmation' received from RTA. In case the shareholder/claimant fails to submit the demat request within the aforesaid period, the Company shall credit shares to Suspense Escrow Demat Account of the Company opened for the said purpose. It may be noted that any service request can be processed only after the folio is KYC Compliant.

16. The Register of Directors and Key Managerial Personnel and their Shareholding maintained under Section 170 and Register of Contract or Arrangements in which Directors are interested maintained under Section 189 of the Act are open for inspection at the Registered Office of the Company during the office hours on all working days, except Saturdays between 11.00 a.m. and 1.00p.m.up to the date of the 34th Annual General Meeting and will be open for inspection during the Annual General Meeting also.

17. To support the Green Initiative, members who have not registered their email addresses are requested to register the same with the Company's RTA / their Depository Participants, in respect of shares held in physical / electronic mode, respectively.

18. The SEBI vide its Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/655 dated 3rd November, 2021 read with Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/687 dated 14th December, 2021 had specified the common and simplified norms for processing certain prescribed service request(s) of shareholders by RTAs and norms for holders of share(s) in physical form for raising the requests with regard to registration or changes / updation of PAN, KYC, nomination and also for banker's attestation of the signature of the shareholder in the event of major mismatch in the signature of the shareholder. All holders of shares in physical form are requested to furnish / update the PAN, Nomination, Contact details, Bank account details and specimen signature to the RTA of the Company or by email to them from their registered email id in Form ISR-1 and ISR-2 respectively.

19. The SEBI has further clarified those Physical folios wherein the PAN, KYC and Nomination details are not available on or after 1st April, 2023, shall be frozen by the RTA and will be eligible for lodging any service request or receiving payment including dividend only after registering the required details. The said physical folios shall be referred by the Company or RTA to the administering authority under the Benami Transactions (Prohibitions) Act, 1988 and/or Prevention of Money Laundering Act, 2002, if they continue to remain frozen as on 31st December, 2025. Members are advised to register/update their PAN, KYC and Nomination details with the RTA, in compliance with the said Circular for smooth processing of their service request(s).

20. As per the provisions of Section 72 of the Act and aforesaid SEBI Circulars, the facility for making nomination is available for the members in respect of the shares held by them. Members who have not yet registered their nomination are requested to register the same by submitting Form No. SH-13. If a member desires to opt out or cancel the earlier nomination and record a fresh nomination, he / she may submit the same in Form ISR-3 or Form SH-14 as the case may be. Members are requested to submit these details to their DP, in case the shares are held by them in electronic form, and to the RTA, in case the shares are held in physical form.

21. The shares of the Company are listed on Metropolitan Stock Exchange of India Limited. Listing fees for the financial year ending 31st March, 2026 has been paid to the stock exchange.

22. The cut-off date for the purpose of determining eligibility of members for voting (both remote e-voting and voting through polling papers at the AGM) in connection with the 34thAnnual General Meeting has been

fixed as Thursday, 10th September, 2026 (The 'cut-off date' wherever appears shall mean Thursday,10th September, 2026)

23. Members/proxies are requested to bring their copy of the Annual Report and the duly completed attendance slip to the AGM.

24. The copy of Annual Report, notice of AGM, notice of e-voting, etc. are being sent to the Members through e-mail who have registered their email ids with their DPs / RTA. Members whose e-mail id is not registered with the Company will be sent physical copies of the same at their registered address through permitted mode.

25. Annual Reports will also be available in the Reports section on the website of the Company at www.aurumcapitalprojects.com.

26. **THE INTRUCTIONS OF SHAREHOLDERS FOR REMOTE E-VOTING ARE AS UNDER:**

Step 1: Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

Step 2: Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

(i) The voting period begins on Sunday, 13th September 2026 at 9.00 A.M and ends on Tuesday, 15th September 2026 at 5.00 P.M. During this period shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date (record date) of Wednesday, 09th September 2026 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

(ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

(iii) Pursuant to SEBI Circular No. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

Step 1: Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

(iv) In terms of SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Pursuant to abovesaid SEBI Circular, Login method for e-Voting for Individual shareholders holding securities in Demat mode CDSL/NSDL is given below:

Type of shareholders	**Login Method**
Individual Shareholders holding securities in Demat mode with CDSL Depository	1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login to Easi / Easiest are requested to visit cdsl website www.cdslindia.com and click on login icon & New System Myeasi Tab. 2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. 3) If the user is not registered for Easi/Easiest, option to register is available at cdsl website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. 4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.

Individual Shareholders holding securities in demat mode with NSDL Depository	1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period. 2) If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS "Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3) Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period.
Individual Shareholders (holding securities in demat mode) login through their Depository Participants(DP)	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL

Login type	**Helpdesk details**
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at : 022 - 4886 7000 and 022 - 2499 7000

Step 2: Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

(v) Login method for Remote e-Voting for Physical shareholders and shareholders other than individual holding in Demat form.

1) The shareholders should log on to the e-voting website www.evotingindia.com.

2) Click on "Shareholders" module.

3) Now enter your User ID

   a. For CDSL: 16 digits beneficiary ID,
   b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
   c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.

4) Next enter the Image Verification as displayed and Click on Login.

5) If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.

6) If you are a first-time user follow the steps given below:

	For Physical shareholders and other than individual shareholders holding shares in Demat.
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) • Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.

Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. • If both the details are not recorded with the depository or company, please enter the member id / folio number in the Dividend Bank details field.

(vi) After entering these details appropriately, click on "SUBMIT" tab.

(vii) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach 'Password Creation' menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.

(viii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.

(ix) Click on the EVSN for the relevant <Company Name> on which you choose to vote.

(x) On the voting page, you will see "RESOLUTION DESCRIPTION" and against the same the option "YES/NO" for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.

(xi) Click on the "RESOLUTIONS FILE LINK" if you wish to view the entire Resolution details.

(xii) After selecting the resolution, you have decided to vote on, click on "SUBMIT". A confirmation box will be displayed. If you wish to confirm your vote, click on "OK", else to change your vote, click on "CANCEL" and accordingly modify your vote.

(xiii) Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.

(xiv) You can also take a print of the votes cast by clicking on "Click here to print" option on the Voting page.

(xv) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.

(xvi) There is also an optional provision to upload BR/POA if any uploaded, which will be made available to scrutinizer for verification.

(xvii) Additional Facility for Non – Individual Shareholders and Custodians –For Remote Voting only.

- Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the "Corporates" module.

- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
- After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
- The list of accounts linked in the login will be mapped automatically & can be delink in case of any wrong mapping.
- It is Mandatory that, a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
- Alternatively Non Individual shareholders are required mandatory to send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address
- viz; admin@aurumcapitalprojects.com, if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL/MOBILE NO. ARE NOT REGISTERED WITH THE COMPANY/DEPOSITORIES.

1. For Physical shareholders- please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by email to Company/RTA email id.

2. For Demat shareholders -, Please update your email id & mobile no. with your respective Depository Participant (DP)

3. For Individual Demat shareholders – Please update your email id & mobile no. with your respective Depository Participant (DP) which is mandatory while e-Voting & joining virtual meetings through Depository.

If you have any queries or issues regarding e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 21 09911

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 21 09911.

By Order of the Board of the Directors
For AURUM CAPITAL PROJECTSLIMITED

Sd/-
Anshika Tiwari
(Company Secretary)

Place: Lucknow
Date: 14.08.2026

ANNEXURE TO THE NOTICE

EXPLANTORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT,2013 AND 17(11) OF SEBI LODR (AMENDMENT)REGULATIONS,2018.

ITEM No. 3

The Reserve Bank of India has vide Notification RBI/2021-22/112 no.DOR.CRE.REC.No.60/03.10.001/2021- 22 dated 22.10.2021 to regulate the NBFC's, stipulated a minimum requirement of Net Owned Fund (NOF) for NBFCs at Rs.10 crore which is to be achieved in a phased manner. The company, in order to timely comply with these requirements proposes to increase its share capital to the required levels.

It is accordingly proposed to increase the present Authorised Share Capital of the Company from Rs. 10,00,00,000/- divided into 1,00,00,000 (One Crore) Equity Shares of Rs. 10/- each to Rs. 11,00,00,000/- divided into 1,10,00,000 (One Crore Ten Lakh) Equity Shares of Rs. 10/- each by creation of additional 10,00,000 (Ten Lakh) Equity Shares of Rs. 10/- each.

Pursuant to Section 13 and 61 of the Companies Act, 2013, alteration of the Capital Clause requires approval of the members of the Company by way of passing an Ordinary Resolution in their meeting to that effect. The Board of Directors recommends the Ordinary Resolution as set out at Item No. 3 of the Notice for approval of the members.

None of the Directors, Key Managerial Personnel of the Company and their relatives are concerned or interested, financially or otherwise, in the proposed resolution, except to the extent of their shareholding, if any, in the Company

ITEM No.4

Mrs. Ritika Gupta was re-appointed as Whole TimeDirector of the company by the Board, on the recommendation of Nomination & Remuneration Committeefor a period of 5 years which was approved by the members of the company by a special resolution passed at 29th Annual General Meeting of the company.

On the recommendation of Nomination & Remuneration Committee, Board of Directors of the Company at itsmeeting held on 13.08.2026 haveapproved the re-appointment of Mrs. Ritika Gupta as Whole-time Director of the Company for a further period of 5 years subject to the approval of members of the company at the ensuing 34th Annual General Meeting in terms of provisions of theCompanies Act, 2013.

The Board considers thather association with the Company would be of immense benefit to Company and it isalso desirable to avail services of Ms. Ritika Gupta as Whole-time Director to comply with the regulatory provisions.

The Company has alsoapproved a remuneration ofRs. 600,000/- (Rupees Six Lakhs Only) per annum drawn on monthly basis in lieu ofrendering services to the Company in areas including Finance, regulatory compliance, policies and businessstrategy asDirector of the Company.

None of the directors of company except Mrs. Ritika Gupta is concerned or interested in the proposed resolution.

BRIEF PROFILE OF DIRECTORS BEING APPOINTED/ REAPPOINTED AT THE 34th ANNUAL GENERAL MEETING

As per the requirement of Companies Act, 2013, Regulations 36(3) of the Listing Regulations and Secretarial Standard for appointment/re-appointment of the Director, statements containing details of the concerned Director is given below**:**

NAME	**SANJAY KUMAR BHUTANI**	**RITIKA GUPTA**
DIN	01415528	01162997
Age	61 years	55 years

Date of First Appointment on the Board	03.08.1992	30.03.2015
Qualification	Fellow member of Institute of Chartered Accountants of India (ICAI)	Doctorate
Nature of his expertise in specific functional areas	A qualified Chartered Accountanthaving over 35 years of diverse experience in the fields of finance, taxation, audit services, and related areas he is the Promoter Director of the company.His expertise has consistently added value to the company's financial and compliance frameworks. With his extensive background and strategic insights, he continues to play a vital role in guiding the company's long-term objectives while upholding the highest standards of corporate integrity and accountability**.**	She has a rich experience in management and has been handling the affairs of the company for last 05 years.
Term and conditions of appointment/reappointment	Mr. Sanjay Bhutani retires by rotation at the ensuing AGM and being eligible, seeks re-appointment.	Whole-Time Director, liable to retire by rotation on an annual remuneration of 600,000/- drawn on monthly basis.
Remuneration Last Drawn	Nil	Rs. 600000/-
Remuneration proposed to be paid	Nil	Rs. 600000/-
Other Directorships	Nil	Gupt Ganesh Assets Holdings Private Limited
Number of Listed Entities from which the person has resigned in past three years	Nil	Nil
Shareholding in the company	128700 shares	30600 shares
Relationships with any Director(s) of the Company	None	None
Number of Board Meeting attended during the year	05	05
Summary of Performance, Evaluation/Justification for choosing the appointees for appointment as Independent Directors	Not Applicable	Not Applicable

By Order of the Board
For AURUM CAPITAL PROJECTSLIMITED

Sd/-
AnshikaTiwari
Company Secretary
Place: Lucknow
Date: 13.08.2026

Form No. MGT-11
PROXY FORM

[Pursuant to section 105(6) of the Companies Act, 2013 and rule 19(3) of the Companies (Management and Administration) Rules, 2014]

CIN	:	L67120UP1992PLC014607
Name of the Company	:	Aurum Capital Projects Limited
Registered Office	:	2nd Floor, YMCA Complex, 13, Rana Pratap Marg, Lucknow-226001
Name of the Member(s)	:	
Registered Address	:	

E-mail Id	**Folio No /*Client ID**	***DP ID**

Name :	E-mail Id:
Address:	Signature: or falling him/her

Name :	E-mail Id:
Address:	Signature: or falling him/her

as my/ our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 34th Annual General Meeting of the Company to be held on Thursday, 17th September, 2026, at 11.30 A.M at, Hotel Charans Plaza, 11, Habibullah Estate, Hazratganj, Lucknow– 226001 and at any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No.	**Ordinary Business/Special Business**	**Resolution(s)**	**Vote**		
			For	**Against**	**Abstained**
1.	Ordinary Business	To receive, consider and adopt the audited financial statements for the financial year ended March 31, 2026, together with Director's Report and the Auditor's Report thereon.			
2.	Ordinary Business	To appoint a director in place of Mr. Sanjay Kumar Bhutani (DIN-01415528) who retires by rotation and being eligible, offers himself for re-appointment.			
3.	Special Business	To Consider and approve the increase in authorised Share Capital and Alteration of Clause V (Capital Clause) of Memorandum of Association of the Company .			
4.	Special Business	Re-appointment of Ms .RitikaGupta (DIN:01162997) Whole time Director of the Company for a period of five years.			

Affix revenue stamp

_____
Signature of Shareholder

_____ _____
Signature of first proxy Signature of second proxy

Signed this.....day of..... 2026. * ***Applicable for members holding shares in Electronic Form***

NOTE:

This form of Proxy in order to be effective should be duly submitted and deposited at the registered office of the Company, not less than forty-eight (48) hours before the commencement of the meeting.

1. Each equity share of the Company carries one vote.

Attendance Slip for 34th Annual General Meeting

ATTENDANCE SLIP

Date: 17.09.2026	**Time: 11:30 A.M**
Venue: Hotel Charans Plaza, 11, Habibullah Estate, Hazratganj, Lucknow– 226001	

Name and Registered Address of the:
Sole/First named Member
Name(s) of the Joint Holders, if any :
Ledger Folio/DP ID & Client ID No. :
Number of Shares held :
Please tick in the box
☐ Member ☐ Proxy

_____
Members signature

_____ _____
Name of the Proxy in Block Letter Proxy 's signature

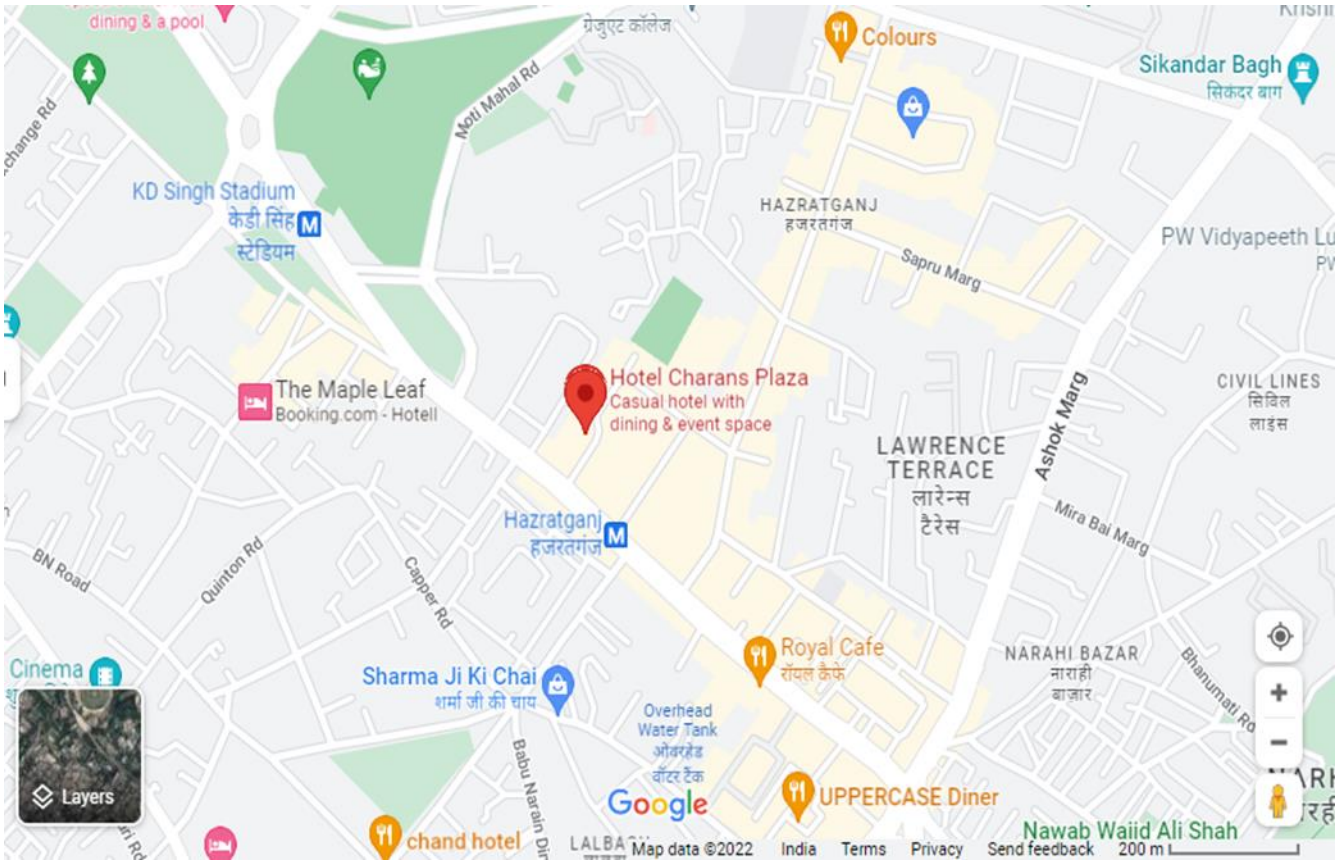
Note:

a) Shareholder / Proxy holder wishing to attend the meeting must bring this Attendance Slip along with a valid identity proof for admission and hand over the Attendance Slip at the entrance duly signed Please fill this attendance slip and hand it over at the entrance of the hall.
b) Members are requested to bring their copies of the Annual Report to the meeting, since further copies will not be available.
c) In the case of joint holders, the vote of the senior who tenders a vote, whether in person or by Proxy, shall be accepted to the exclusion of the vote of the other joint holders. Seniority shall be determined by the order in which the names stand in the Register of Members.
d) The submission by a member of this form of proxy will not preclude such member from attending in person and voting at the meeting.

The E-voting facility will be available during the following voting period:

Remote e-Voting Start On	**Remote e-Voting End On**
13th September, 2026 at 09:00 A.M. (IST)	15th September, 2026 at 5:00 P.M. (IST)

MAP FOR AGM VENUE



BOARD'S REPORT & MANAGEMENT DISCUSSION AND ANALYSIS

Dear Shareholders,

Your directors have immense pleasure in presenting 34th Annual Report of your Company together with the Audited Financial Statements for the financial year ended 31st March, 2026.

FINANCIAL HIGHLIGHTS OF THE COMPANY:

The highlights of financial results of your Company are as follows:

(Amount in Rs. In lakhs)

PARTICULARS	**YEAR ENDED 31.03.2026**	**YEAR ENDED 31.03.2025**
Operating Income	59.89	33.38
Other Income	3.80	5.45
Total Income	**63.70**	**38.83**
Less: Operational Expenses		
Finance Cost	0.02	0.04
Employee Benefit Expenses	14.96	14.79
Net Loss on Fair Value Changes	-0.97	2.09
Depreciation and Amortisation	0.15	0.14
Impairment on Financial Instruments	0.36	0.02
Loss in FnO and sale of Quoted Shares	5.16	-
Other Expenses	7.93	5.95
Total Expenses	**27.62**	**23.04**
Profit/(Loss) before Exceptional Items and Tax	36.08	15.78
Less : Exceptional Items	-	-
Profit/(Loss) before Tax	36.08	15.78
Less : Provision for Taxation		
Current Tax	9.63	4.45
Earlier Years	0.00	0.59
Deferred Tax	-1.06	0.34
Profit/(Loss) for the period from Continuing Operations	27.52	10.39
Other Comprehensive Income	-1.98	-0.10
Total Comprehensive Income for the year	25.53	10.29

FINANCIAL PERFORMANCE

The operating revenues of the company stood at Rs. 59.89 lakhs for the year as compared to Rs. 33.38 lakhs in the immediately preceding year thus witnessing a year-on-year growth of 79.42%.

The profit before tax for the year stood at 36.08 lakhs as against Rs. 15.78 lakhs in the immediately preceding year. The Profit after tax for the year stood at 27.52 lakhs as against of Rs. 10.39 lakhs in the immediately preceding year witnessing an impressive growth of about 265% during the current year.

Your directors are hopeful for the continued improvement in the performance and profitability of the company during the current year as well.

CHANGE IN THE NATURE OF BUSINESS

During the year, there was no change in the nature of business operations of the company as compared to preceding year.

DIVIDEND

In order to conserve capital for business growth of the Company, your directors do not recommend any dividend payment at the ensuing AGM.

TRANFSER TO STATUTORY RESERVE

Under section 45-IC of Reserve Bank of India ('RBI') Act, 1934, Non-Banking Financial Companies ('NBFCs') are required to transfer a sum not less than 20% of its net profit every year to reserve fund before declaration of any dividend. Accordingly the company has during the year transferred a sum of Rs. 5.50 lakhs to this reserve.

MATERIAL CHANGES AND COMMITMENTS AFFECTING FINANCIAL POSITION BETWEEN THE END OF THE FINANCIAL YEAR AND DATE OF THE BOARD REPORT

There were no material changes or commitments affecting the financial position of the Company that have occurred between the end of the financial year of the Company and date of this report.

SHARE CAPITAL OF THE COMPANY

The Authorised share capital of your company as on 31st March 2025 stood at Rs. 10,00,00,000/- (Rupees (Rupees Ten Crores only) divided into 1,00,00,000 Equity Shares of Rs. 10/- each (Rupees ten only). There is no change in the authorised capital of the company during the year.

During the financial year 2025-26 the company came up with a preferential issue of 16,00,000 Equity shares of Rs. 10/- each at a premium of Rs. 12.50 per share on preferential basis. The allotment of shares on preferential basis was made on 15th May, 2025 and all these shares are listed on the stock exchange.

After the aforesaid preferential issue, the paid up equity share capital increased to Rs. 4,81,05,000/- (Rupees Four Crores Eighty-One Lakhs Five Thousand only) divided into 48,10,500 Equity Shares of Rs. 10/- each, fully paid-up and the share premium account stood at Rs. 40,00,000/-.The new equity shares rank paripassu in all respects with the existing equity shares of the Company.

SUBSIDIARY, JOINT VENTURE AND ASSOCIATE COMPANIES

The Company had no subsidiary, joint venture or associate Companies during the financial year 2025-26.

ANNUAL RETURN

As required under Section 92(3) read with Section 134(3)(a) of the Companies Act, 2013 (`Act'), the annual return of the company as on 31st March, 2026will be available on the website of the company at www.aurumcapitalprojects.com.

WEB-LINK ADDRESS

As per Regulation 46 of Listing Regulations (relating to disclosure on the website of the Company) the company is having its functional website at **www.aurumcapitalprojects.com.**

DIRECTORS

As on 31st March, 2026, the Board comprised of Five Directors including one Executive Women Director. The Board has an appropriate mix of Executive, Non-Executive and Independent Directors, which is in compliance with the requirements of the Act and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (`Listing Regulations').

- **Retirement by Rotation**

  In accordance with the provisions of Section 152(6) of the Act read with Companies (Management and Administration) Rules, 2014 and the Articles of Association of the Company, Mr. Sanjay Kumar Bhutani, Director (DIN-01415528) retires at the ensuing 34thAGM of the company, and being eligible has offered himself for re-appointment. The Board of Directors, on the recommendation of the Nomination and Remuneration Committee recommend his re-appointment to the members of the company.

  The brief resume/details relating to Director who is to be re-appointed is furnished in the Notice of the ensuing AGM.

- **Declaration from Independent Director**

  The Company has received declarations pursuant to Section 149 of the Companies Act, 2013 and other applicable regulations, from all the Independent Directors of the Company confirming that they meet the criteria of independence as prescribed both under Section 149(6) of the Companies Act, 2013 and in terms of Regulation 16 of the SEBI (LODR) Regulations, 2015.

- **Familiarization programme**

  In compliance with the Regulation 25 of the SEBI (LODR) Regulations, 2015, the Company has put in place a familiarization programme for the Independent Directors to familiarize them about the Company and their roles, rights, responsibilities in the Company.

- **Performance Evaluation**

  The Listing Agreement mandates that the Board shall monitor and review the Board evaluation framework. The Companies Act, 2013 states that a formal annual evaluation needs to be made by the Board of its own performance and that of its committees and individual Directors. Schedule IV of the Companies Act, 2013, states that the performance evaluation of Independent Directors shall be done by the entire Board of Directors excluding the Director being evaluated.

  Pursuant to the provisions of the Act and the Listing Regulations, the Board has carried out an evaluation of its own performance, the directors individually as well as the evaluation of the working of its committees.

KEY MANAGERIAL PERSONNEL (KMP)

The Key Managerial Personnel of the Company are as follows:

Sr No	Name of KMP	Designation
1.	Mrs.Ritika Gupta	Whole Time Director
2.	Mr.Sudhir Jaiswal	CEO
3.	Mrs.Gita Mehrotra	CFO
5.	Ms. Anshika Tiwari	Company Secretary and Compliance officer

MANAGERIAL REMUNERATION AND OTHER DETAILS

The necessary details/disclosures of Ratio of Remuneration of each Director to the median employees' remuneration and other details pursuant to the provisions of section 197(12) of the Companies Act, 2013 read with rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 (`Rules') is appended herewith as `**Annexure A**' and forms part of this report.

REMUNERATION POLICY

The Board has, on the recommendation of the Nomination & Remuneration Committee framed a policy for selection and appointment of Directors, Senior Management and their remuneration.

The Company's shareholders may refer the Company's website for the detailed Nomination & Remuneration Policy of the Company on the appointment and remuneration of Directors including criteria for determining qualifications, positive attributes, independence of a Director; and other matters provided under sub-section (3) of section 178.

The Company's remuneration policy is directed towards rewarding performance based on review of achievements periodically. The remuneration policy is inconsonance with the existing industry practice and the scale of operations of the company.

PARTICULARS OF EMPLOYEES:

The statement showing the names of the top ten employees in terms of remuneration drawn is given as "Annexure B".

There are no employees of the Company drawing remuneration requiring disclosure of information under Section 134 of the Companies Act, 2013 read with Rule 5(2) of the Companies (Appointment & Remuneration of Managerial Personnel) Rules,2014.

DETAILS OF THE REMUNERATION TO MD/WTD (AS PER CLAUSE-IV OF SECTION-II OF PART-II OF SCHEDULE V):

(i) All elements of the remuneration package such as salary, benefits, bonuses, stock options and pension: The details are given in Annual Return placed on the website of the Company.

(ii) Details of fixed component and performance-linked incentives, along-with the performance criteria: The details are given in Annual Return placed on the website of the Company. No performance linked incentives are being paid.

(iii) Service contracts, notice period and severance fees:

The details are given in Annual Return placed on the website of the Company.

(iv) Stock option details, if any, and whether these have been issued at a discount, as well as the period over which they accrued and how they are exercisable: The Company has not granted any stock options.

MEETINGS OF THE BOARD OF DIRECTORS AND THEIR COMMITTEES

A calendar of meetings is prepared and circulated in advance to the Directors. The intervening gap between the Meetings was within the period prescribed under the Companies Act, 2013 and the Listing Agreement.

During the financial year2025-26, 5(Five) Board meetings were convened and held on May 15th 2025; May 30th 2025; August 12th 2025; November 14th 2025 and February 10th 2026.

COMPOSITION AND MEETING OF COMMITTESS

In accordance with the provisions of the Act and the Listing Regulations, the company has constituted three committees of the Board. Details of all the committees along-with their composition, and their meetings held during financial year 2025-26 are provided below. There was no change in the composition of these committees during the year -

Audit Committee

- The Composition and terms of reference of the Audit Committee is in accordance with the provisions of Section 177 of the Act, RBI Guidelines and Listing Regulations.
- The Audit Committee met 4(four) times during the financial year 2025-26 on May 30th 2025; August 12th 2025; November 14th 2025 and February 10th 2026.
- The composition of Audit Committee is as follows:

Sr. No.	Name of Member	Designation	Category
1.	Mr. Ravi Shankar Malviya	Chairman	Independent, Non-Executive
2.	Mr. Yogesh Kesarwani	Member	Independent, Non-Executive
3.	Mr. Sanjay Kumar Bhutani	Member	Non-Executive

Stakeholder Relationship Committee

- The Composition and terms of reference of the Stakeholder Relationship Committee is in accordance with the provisions of Section 178 of the Act, RBI Guidelines and Listing Regulations.
- The Stakeholder Relationship Committee met 2(Two) times during the financial year 2025-26 on May 15th 2025; and November14th2025.
- The composition of the Stakeholder Relationship Committee is as follows:

Sr. No.	Name of Member	Designation	Category
1.	Mr. Ravi Shankar Malviya	Chairman	Independent, Non-Executive
2.	Mr. YogeshKesarwani	Member	Independent, Non-Executive
3.	Mr. Rajiv Agarwal	Member	Non-Executive

Nomination & Remuneration Committee

- The Company has duly constituted Nomination and Remuneration Committee to align with the requirements prescribed under the provisions of the Companies Act, 2013.
- The committee met 2(Two) time during the financial year 2025-26 on August 12th 2025 and February 10th 2026.
- The composition of Nomination and Remuneration Committee is as follows:

Sr. No.	Name of Member	Designation	Category
1.	Mr. Ravi Shankar Malviya	Chairman	Independent, Non-Executive
2.	Mr. Yogesh Kesarwani	Member	Independent, Non-Executive
3.	Mr. Rajiv Agarwal	Member	Non-Executive

SEPARATE MEETING OF INDEPENDENT DIRECTORS

During the year as per the requirement of Schedule IV of the Act and Listing Regulations all the Independent Directors (IDs) met on May 30th, 2025 without the presence of other Non-Independent Directors and members of the management. At this meeting, the IDs inter alia evaluated the performance

of Non-Independent Directors & the Board as a whole, performance of the Chairperson of the Company after taking into account the views of executive director and non-executive directors and discussed aspects relating to the quality, quantity and timeliness of flow of information between the Company management & the Board.

RBI REGISTRATION AND COMPLIANCES

The Company is registered with the Reserve Bank of India ("the RBI") vide Registration No. B-12.00105, to carry on the business of a non-banking financial institution without accepting public deposits. Your Company is a Non-Deposit taking Non-Systemically Important Non-Banking Financial Company. The company has complied with &continues to comply with all the applicable regulations and directions of the RBI.

As per the Framework for Scale Based Regulation for Non-Banking Financial Companies issued by the RBI vide circular dated October 22, 2021 ('SBR Framework'), the Non-Banking Finance Companies are categorised into four layers. According to the said regulation, the Company falls under the category of NBFC – BL.

PUBLIC DEPOSITS

Being a non- deposit accepting Company, your Company has not accepted any deposits from the public falling within the provisions of the Non- Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Direction, 2016 and the provisions of Companies Act, 2013.

NON-PERFORMING ASSETS AND PROVISIONS

The Company has ascertained Non-Performing Assets under Non-Banking Financial (Non deposit accepting or holding) Company's Prudential norms (Reserve Bank) Directions as amended from time to time, and made appropriate provisions there against.

DIRECTORS' RESPONSIBILITY STATEMENT

To the best of our knowledge and belief, your Directors make the following statements in terms of Section 134 (5) of the Companies Act, 2013:

a) that in the preparation of the annual accounts for the year ended March 31, 2026 the applicable IndAS have been followed along with proper explanation relating to material departures, if any;
b) that such accounting policies mentioned in Notes to accounts have been selected and applied consistently and judgments and estimates have been made that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company at the end of the financial year and of the profit and loss of the company for that period;
c) that proper and sufficient care has been taken 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) that the annual accounts have been prepared on a going concern basis;
e) that proper internal financial controls are in place and that the financial controls are adequate and are operating effectively; and
f) that proper systems to ensure compliance with the provisions of all applicable laws are in place and that such systems are adequate and operating effectively.

PARTICULARS OF CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES

All transactions with related parties are placed before the Audit Committee for approval. All related party transactions that were entered into during the financial year were on an arm's length basis and in the ordinary course of business. The particulars of such transactions are disclosed in the notes to the financial statements. The nature of related party transactions requires disclosure in **AOC-2**, the same is appended as "**Annexure C**" to the Board's Report.

CORPORATE SOCIAL RESPONSIBILITY

The requirement of CSR committee is not applicable to the company; hence no further details/disclosure are required to be given in this regard.

LISTING OF SHARES OF THE COMPANY

The shares of the Company are listed at Metropolitan Stock Exchange of India. There are no arrears of listing fees.

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

During the year under review there has been no significant and material orders passed by the regulators or courts or tribunals impacting the going concern status and company's operations in future.

CREDIT RATING

The Company does not have any debt; hence no credit rating has been obtained from any rating agencies during the year.

DISCLOSURE OF CODES, STANDARDS, POLICIES AND COMPLIANCES THEREUNDER

- **Code of Conduct**
  The Board of Directors has laid down a Code of Conduct for all the Board Members and Senior Executives of the Company. All the Board Members and Senior Executives have confirmed compliance with the Code.

- **Know Your Customer and Anti Money Laundering Measure Policy**
  Your company has in place Board approved Know Your Customer and Anti Money Laundering Measure Policy. The said policy is in line with the RBI Regulations and Company adheres to the compliances required under the aforesaid policy including reporting of suspicious transactions.
- **Fair Practice Code**
  Your Company has in place a fair practice code, as per RBI Regulations which includes guidelines for appropriate staff when dealing with the customers and on the organizations policies vis-à-vis client protection.

- **Code for prohibition of Insider Trading Practices**
  Your company has in place a code for prevention of insider trading practices in accordance with the model code of conduct prescribed under SEBI (prohibition of insider trading regulations, 2015.

- **Vigil Mechanism/ Whistle Blower Policy**

The Company has in place a vigil mechanism/Whistle Blower Policy. The Policy provides for adequate safeguards against victimization of employees who avail of the mechanism and also provides for direct access to the Chairman of the Audit Committee.

The detail of the said policy is available on the website of the Company.

- **Prevention of Sexual Harassment at Workplace**

  The Company has zero tolerance towards sexual harassment at the workplace and has adopted a 'Policy for Prevention of Sexual Harassment' in line with the provisions of Sexual Harassment of Woman at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Rules made there under.

  During the year under review, no case of sexual harassment was reported. The following is a summary of sexual harassment complaints received and disposed of during the period under review:

  (a) Number of complaints pending at the beginning of the year : Nil
  (b) Number of complaints received during the year : Nil
  (c) Number of complaints disposed off during the year : Nil
  (d) Number of cases pending at the end of the year : Nil

STATUTORY AUDITORS

M/s. S.N. Gupta & Associates, Chartered Accountants (FRN-003817C) have been appointed as the Statutory Auditors of the Company for a period of 5 years from the conclusion of 31st Annual General Meeting and to hold office till the conclusion of the 36th Annual General Meeting to be held in the year 2028.

STATUTORY AUDITORS' OBSERVATION

The Notes on financial statements referred to in the Auditors' Report are self-explanatory do not call for any further comment. The Auditors' Report does not contain any qualification, reservation, adverse remark or disclaimer.

INTERNAL AUDITOR & SECRETARIAL AUDITOR

The Board of Directors has appointed an independent firm of Chartered Accountants, M/s S. Baijal & Co., Chartered Accountants as internal auditors of the Company for conducting the audit as per internal audit standards and regulations for the financial year 2025-26. The internal auditor reports their findings to the audit committee of the Board.

The Secretarial Audit Report for the financial year ended 31st March 2026 is annexed herewith and marked as "**Annexure – D**". The Secretarial Audit Report does not contain any qualification, reservation or adverse remark.

NON-DISQUALIFICATION OF DIRECTORS

A certificate from the Secretarial Auditor certifying that none of the directors on the board of the Company have been debarred or disqualified from being appointed or continuing as directors of companies by the Board/Ministry of Corporate Affairs or any such statutory authority has been obtained and the same is provided as "**Annexure E**" to this report.

SECRETARIAL STANDARDS

The Company complies with all applicable Secretarial Standards issued by the Institute of Company Secretaries of India.

MAINTENANCE OF COST RECORDS

The Company is not required to maintain cost records as specified by central government under sub-section (1) of section 148 of the Companies Act 2013.

DETAILS IN RESPECT OF ADEQUACY OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO THE FINANCIAL STATEMENTS

The Company has laid proper and adequate systems of internal financial control commensurate with the size of its business and nature of its operations which ensures orderly and efficient conduct of its business, including adherence to Company's policies, safeguarding of its assets, prevention of errors, accuracy and completeness of the accounting records and the timely preparation of reliable financial information.

EXTRACT OF THE ANNUAL RETURN

As per relevant provision of the Companies Act, 2013, extract of annual return (MGT-9) as referred to in Section 92(3) of the act, for the year 2025-26will be uploaded in the website of the Company: www.aurumcapitalproject.com

FRAUD REPORTING

During the year under review, neither the statutory auditors nor the secretarial auditor have reported to the Audit Committee under section 143 (12) of Companies Act, 2013, any instances of fraud committed against the Company by its officers or employees, the details of which needs to be mentioned in the Board's Report.

ORDERS PASSED BY REGULATORS

Pursuant to Rule 8(5)(vii) of Companies (Accounts) Rules, 2014, it is reported that there are no orders have been passed by the Regulators or Courts or Tribunals impacting the going concern status and Company's operations in future.

DETAILS OF APPLICATION MADE OR PROCEEDING PENDING UNDER INSOLVENCY AND BANKRUPTCY CODE 2016

During the Year under Review, there was no application made or Proceedings Pending in the name of the company under the Insolvency and Bankruptcy code 2016

DETAILS OF DIFFERENCE BETWEEN VALUATION AMOUNT ON ONE TIME SETTLEMENT AND VALUATION WHILE AVAILING LOAN FROM BANKS AND FINANCIAL INSTITUTIONS

The company has not availed any loan from Banks and Financial Institutions.

CEO AND CFO CERTIFICATION

The certificate required under Regulation 17(8) of the Listing Regulations, duly signed by the CEO and CFO of the company was placed before the Board. The same is provided as "**Annexure F**" to this report.

GREEN INITIATIVE IN CORPORATE GOVERNANCE

The members holding shares in the physical form are requested to register their email addresses with the company or with the Registrar & Transfer Agents. The members holding shares in physical form are

requested to get their share certificates de-materialized by lodging them with their respective depository participant.

Electronic copies of the Annual Report for the FY 2025-26 and the Notice of the 34th AGM are being sent to all the members whose email addresses are registered with the Company / Depository Participants. For members who have not registered their email address, physical copies are sent in the permitted mode.

CONSOLIDATED FINANCIAL STATEMENTS

As the Company does not have any subsidiary and operates in single segment, it is not required to enclose consolidated financial statements or segment reporting.

MANAGEMENTDISCUSSIONANDANALYSISREPORT:

Management Discussion and Analysis Report as stipulated under SEBI (Listing Obligations and Disclosure Requirements), 2015 forms part of this report. The same is provided as "**Annexure-G**" to this report.

INTERNAL FINANCIAL CONTROLS

In accordance with the Companies Act, 2013, the Company has adequate Internal Financial Controls by means of Policies and Procedures commensurate with the size & nature of its operations and pertaining to financial reporting.

In accordance with Rule 8(5) (viii) of Companies (Accounts) Rules, 2014, it is hereby confirmed that the Internal Financial Controls are adequate with reference to the financial statements to take decisions in time.

COMPLIANCE WITH THE MATERNITY BENEFIT ACT

There are currently no such women employees on the Company's rolls who are eligible for any benefit under the Act.

OTHER STATUTORY INFORMATION

- **Conservation of Energy, Technology absorption and Foreign Exchange earnings & Outgo:**
  The particulars as required under the provisions of Section 134(3)(m) of the Companies Act, 2013 read with Rule 8(3) of The Companies (Accounts) Rules, 2014 in respect of Conservation of Energy and Technology Absorption have not been furnished considering the nature of activities undertaken by the Company during the year under review.

- There was no foreign exchange earning & outgo during the financial year under review.

- No revision of financial statements and board report has been made during the year under review.

- Your Company has not issued equity shares with differential rights, sweat equity or ESOP during the period under review.

- The Company being a Non-Banking Financial Company, provisions of Section 186 of the Companies Act, 2013, is not applicable. The details of the investments made by the Company are given in the notes to the financial statements.

ACKNOWLEDGEMENTS

Your Directors take this opportunity to thank the shareholders, customers, employees, bankers, Auditors, Regulatory authorities for their co-operation and continued support to the Company during the period and look forward to their continued support and encouragement in the future as well.

For and on behalf of the Board of Directors

Sd/-	**Sd/-**	**Sd/-**
(Ritika Gupta)	**(Rajiv Agarwal)**	**(Sanjay Kumar Bhutani)**
Director	**Director**	**Director**
DIN-01162997	**DIN-01141517**	**DIN-01415528**

Place: Lucknow
Date: 13.08.2026

ANNEXURE - A

DETAILS PERTAINING TO REMUNERATION AS REQUIRED UNDER SECTION 197(12) OF THE COMPANIES ACT, 2013, READ WITH RULE 5(1) OF THE COMPANIES (APPOINTMENT AND REMUNERATION OF MANAGERIAL PERSONNEL) RULES, 2014 AND COMPANIES (APPOINTMENT AND REMUNERATION OF MANAGERIAL PERSONNEL) AMENDMENT RULES, 2016

(i) The ratio of the remuneration of each Director to the median remuneration of the Employees of the Company for the financial year 2025-26 are as under:

Name of Director/ KMP and Designation	**Remuneration for FY 2025-26 (in Rs.)**	**% increase/ (Decrease) In remuneration***	**Ratio of remuneration to median remuneration of employees**	**Ratio of the remuneration to Net Profit for year ended 31-03-2026**
Mrs. Ritika Gupta WholetimeDirector	600000	Nil	1.61	14.25
Mr. Rajiv Agarwal Non-Executive Director	Nil	Nil	Nil	Nil
Mr. Sanjay Kumar Bhutani Non–Executive Director	Nil	Nil	Nil	Nil

(ii) The percentage increase in remuneration of each Director, Chief Financial Officer, Chief Executive Officer and Company Secretary in the financial year 2025-26 are as under: -

Name of Director/ KMP and Designation	**Remuneration for FY 2025-26(in Rs.)**	**% increase/ (Decrease) In remuneration**
Mrs. Ritika Gupta, Director	600000	-
Mrs. Gita Mehrotra, CFO	150000	6.70
Mr. Sudhir Jaiswal, CEO	204000	4.90
Ms.Geetanjali, Company Secretary and Compliance officer	262200	-
Ms. Anshika Tiwari, Company Secretary and Compliance officer	115160	-

(i) The ratio of the remuneration of the Whole-time Director to the median remuneration of employees of the Company for the financial year is 1 : 1.61

(ii) Percentage increase remuneration of each Director, Chief Financial Officer, Chief Executive Officer, Company Secretary or Manager, if any in the financial year: 1.16

(iii) As on March 31, 2026 there were 5 employees on the rolls of your Company.

(iv) Average percentage increase in the salaries of employees other than the managerial personnel in the last financial year: 1.20%

(v) It is hereby affirmed that the remuneration paid is as per the Remuneration Policy for Directors, Key Managerial Personnel and other employees.

For and on behalf of the Board of Directors

Sd/-	**Sd/-**	**Sd/-**
(Ritika Gupta)	**(Rajiv Agarwal)**	**(Sanjay Kumar Bhutani)**
Director	**Director**	**Director**
DIN – 01162997	**DIN :01141517**	**DIN :01415528**

Place: Lucknow
Date: 13.08.2026

ANNEXURE-B

Statement showing the names of the Top Ten Employees in terms of Remuneration Drawn for the Financial Year 2024-25:

Name	Designation/ Nature of Duties	Nature of Employment whether Contractual or otherwise	Relation with Director or Manager of the company	Remuneration (In Rs.)	Qualification	Experience (In years)	Date Of Joining	% of Equity Shares Held
Ms. Ritika Gupta	Whole Time Director	Contractual	NIL	6,00,000	Doctorate	10	30/03/15	0.64
Ms. Gitanjali	Company Secretary and Compliance officer	Contractual	NIL	2,62,200	Company Secretary	05	18/07/22	-
Ms. Anshika Tiwari	Company Secretary and Compliance officer	Contractual	NIL	1,15,160	Company Secretary	01	10/02/26	-
Mr. Sudhir Jaiswal	CEO	Contractual	NIL	2,04,000	Post Graduate	36	30/03/15	-
Ms. Gita Mehrotra	CFO	Contractual	NIL	1,50,000	Post Graduate	10	28/03/16	1.80

For and on behalf of the Board of Directors

Sd/-
(Ritika Gupta)
Director
DIN – 01162997

Sd/-
(Rajiv Agarwal)
Director
DIN :01141517

Sd/-
(Sanjay Kumar Bhutani)
Director
DIN :01415528

Place: Lucknow
Date: 13.08.2026

ANNEXURE - C

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

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 transaction under third proviso thereto.

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

SL. No.	Particulars	Details
1.	Name (s) of the related party & nature of relationship	NIL
2.	Nature of contracts/arrangements/transaction	NIL
3.	Duration of the contracts/arrangements/transaction	NIL
4.	Salient terms of the contracts or arrangements or transaction including the value, if any	NIL
5.	Justification for entering into such contracts or arrangements or transactions'	NIL
6.	Date of approval by the Board	NIL
7.	Amount paid as advances, if any	NIL
8.	Date on which the special resolution was passed in General meeting as required under first proviso to section 188	NIL

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

SL.No.	Particulars	Details
1.	Name (s) of the related party & nature of relationship	a) Ritika Gupta- Whole Time Director
2.	Nature of contracts/arrangements/transaction	a) Director Remuneration
3.	Duration of the contracts/arrangements/transaction	a) Contract Basis
4.	Salient terms of the contracts or arrangements or transaction including the value, if any	a) Rs. 6,00,000/- p.a.
5.	Date of approval by the Board	-
6.	Amount paid as advances, if any	NIL

For and on behalf of the Board of Directors

Sd/-
(Ritika Gupta)
Director
DIN – 01162997
Place: Lucknow
Date: 13.08.2026

Sd/-
(Rajiv Agarwal)
Director
DIN :01141517

Sd/-
(Sanjay Kumar Bhutani)
Director
DIN :01415528

ANNEXURE- D

FORM NO. MR3
SECRETARIAL AUDIT REPORT
FOR THE FINANCIAL YEAR ENDED 31 MARCH, 2026

[Pursuant to Section 204(1) of the Companies Act, 2013 and rule No. 9 of the Companies (Appointment and Remuneration Personnel) Rules, 2014]

To

The Members,

AURUM CAPITAL PROJECTS LIMITED,

2ND FLOOR YMCA COMPLEX, 13 RANA PRATAP MARG,

LUCKNOW-226001.U.P.

I have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **M/s. AURUM CAPITAL PROJECTS LIMITED (CIN: L67120UP1992PLC014607)**(hereinafter called "the Company") for the financial year ended **31st March, 2026**.The Secretarial Audit was conducted in a manner that provided me a reasonable basis for evaluating the corporate conducts / statutory compliances and expressing of my opinion thereon.

Based on my verification of the Company's books, papers, minutes books, forms and returns filed and other records maintained by the Company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, subject to letter annexed hereto, I hereby report that, in my opinion, the Company has, during the audit period covering the financial year ended on 31st March, 2026, complied with the applicable statutory provisions listed hereunder and also that the Company has proper Board processes and compliance mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

I have examined the books, registers, papers, minute books, forms and returns filed and other records maintained by the Company for the financial ended on 31st March, 2026, according to the provisions of:

(i) The Companies Act, 2013 and the rules made thereunder;

(ii) The Securities Contracts (Regulations) Act, 1956 ('SCRA') and the rules made thereunder;

(iii) The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder-the shares of the Company are in demat form also and ISIN has been allotted by NSDL.

(iv) The Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings; The Company has no any transaction during the year falling under the said Act.

(v) The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act') to the extent applicable to the Company:-

a. The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
b. The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
c. The securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
d. The Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014;
e. The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008;

f. The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;
g. The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009;
h. The Securities and Exchange Board of India (Buy-back of Securities) Regulations, 2018, and
i. The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

[vi] Rules, Regulations and Guidelines issued by the Reserve Bank of India as are applicable to Non-Deposit taking NBFC/Core Investment Company which are specifically applicable to the Company. The Company has already passed resolution for non-acceptance of public deposits and has not accepted any public deposits during the year.

I have relied on the Representation made by the Company and its Officers for systems and mechanism being followed by the Company for compliances under the other applicable Statutes, Laws and Regulations applicable to the Company on matters relating to Labor, Environment, Pollution, Finance, Industries, Competition and local laws.

I have also examined the compliance with applicable clauses of the following:

(i) Secretarial Standards pursuant to Section 118 (10) of the Companies Act, 2013 issued by the Institute of Company Secretaries of India.
(ii) Listing Agreement entered into by the Company with Metropolitan stock exchange of India Limited (MSEI) Ltd. as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

During the period under review, the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards etc. mentioned above except otherwise stated herein.

I further report that:

- In terms of the provisions of Section 149 of the Companies Act, 2013, the Board of Directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors including Woman Director.
- The company had a Company Secretary and a CFO during the year under review.
- Adequate notices were given to all directors for Board and Committee Meetings alongwith agenda and detailed notes on agenda atleast seven days in advance and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting by the Directors.
- Majority decisions are carried through while the dissenting members' views, if any, are considered and recorded in the minutes.

There is no change `in the Memorandum and Articles of Association of the company during the period under review.

I further report that there are adequate systems and processes in the company commensurate with the size and operations of the company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

I further report that as per documents produced and information provided to us, during the audit period, there has not been any such activity having a major bearing on the Company's affairs in pursuance of the above referred Laws, Rules, Regulations, Guidelines etc.

I further report that during the period:

- The Company made an allotment of 16,00,000 Equity shares on preferential basis at an issue price of Rs. 12.50 per Equity share (including premium of Rs. 2.50 per Equity share) in compliance with the applicable provisions of the Companies Act, 2013, the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, and other applicable laws.
- Except for the aforesaid preferential issue, there were no other instances of public issue, rights issue, issue of debentures, or issue of sweat equity shares during the period under review.

I further report that during the period, there were no instances of:

- Redemption/buy-back of securities
- Merger/Amalgamation/Reconstruction etc.
- Foreign Technical collaborations.

I further report that during the audit period, there was no other event/action having major adversebearing on the affairs of the Company.

For Shachi Hem& Associates
Company Secretaries

Sd/-
(Shachi Hem)
Proprietor
M.No.:FCS10447
C.P. No.: 22591
Peer Review No: 3173/2023
UDIN : F010447H000984816

Date: 30.07.2026
Place :Lucknow

To
The Members,
AURUM CAPITAL PROJECTS LIMITED,
2nd FLOOR YMCA COMPLEX, 13 RANA PRATAP MARG,
LUCKNOW-226001, U.P.

Sirs,

Sub: **My Secretarial Audit Report for the year ended 31st March, 2026 of even date is to be read along-with this letter**.

1. The maintenance of Secretarial Records is the responsibility of the management of the Company. My responsibility is to express an opinion on these secretarial records based on my Secretarial Audit.
2. I have followed the audit practices and process as were appropriate to obtain reasonable assurance about the correctness of the contents of the secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. I believe that the processes and practices, I followed, provide a reasonable basis for my opinion.
3. I have not verified the correctness and appropriateness of financial records and books of accounts of the Company and the records of subsidiary and associate companies.
4. Wherever required, I have obtained the management representation about the compliances of laws, rules and regulations and happenings of events etc.
5. The Compliance of the provisions of the Corporate and other applicable laws, rules and regulations, standards is the responsibility of the management. My examination was limited to verification of procedure on test basis.
6. The Secretarial Audit Report is neither an assurance as to the future viability of the Company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

For Shachi Hem & Associates
Company Secretaries

Sd/-
(Shachi Hem)
Proprietor
M.No.:FCS10447
C.P. No.: 22591
Peer Review No: 3173/2023
UDIN : F010447H000984816

Date: 30.07.2026
Place :Lucknow

ANNEXURE- E

CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

(Pursuant to Regulation 34(3) and Schedule V Para C Clause 10(i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

To,
The Members,
AURUM CAPITAL PROJECTS LIMITED,
(CIN - L67120UP1992PLC014607)
2nd Floor, YMCA Complex, 13 Rana Pratap Marg,
Lucknow-226001, U.P.

I have examined the relevant registers, records, forms, returns and disclosures received from the Directors of **M/S AURUM CAPITAL PROJECTS LIMITED**,CIN **L67120UP1992PLC014607** having registered office at 2ndFloor, YMCA Complex, 13, RanaPratapMarg, Lucknow – 226001 (U.P)(hereinafter referred to as 'the Company'), produced before me by the Company for the purpose of issuing this Certificate, in accordance with Regulation 34(3) read with Schedule V Para-C Sub clause 10(i) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In my opinion and to the best of my information and knowledge and according to the verifications (including Directors Identification Number (DIN) status at the portal www.mca.gov.in) as considered necessary and explanations furnished to me by the Company & its officers, I hereby certify that none of the Directors on the Board of the Company, as stated below,for the financial year ended **31st March, 2026** have been debarred or disqualified from being appointed or continuing as Directors of companies by the Securities and Exchange Board of India, Ministry of Corporate Affairs, Reserve Bank of India or any such other Statutory Authority –

Sr. No.	Name of the Director	DIN	Date of Appointment
1.	Mr. Rajiv Agarwal	01141517	03/08/1992
2.	Mr. Sanjay Kumar Bhutani	01415528	03/08/1992
3.	Mrs. Ritika Gupta	01162997	30/03/2015
4.	Mr. YogeshKesarwani	10944417	30/03/2025
5.	Mr. Ravi Shankar Malviya	08397352	24/03/2019

Ensuring the eligibility for the appointment / continuity of every Director on the Board is the responsibility of the management of the Company. My responsibility is to express an opinion on these based on my verification. This certificate is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For Shachi Hem & Associates
Company Secretaries

Sd/-
(Shachi Hem)
Proprietor
M.No.: FCS 10447
C.P. No.: 22591
Peer Review No: 3173/2023
UDIN:F010447H000875621
Date: 18.07.2026
Place: Lucknow

ANNEXURE – F

CODE OF CONDUCT DECLARATION

As provided under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, I hereby declare that all the Members of the Board and Senior Management personnel of the Company have affirmed Compliance with the Code of Conduct for Board and Senior Management Personnel of the Company during the financial year ended 31st March, 2026.

Sd/-
Place: Lucknow **Sudhir Kumar Jaiswal**
Date: 13.08.2026 Chief Executive Officer

CEO AND CFO CERTIFICATION

To,
The Board of Directors,
Aurum Capital Projects Limited

We, to the best of our knowledge and belief, hereby certify that:

A. We have reviewed the financial statements and cash flow statements for the year at 31st March, 2026, and that based on our knowledge and belief:-
   i. these statements do not contain any materially untrue statements or omit to state any material fact or contain statements that might be misleading; and
   ii. these statements present a true and fair view of the listed entity's affair and are in compliance with existing accounting standards, applicable laws and regulations.

B. There are, to the best of our knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or violation of the Company's code of conduct.

C. We along with Company's other certifying officers accept responsibility for establishing and maintaining internal controls for financial reporting and that we have: -
   i. evaluated the effectiveness of the internal control systems of the listed entity pertaining to the financial Reporting; and
   ii. disclosed to the auditors and Audit Committee, deficiencies in the design or operation of internal controls, if any, of which we are aware and the steps we have taken or propose to take to rectify these deficiencies.

D. We have indicated to the auditors and the Audit Committee of the Company, the following: -
   i. significant changes in internal control over financial Reporting during the year
   ii. significant changes in accounting policies during the year and that the same have been disclosed in the Notes to the FinancialStatements; and
   iii. Instances of significant fraud of which they have become aware and the involvement therein, if any, of the management or an employee having a significant role in the listed entity's internal control system over financial Reporting.

	Sd/-	**Sd/-**
Place: Lucknow	**(Sudhir Kumar Jaiswal)**	**(Gita Mehrotra)**
Dated: 13.08.2026	**CEO**	**CFO**

ANNEXURE-G

MANAGEMENT DISCUSSION AND ANALYSIS REPORT

INDUSTRY OVERVIEW OUTLOOK

Non-Banking Financial Companies (NBFCs) have played an important role in the Indian Financial System by complementing the formal banking sector and bringing in efficiency and diversity into financial intermediation. NBFCs have evolved considerably in terms of operations, heterogeneity, asset quality and profitability and regulatory architecture. Owing to a variety of constraints faced by the banking system in intensifying its lending activities the role of NBFCs has become even more significant.

NBFCs continue to play an important role in India's financial system. NBFC's are subjected to enhanced levels of regulation by the Reserve Bank of India which deepens the faith of all into this sector and their contribution to the economy has grown in leaps and bounds. With new tailor made financing model being the call of the day, the expertise of NBFC's to suit their needs provides ample opportunities to NBFCs to increase their presence. The success of NBFCs can be clearly attributed to their quick response time, better product lines, lower cost, wider and effective reach, strong risk management capabilities to check and control bad debts, and better understanding of their customer segments.

OUTLOOK

The Company is presently engaged in the business of financing and investment in line with its main objects. The Company is planning to expand and diversify the operational activities besides imploring opportunities in equity market investment and Real Estate activities in the near future in order to tap higher revenues and profitability.

The Government has undertaken a series of measures to generate demand and to put more money in the hands of the common man for a consumption-led revival/growth of the economy. The economy of the country has been growing rapidly and efforts of the Government are focused on development of MSME by providing them required benefits and subsidies for growth in order to generate employment for the public at large and also to make the country self-reliant.

The growth of MSME's and employment presents a positive outlook for NBFC's by way of opportunity to grow by meeting the industry's financial requirements in a manner best suited to them and for the public.

INTERNAL CONTROL SYSTEMS

The internal financial controls of the Company are commensurate with its size, scale and complexity of operations. The company has policies and procedures which inter alia ensure integrity in conducting business, timely preparation of reliable information, accuracy and completeness in maintaining accounting records and prevention and detection of frauds and errors. The Audit Committee actively reviews the adequacy and effectiveness of the internal financial control systems and suggests improvements if any to strengthen the same.

HUMAN RESOURCE

Your company believes that people are key assets of the organization. The company focuses on having the right talent as per its level of operations and providing them the best opportunities to develop their potential.

FINANCIAL PERFORMANCE

The operating revenues of the company stood at Rs. 59.89 lakhs for the year as compared to Rs. 33.38 lakhs in the immediately preceding year thus witnessing a year-on-year growth of 79.42%.The profit before tax for the year stood at 36.08 lakhs as against Rs. 15.78 lakhs in the immediately preceding year. The Profit after tax for the year stood at 27.51 lakhs as against of Rs. 10.39 lakhs in the immediately preceding year.

CAPITAL MANAGEMENT

The Company's capital management strategy is to effectively determine, raise and deploy capital so as to create value for its shareholders.

SEGMENT–WISE OR PRODUCT-WISE PERFORMANCE OF THE COMPANY:

The Company operates in single segment, i.e. providing loans and finance in India (NBFC). The revenue from operations from the aforesaid sector during the year was Rs.59.89 Lakhs.

OPPORTUNITIES AND THREATS

Opportunities –
1. Consolidation in NBFC industry
2. Constraints faced by banks in penetrating the specialized segments.
3. Diversification into various fee-based activities which have synergy with lending activities.

Threats-
1. Reduction in industrial growth.
2. Competition from banks and financial institutions.
3. Introduction of rigorous regulatory and supervision system.

CAUTIONARY STATEMENT

Management discussion and analysis report contains statements which are forward looking based on assumptions. Actual results may differ from those expressed or implied due to risk and uncertainties. Several factors as listed in this report could make significant difference to the company's operations. Investors therefore are requested to make their own independent judgments and seek professional advice before taking any investment decisions.

For and on behalf of the Board of Directors

Sd/-	Sd/-	Sd/-
(Ritika Gupta)	(Rajiv Agarwal)	(Sanjay Kumar Bhutani)
Director	Director	Director
DIN – 01162997	DIN :01141517	DIN :01415528

Independent Auditor's Report

To
The Members of
AURUM CAPITAL PROJECTS LIMITED
Lucknow

Report on the audit of the Financial Statements

Opinion

We have audited the accompanying financial statement of **AURUM CAPITAL PROJECTS LIMITED** ("the Company") which comprise the Balance Sheet as at 31 March 2026, the Statement of Profit and Loss (Including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash flow for the ended on that date and 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 Companies Act, 2013 ("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 Standard) Rules, 2015, as amended, ("Ind AS ") and accounting principles generally accepted in India, of the state of affairs of the company as at 31st March 2026, the profit and other comprehensive income/loss, changes in equity and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the standards on auditing specified under section 143 (10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the auditor's responsibilities for the audit of 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 Act and the rules thereunder, 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 are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report-

S.No.	Key Audit Matters	Auditor's Response
1.	Impairment of financial Instrument The Company determined the Impairment loss on financial Instrument based on historical loss experience. In calculating the	Our Audit procedure related to Impairment of financial instruments, included the following, among others –

	Impairment loss, the company has considered credit related information of its customers, to estimate the default in future and has taken into account estimates and Provisions as per RBI applicable to NBFC's	We tested the effectiveness of control over the 1. Completeness and accuracy of information used in the estimation of default in future, including the input data used in estimating the default. 2. Computation of Impairment loss.

Information other than the Financial Statements and Auditor 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 Company's Annual Report, but does not include the Financial Statements and our Auditor's report thereon. The Company's annual report is expected to be made available to us after the date of this auditor's report.
Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

Management's and Board of Director's Responsibility for the financial Statements

The Company's Board of Directors are 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 including other comprehensive income, changes in equity and cash flows of the Company in accordance with IndAs and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the 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.

The Board of Directors are responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit 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 financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company'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 financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the 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 section143 of the Companies Act, 2013; we give in the "Annexure –A", a statement on the matters specified in paragraphs 3 and 4 of the Order.
2. (A) 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 purpose 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 including Other Comprehensive Income, Statement of Changes in equity and statement of cash flow statement dealt with by this Report are in agreement with the books of account;

   d. In our opinion, the aforesaid financial statement comply with the Indian Accounting Standards specified under Section 133 of the Act.

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

   f. With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in "Annexure -B";

   g. The modification relating to the maintenance of accounts and other matters connect therewith are as stated in the paragraph 2(b) above on reporting under Section 143(3)(b) of the Act and paragraph 2B(vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014.

   (B) 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, 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.
      (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 that were required to be transferred to the Investor Education and Protection Fund by the company.
      (iv) (i) On the basis of written representations, 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 person(s) or entity(ies), 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 to us that, to the best of its knowledge and belief and as disclosed in the notes to the financial statements, no funds have been received by the Company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of such Funding Parties ("Ultimate Beneficiaries"), or provide any guarantee, security, or the like on behalf of the Ultimate Beneficiaries.

(iii) Based on the audit procedures that we considered reasonable and appropriate in the circumstances, nothing has come to our attention that causes us to believe that the representations made by the management under sub-clauses (i) and (ii) above contain any material misstatement.

(v) The Company during the under audit has not declared or paid any dividend, therefore compliance with Section 123 of Companies Act, 2013, not applicable.

(vi) The reporting under Rule 11(g) of the Companies (Audit and Auditors) Rule, 2014 is applicable from 1 April 2023. Based on our examination which includes test checks, the company has used accounting software for maintaining its books of accounts, which have a features of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in respective software.

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

3. 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: In our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of section 197 of the Act. and

For S.N. GUPTA & ASSOCIATES
Chartered Accountants

(CA. Ashish Gupta)
Partner
Mem. No: 420598
Firm's Regn No. 003817C

UDIN :26420598ZVGLSJ9036
Date: 29.05.2026
Place: Lucknow

"Annexure – A" To The Independent Auditor's Report

Referred to in paragraph 2 under the heading 'Report on Other Legal & Regulatory Requirement' of our report of even date to the financial statements of Aurum Capital Projects Limited for the year ended March 31, 2026 we report that:

(i) a) The Company has maintained proper records showing full particulars including quantitative details and situation of fixed assets.

b) The fixed assets have been verified at the year end, which in our opinion is reasonable having regard to the size of the company and the nature of its assets. According to the information and explanation given to us, no material discrepancies were noticed on such verification.

c) The company does not own any immovable property.

d) The company has not revalued its property, plant and equipment during the year.

e) No proceedings have been initiated or are pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.

(ii) a) The nature of the company's business is such that it does not hold any inventories accordingly para 3(ii)(a) of the order are not applicable.

b) The Company has not been sanctioned working capital limits in excess of Rs. 5 crore, in aggregate, at any points of time during the year, from banks or financial institutions on the basis of security of current assets and hence reporting under clause 3(ii)(b) of the Order is not applicable.

iii. The Company is registered NBFC company u/s 45IA of Reserve Bank of India Act, 1934, the company's principal business is of providing financial services and granting loans. The Company has given loans and advances to parties & firms in regular course of its business. Since the company's business is of giving loans, accordingly para (iii)(a) to (f) of the order are not applicable.

iv. In our opinion and according to the information and explanations given to us, the company has complied with the provisions of section 185 & 186 of the Companies Act, 2013 to the extent applicable.

v. The provisions of the sections 73 to 76 and any other relevant provisions of the Act and the Companies (Acceptance of Deposits) Rules, 2014 (as amended), are not applicable to the Company being a non-banking financial company registered with the Reserve Bank of India ('the RBI'), and also the Company has not accepted any deposits from public or there are no amounts which have been deemed to be deposits within the meaning of sections 73 to 76 of the Act. Accordingly, reporting under clause 3(v) of the Order is not applicable to the Company.

vi. As informed to us, the maintenance of Cost Records has not been specified by the Central Government under sub-section (1) of Section 148 of the Act, in respect of the activities carried on by the company.

vii. a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the company has been regular in depositing its undisputed statutory dues, including Provident Fund, Income-tax, Sales-tax, Service Tax and other material statutory dues, as applicable, with the appropriate authorities.

b) According to the information and explanations given to us, there are no applicable statutory dues which have not been deposited on account of any dispute.

viii. According to the information and explanation given to us by the management, there is no such transaction which is not recorded in the accounts and has been disclosed or surrendered before the tax authorities as income during the year.

ix. a) The Company has not taken any loans or other borrowings from any lender. Hence reporting under clause 3(ix)(a) of the Order is not applicable.

b) The Company has not been declared wilful defaulter by any bank or financial institution or government or any government authority.

c) The Company has not taken any term loan during the year and there are no outstanding term loans at the beginning of the year and hence, reporting under clause 3(ix)(c) of the Order is not applicable.

d) On an overall examination of the financial statement of the company, no funds raised on short term basis and hence, reporting under clause 3(ix)(d) of the Order is not applicable.

e) On an overall examination of the financial statement of the company, Company has no subsidiaries and hence, reporting under clause 3(ix)(e) of the Order is not applicable.

f) The Company has not raised any loans during the year and hence reporting on clause 3(ix)(f) of the Order is not applicable.

x. a) The Company has not raised moneys by way of initial public offer or further public offer (including debt instruments) during the year and hence reporting under clause 3(x)(a) of the Order is not applicable.

b) During the year, the Company has made a preferential allotment of 16,00,000 equity shares of Rs. 10/- each at a premium of Rs. 2.50 per share. In our opinion and according to the information and explanations given to us, the company has utilized funds raised by way of preferential allotment for the purposes for which they were raised.

xi. a) No fraud by the Company and no material fraud on the Company has been noticed or reported during the year.

b) No report under sub-section (12) of section 143 of the Companies Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and upto the date of this report.

c) We have taken into consideration the whistle blower complaints received (Which are Nil) by the Company during the year (and upto the date of this report), while determining the nature, timing and extent of our audit procedures.

xii. The Company is not a Nidhi company as such paragraph 3(xii) of the Order is not applicable to the Company.

xiii. In our opinion and according to the information and explanations given to us, all transactions entered into by the Company with the related parties are in compliance with sections 177 and 188 of the Act, where applicable. Further, the details of such related party transactions have been disclosed in the standalone financial statements, as required by the applicable Accounting Standard.

xiv. a) Based on information and explanations provided to us and our audit procedures, in our opinion, the company has an internal audit system commensurate with the size and nature of its business.

b) We have considered the internal audit reports for the year under audit, issued to the Company during the year and till date, in determining the nature, timing and extent of our audit procedures.

xv. In our opinion the Company has not entered into any non-cash transactions with its Directors or persons connected with its directors and hence provisions of section 192 of the Companies Act, 2013 are not applicable to the Company.

xvi. a) The Company is required to be registered under section 45-IA of the Reserve Bank of India Act, 1934 and such registration has been obtained by the company.

b) According to the information and explanation given to us, the company has conducted Non-Banking Financial Companies activities during the year under a valid Certificate of Registration (CoR) from the Reserve Bank of India as per Reserve Bank of India Act, 1934.

c) According to the information and explanations given to us, the Company is not a Core Investment Company (CIC) as defined in the regulations made by the RBI. Accordingly, reporting under clause 3(xvi)(c) of the Order is not applicable to the Company.

d) Based on the information and explanations given to us and as represented by the management of the Company, the Group (as defined in Core Investment Companies (Reserve Bank) Directions, 2016) does not have any CIC.

xvii. The Company has not incurred cash losses in the current and in the immediately preceding financial year.

xviii. There has been no resignation of the statutory auditors during the year. Accordingly, clause 3(xviii) of the order is not applicable.

xix. According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial 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.

xx. The Company is not required to comply with the requirement of Section 135 of the Companies Act, related to CSR Activities. Accordingly, clause 3(xx) of the order is not applicable.

xxi. The reporting under clause 3(xxi) of the Order is not applicable in respect of audit of standalone financial statements of the Company. Accordingly, no comment has been included in respect of said clause under this report.

For S.N. GUPTA & ASSOCIATES
Chartered Accountants

(CA. Ashish Gupta)
Partner
Mem. No: 420598
Firm's Regn No. 003817C
UDIN :26420598ZVGLSJ9036

Date: 29.05.2026
Place: Lucknow

"Annexure – B" To The Independent 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 **Aurum Capital Projects Limited** ("the Company") as of 31 March 2026 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

In our opinion, the Company has, in all material respects, adequate internal financial controls with reference to financial statements and such internal financial controls were operating effectively as at 31 March 2026, based on the internal financial controls with reference to financial statements 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 (the "Guidance Note").

Management's Responsibility for Internal Financial Controls

The Company's management and the Board of Directors are 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 authorizations of management and directors of the company; and

3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the 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, 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 31 March 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 S.N. GUPTA & ASSOCIATES
Chartered Accountants

(CA. Ashish Gupta)
Mem. No: 420598
Firm's Regn No. 003817C
UDIN :26420598ZVGLSJ9036
Date: 29.05.2026
Place: Lucknow

AURUM CAPITAL PROJECTS LIMITED

CINL67120UP1992PLC014607

Standalone Balance Sheet as at March 31, 2026

(Rs.in000's)

Sr. No.	Particulars	Note No.	As at 31.03.2026	As at 31.03.2025
	ASSETS			
I	**Financial Assets**			
	(a)Cash and Cash Equivalents	3	11,067.22	3,707.77
	(b)Bank Balance other than included in Cash and Cash Equivalents	4	2,670.41	2,536.34
	(c)Receivables	5		
	i)Trade receivables		205.16	100.23
	(d)Loans	6	32,186.15	23,136.85
	(e) Investments	7	1,784.31	1,148.52
	(f)Other financial assets	8	6,350.00	1,376.09
	Total Financial Assets(I)		54,263.24	32,005.80
II	**Non-FinancialAssets**			
	(a)DeferredTaxAssets(Net)	9	128.51	21.54
	(a)Property, Plant and Equipment	10	78.30	84.43
	(b)Other Non-Financial Assets	11	9,583.23	8,901.37
	Total Non-Financial Assets(II)		9,790.05	9,007.34
	Total Assets(I+II)		**64,053.29**	**41,013.13**
	LIABILITIES AND EQUITY			
	LIABILITIES			
I	**Financial Liabilities**			
	(a)Other Financial Liabilities	12	199.28	291.43
	Total Financial Liabilities(I)		199.28	291.43
II	**Non-Financial Liabilities**			
	(a) Provisions	13	1,092.11	537.96
	(c)OtherNon-FinancialLiabilities	14	5.00	0.00
	Total Non-Financial Liabilities(II)		**1,097.11**	**537.96**
	Total Liabilities(I+II)		**1,296.39**	**829.39**
III	**Equity**			
	(a)Equity Share Capital	15	48,105.00	32,105.00
	(b)Other Equity	16	14,651.89	8,078.74
	Total Equity(III)		62,756.89	40,183.74
	Total Liabilities and Equity (I+II+III)		**64,053.29**	**41,013.13**
	Disclosures & Accounting Policies	1-2		

The accompanying notes 1-47 area an integral part of these standalone financial statements .

Asperourattachedreportofevendate

For S.N.GUPTA & ASSOCIATES(FRN-03817C)

Chartered Accountants

For and on Behalf of Board of Directors

(CAASHISHGUPTA)	**(RITIKA GUPTA)**	**(RAJIV AGARWAL)**	**(SANJAY KR BHUTANI)**
Partner	Whole Time Director	Director	Director
Membershipno.420598	DIN: 01162997	DIN: 01141517	DIN:01415528
UDIN:26420598ZVGLSJ9036			

Place: Lucknow

Date:29.05.2026

(GEETA MEHROTRA)	**(ANSHIKA TIWARI)**
CFO	Company Secretary

AURUM CAPITAL PROJECTS LIMITED

CIN L67120UP1992PLC014607

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

(Rs. in 000's)

Sr. No.	Particulars	Note No.	Year ended 31.03.2026	Year ended 31.03.2025
	Revenue from Operations			
	(i) Interest Income	17	5,989.97	3,338.32
I	**Total Revenue from Operations**		**5,989.97**	**3,338.32**
II	**Other Income**	18	380.71	545.20
III	**Total Income (I+II)**		**6,370.68**	**3,883.51**
	Expenses			
	(i) Finance Costs	19	2.42	4.27
	(ii) Net loss on fair value changes	20	-97.20	209.56
	(iii) Loss in FnO/Trading of Equity Shares		516.17	-
	(iv) Impairment on Financial Instruments	21	36.20	2.11
	(v) Employee Benefits Expenses	22	1,496.27	1,479.71
	(vi) Depreciation and Amortisation	23	15.24	13.51
	(vii) Other Expenses	24	793.51	595.73
IV	**Total Expenses**		**2,762.61**	**2,304.89**
V	**Profit/(Loss) Before Exceptional Items and Tax (III-IV)**		3,608.07	1,578.63
VI	**Exceptional Items**		-	-
VII	**Profit/(Loss) Before Tax (V-VI)**		3,608.07	1,578.63
	Tax Expense:			
	(1) Current Tax			
	Current Year		963.37	445.41
	Earlier Years		-	59.46
	(2) Deferred Tax	9	-106.97	33.96
VIII	**Total Tax Expense**		856.40	538.83
IX	**Profit/(Loss) for the year from Continuing Operations (VII-VIII)**		2,751.67	1,039.80
X	**Profit/(Loss) From Discontinued Operations (After Tax)**			
XI	**Profit/(Loss) for the year (for continuing and discontinued operations) (IX+X)**		2,751.67	1,039.80
XII	**Other Comprehensive Income**			
	(i) Items that will not be reclassified to Profit or Loss			
	- Re-measurement of Defined Benefit Plans			
	- **Net Gain / (Loss) on Fair Value of Equity Instruments**	25	-198.14	-10.45
	(ii) Income Tax relating to items that will not be reclassified to Profit or Loss - Re- measurement of Defined Benefit Plans		-	-
	(iii) Items that will be reclassified to Profit or Loss			
	- Effective Portion of Gains and (Loss) on Hedging Instruments in Cash Flow Hedge		-	-
	(iv) Income Tax relating to items that will be reclassified to Profit or Loss		-	-
	Other Comprehensive Income		**-198.14**	**-10.45**
XIII	**Total Comprehensive Income for the year (XI+XII)**		2,553.53	1,029.35
XIV	**Earnings Per Equity Share (Face Value ` 10/- each) (for continuing and discontinued operations) :**			
	(1) Basic EPS (Rs)		0.53	0.32
	(2) Diluted EPS (Rs)	26	0.53	0.32
	Disclosures & Accounting Policies	1-2		

The accompanying notes 1 - 47 are an integral part of these standalone financial statements

As per our attached report of even date

for S.N. GUPTA & ASSOCIATES (FRN-03817C)
Chartered Accountants

For and on Behalf of Board of Directors

(CA ASHISH GUPTA)	**(RITIKA GUPTA)**	**(RAJIV AGARWAL)**	**(SANJAY KR BHUTANI)**
Partner	Whole Time Director	Director	Director
Membership no. 420598	DIN: 01162997	DIN: 01141517	DIN:01415528

UDIN : 26420598ZVGLSJ9036

Place : Lucknow	**(GITA MEHROTRA)**	**(ANSHIKA TIWARI)**
Date : 29.05.2026	CFO	Company Secretary

AURUM CAPITAL PROJECTS LIMITED

CIN: L67120UP1992PLC014607

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026

Rs in 000's

Particulars	For the year ended 31 March 2026		For the year ended 31 March 2025	
A. Cash flow from operating activities				
Net Profit/(Loss) befor extraordinary items and tax		3,608.07		1,578.63
Add/(Less) : Adjustment for				
Depreciation	15.24		13.51	
Impairment on Financial Instruments	36.20		2.11	
Net loss on sale of Investment	487.63		-177.42	
Dividend Income	-3.24		-0.67	
Interest on investments	-257.47		-367.11	
Net Unrealised loss on Investment	-97.20	181.16	209.56	-320.01
Operating profit/(loss) before working capital changes		**3,789.23**		**1,258.62**
Change in working capital				
Adjustments for (increase)/decrease in operating assets:				
Decrease/(increase) in Trade Receivables	-104.94		0.00	
Decrease/(Increase) in Loans (Net)	-9,049.29		-326.73	
Decrease/(increase) in Other Financial Assets	-4,973.91		1,421.13	
Decrease/(increase) in Other Non Financial Assets	-681.86	-14,810.01	-8,615.15	-7,520.76
Adjustments for increase/(decrease) in operating liabilities:				
Increase/(decrease) in financial Liabilities	-92.15		-10.07	
Increase/(decrease) in Non - financial Liabilities	542.58		53.21	
Decrease in Trade Payable	0.00	450.43	0.00	43.14
Cash Used in Operations		**-10,570.35**		**-6,219.01**
Net Tax (paid)/refunds		-963.37		-538.83
Net cash flow from/(used in) operating activities (A)		**-11,533.72**		**-6,757.83**
B. Cash flow from investing activities				
Investment in Term Deposit	-134.07		-131.05	
Purchase of Fixed Asset	-9.11		-81.85	
Proceed from sale of Investment	777.85		3,336.52	
Purchase of Investment	-2,002.21		-3,523.20	
Dividend received	3.24		0.67	
Interest on Investments	257.47		367.11	
Net cash flow from/(used in) investing activities (B)		**-1,106.84**		**-31.81**
C. Cash flow from financing activities				
Proceeds from issue of Preferential share capital	20,000.00			
Net cash flow from/(used in) financing activities (C)		**20,000.00**		0.00
Cash & cash equivalent at the beginning of the year		**3,707.77**		**10,497.41**
Net increase/ (decrease) in cash & cash equivalent during year (A+B+C)		**7,359.45**		**-6,789.65**
Cash & cash equivalent at the end of the year *		**11,067.22**		**3,707.77**
*** Comprises of**				
(a) Cash on hand		108.74		35.33
(b) Imprest account and In liquid Mutual funds		4,532.02		0.00
(c) Balances with banks - In current accounts		6,260.46		414.83
(d) Term Deposit with original maturity upto 3 Months		166.00		3,257.60
Total		**11,067.22**		**3,707.77**

In terms of our report of even date attached.

As per our attached report of even date

for S.N. GUPTA & ASSOCIATES (FRN-03817C)

Chartered Accountants

(CA ASHISH GUPTA)
Partner
Membership no. 420598
UDIN : 26420598

Place : Lucknow
Date : 29.05.2026

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for and on behalf of the Board

(Ritika Gupta)	**(Rajiv Agarwal)**	**(Sanjay Kr Bhutani)**
Whole Time Director	Director	Director
DIN: 01162997	DIN : 01141517	DIN : 01415528

(Gita Mehrotra)	**(Anshika Tiwari)**
CFO	Company Secretary

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

1. Company Information

The company is a public limited company registered under the Companies Act 1956 (now Companies Act, 2013) and is listed on the Metropolitan Stock Exchange of India. The company is a Non-Deposit taking Non-Systematically Important NBFC – (NBFC BL) registered with the Reserve Bank of India("RBI") under section 45IA of the Reserve Bank of India Act, 1934.

The Registered office of the company is 2nd Floor, YMCA Complex, 13, Rana Pratap Marg, Lucknow - 226001

2. Statement of Compliance

2.1. These standalone financial statements of the Company have been prepared in accordance with Indian Accounting Standards as per the Companies (Indian Accounting Standards) Rules, 2015 as amended and notified under Section 133 of the Companies Act, 2013 and the other relevant provisions of the Act.

2.2. These standalone financial statements have been approved by Board of Directors (BOD).

2.3. Significant Accounting Policies

The material accounting policies applied in preparation of the financial statements are as given below:

2.3.1 Basis of Preparation and Measurement

The financial statements of the company have been prepared in accordance with Indian Accounting Standards(IndAS) notified under the Companies (Indian Accounting standards) Rules, 2015 (as amended from time to time).

The financial statements have been prepared on a historical cost basis, except for the following assets and liabilities which have been measured at fair value or re-valued amount:

- Investment in Quoted and Unquoted shares at fair value as on 31.03.2026.

Fair value measurements under Ind AS are categorised into Level 1, 2, or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

• Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Company can access at reporting date

• Level 2 inputs are inputs, other than quoted prices included within level 1, that are observable for the asset or liability, either directly or indirectly; and

• Level 3 inputs are unobservable inputs for the valuation of assets or liabilities

These financial statements have been prepared on going concern basis following accrual systemof accounting.

2.3.2 Presentation of financial statements :

The Balance Sheet, Statement of Changes in Equity for the year and the Statement of Profit and Loss are prepared and presented in the format prescribed in **the Division III** to Schedule III to the Companies Act, 2013 ("the Act") applicable for Non-Banking Finance Companies ("NBFC"). The Statement of Cash Flows has been prepared and presented under indirect method, whereby profit or loss is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and items of income or expense associated with investing or financing cash flows. The cash flows from operating, investing and financing activities of the Company are segregated.

The financial statements are presented in Indian Rupees (INR) and all values are rounded to the nearest amount in INR'000, except when otherwise indicated.

2.3.3Use of estimates and judgments and Estimation uncertainty

The preparation of the financial statements are in conformity with Ind AS which requires the management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosure of

Contingent Assets and liabilities as of the date of financial statement and the income and expenses for the reporting period. The Company makes certain judgments and estimates for valuation and impairment of financial instruments, useful life of property, plant and equipment, deferred tax assets, provision and contingencies. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable.

2.3.3 Cash and Cash Equivalents

Cash comprises cash on hand and demand deposits with banks. The company considers cash equivalents as - short term balances (with an original maturity of three months or less from the date of acquisition), highly liquid investments that are readily convertible into known amounts of cash and which are subject to a insignificant risk of changes in value.

2.3.4.Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

Initial Recognition

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

Financial assets and financial liability are initially measured at fair value. Transaction cost that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities recorded at fair value through profit & loss (FVTPL) are added to or subtracted from the fair value of financial assets or financial liabilities, as appropriate on initial recognition. Transaction cost directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognized immediately in profit or loss.

2.3.5. Financial assets

The Company assesses the classification and measurement of a financial asset based on the contractual cash flow characteristics of the asset and the Company's business model for managing the asset. For an asset to be classified and measured at amortised cost, its contractual terms should give rise to cash flows that are solely payments of principal and interest on the principal outstanding (SPPI).

(a) Financial assets at amortised cost

Financial assets are subsequently measured at amortised cost using the effective interest rate (EIR) as per Ind AS 109 'Financial Instruments' if these financial assets are held within a business model whose objective is to hold these assets in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Trade Receivables are initially measured at their transaction price as defined in Ind AS 115.

(b) Financial assets at fair value through other comprehensive income (FVTOCI)

i) Financial assets are measured at fair value through other comprehensive income if these financial assets are held within a business model whose objective is achieved by both collecting contractual cash flows that give rise on specified dates to sole payments of principal and interest on the principal amount outstanding and by selling financial assets. There is no recycling of the amounts from OCI to Statement of Profit and Loss, even on sale of investment. However, the Company transfers the same within equity.
Net Gain / Loss on disposal of Finacial Assets is transferred between FVOCI reserve and retained earnings.

(c) Financial assets at fair value through profit or loss (FVTPL)

Financial assets are measured at fair value through profit or loss unless it is measured at amortised cost or at fair value through other comprehensive income on initial recognition. The transaction costs directly attributable to the acquisition of financial assets and liabilities at fair value through profit or loss are immediately recognised in profit or loss. Investments in Listed equity instruments are classified as FVTPL, unless the related instruments are not held for trading and the Company irrevocably elects on initial recognition of financial asset on an asset-by-asset basis to present subsequent changes in fair value in other comprehensive income.

(d) De-recognition

A financial asset (or, where applicable, a part of a financial asset or part of a Company of similar financial assets) is primarily de-recognised when:

• The rights to receive cash flows from the asset have expired, or

• The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and

• either (a) the Company has transferred substantially all the risks and rewards of the asset, or (b) the Company has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

No such De-recognition has taken place during the year.

The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

2.3.6 Financial liabilities

(a) Financial liabilities, including derivatives, which are designated for measurement at FVTPL are subsequently measured at fair value. Financial guarantee contracts are subsequently measured at the amount of impairment loss allowance or the amount recognised at inception net of cumulative amortisation, whichever is higher.

All other financial liabilities including loans and borrowings are measured at amortised cost using Effective Interest Rate (EIR) method as per Ind AS 109 'Financial Instruments'.

(b) A financial liability is derecognised when the related obligation expires or is discharged or cancelled.

2.3.7. Write off:

Loans and debt securities are written off when the Company has no reasonable expectations of recovering the financial asset (either in its entirety or a portion of it). This is the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. A write-off constitutes a derecognition event. The Company may apply enforcement activities to financial assets written off. Recoveries resulting from the Company's enforcement activities are recorded in statement of profit and loss.

2.3.8. Impairment:

The Company recognises loss allowances for Expected Credit Losses (ECLs) on the following financial instruments that are not measured at FVTPL:

• Loans and advances to customers;

• Trade and other receivable;

• Irrevocable loan commitments issued; and

• Financial guarantee contracts issued.

Credit-impaired financial assets

A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred. Credit-impaired financial assets are referred to as Stage 3 assets. Evidence of credit-impairment includes observable data about the following events:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default or past due event;
- the lender of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lender would not otherwise consider;
- the disappearance of an active market for a security because of financial difficulties; or
- the purchase of a financial asset at a deep discount that reflects the incurred credit losses.

It may not be possible to identify a single discrete event—instead the combined effect of several events may have caused financial assets to become credit-impaired. The Company assesses whether debt instruments that are financial assets measured at amortised cost or FVTOCI are credit-impaired at each reporting date.

A loan is considered credit-impaired when concession is granted to the borrower due to a deterioration in the borrower's financial condition, unless there is evidence that as a result of granting the concession the risk of not receiving the contractual cash flows has reduced significantly and there are no other indicators of impairment. For financial assets where concessions are contemplated but not granted the asset is deemed credit impaired when there is observable evidence of credit-impairment including meeting the definition of default. The definition of default (see below) includes unlikeliness to pay indicators and a back-stop if amounts are overdue for more than 90 days. The 90-day criterion is applicable unless there is reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

Definition of default

Critical to the determination of ECL is the definition of default. The definition of default is used in measuring the amount of ECL and in the determination of whether the loss allowance is based on 12-month or lifetime ECL, as default is a component of the probability of default (PD) which affects both the measurement of ECLs and the identification of a significant increase in credit risk.

The Company considers the following as constituting an event of default:

- the borrower is past due more than 90 days on any material credit obligation to the Company; or
- the borrower is unlikely to pay its credit obligations to the Company in full.

Impairment of non-financial assets

In accordance with IND AS-36 Impairment of Assets to determine whether there is any indication of impairment as there is no significant change in the values and no indication of impairment observed during the year

Presentation of allowance for ECL in the Balance Sheet:

Loss allowances for ECL are presented in the Balance Sheet for financial assets measured at amortised cost,as a deduction from the gross carrying amount of the assets.

2.3.9 Property, Plant and Equipment (PPE) and Depreciation

(i) Items of PPE are initially recognised at cost. Subsequent measurement is done at cost less accumulated depreciation and accumulated impairment losses. There is no impairment loss during the year. No item of PPE retired from active use and held for disposal.

(ii) Depreciation is recognised so as to write-off the cost of assets less their residual values as per Written Down value method, over the estimated useful lives that are similar to as prescribed in Schedule II to the Companies Act, 2013. Residual value is estimated as 5% of the original cost of PPE.

(iii) Depreciation on additions to/deductions from PPE during the year is charged on pro-rata basis from/up to the date in which the asset is available for use/disposed.

(iv) An item of PPE is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the de-recognition of an item of PPE is determined as the difference between the net disposal proceeds and the carrying amount of the asset and is recognised in the Statement of Profit and Loss.

2.3.8. Provisions and Contingent Liabilities

(i) Provisions are recognised when the Company has a present legal or constructive obligation as a result of a past event, if it is probable that the Company will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

(ii) The amount recognised as a provision against loans and advances is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation.

(iii) Where it is not probable that an outflow of economic benefits will be required or the amount cannot be estimated reliably, the obligation is disclosed as contingent liability in notes to accounts, unless the probability of outflow of economic benefits is remote.

2.3.9 Recognition of Income and Expenditure

I) Interest Income

(i) Interest income is recognised in the statement of Profit and Loss using effective interest rate (EIR) as per Ind AS 109, on financial assets subsequently measured at amortized cost or fair value through other comprehensive income (FVTOCI)

Effective Interest Rate (EIR) method to the gross carrying amount of financial assets other than -credit impaired and financial assets classified as measured at FVTPL. . The Effective Interest Rate(EIR) is the rate that exactly discounts estimated future cash receipts through expected life of the financial asset to that asset's net carrying amount on initial recognition.

(ii) Interest on financial assets, is recognized on accrual basis in accordance with the terms of the respective contract. The interest income is calculated by applying the EIR to the gross carrying amount of non-credit impaired financial assets (i.e. at the amortised cost of the financial asset before adjusting for any expected credit loss allowance). For credit-impaired financial assets the interest income is calculated by applying the EIR to the amortised cost of the credit-impaired financial assets (i.e. the gross carrying amount less the allowance for expected credit losses (ECLs)).

Interest on delayed payments by customers are treated to accrue only on realisation, due to uncertainty of realisation and are accounted accordingly.

(iii) Rebate on account of timely payment of interest, if any by borrowers is recognized on receipt of entire interest amount due in time, in accordance with the terms of the respective contract and is netted against the corresponding interest income.

(iv) Other income and expenses are accounted on accrual basis, in accordance with terms of the respective contract.

v) When a financial asset becomes credit-impaired, no interest income is recognized on such asset If the financial asset cures and is no longer credit-impaired, the Company reverts to calculating interest income on a gross basis.

vi) Fee and commission income :
Fee based income are recognised when they become measurable and when it is probable to expect their ultimate collection.

vii)**Dividend Income**
Dividend Income is recognised when the right to receive the payment is established.

IV) Net Gain on Fair value Change
Any difference between the fair value of financial assets classified as fair value through the profit or loss held by the company on the balance sheet date is recognised as an unrealised gain/loss. In cases there is a net gain in the aggregate, the same is recognised in " Net gains on fair value changes" under Revenue from operations and if there is a net loss the same is disclosed under " Expenses " in the statement of Profit and Loss.

Similarly any realised gain or loss on sale of financial instruments measured at FVTPL in net gain/loss on fair value changes.

2.3.10 Employee benefits
(i) In view of the number of employees being below the stipulated numbers, the Payment of Bonus and Payment of Gratuity Act are not applicable to the company for the year.

(ii) Short term employee benefits
Short term employee benefits such as salaries and wages are recognised in the Statement of Profit and Loss, in the period in which the related service is rendered at the undiscounted amount of the benefits expected to be paid in exchange for that service.

2.3.11 Leases
The Company does not recognize any right-of- use asset and a lease liability at the lease commencement date due to short term in nature.

2.3.12 Taxes Expenses
Income Tax expense comprises of current and deferred tax. It is recognised in Statement of Profit and Loss, except when it relates to an item that is recognized in OCI or directly in equity, in which case, tax is also recognised in OCI or directly in equity.

(i) Current Tax
Current tax is the expected tax payable on taxable income for the year, using tax rates enacted or substantively enacted and as applicable at the reporting date, and any adjustments to tax payable in respect of Previous Years.
Current tax assets and liabilities are offset when there is a legally enforceable right to set off the recognized amounts and there is an intention to settle the asset and liability on a net basis.

(ii) Deferred Tax
Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable income. Deferred tax is measured at the tax rates based on the laws that have been enacted or substantively enacted by the reporting date, based on the expected manner of realization or settlement of the carrying amount of assets / liabilities. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against liabilities, and they relate to income taxes levied by the same tax authority.

A deferred tax liability is recognised for all taxable temporary differences. A deferred tax asset is recognized for all deductible temporary differences to the extent that it is probable that future taxable profits will be available against which the deductible temporary difference can be utilized. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

2.3.13 Material prior period errors
Material prior period errors are corrected retrospectively by restating the comparative amounts for the prior periods presented in which the error occurred. If the error occurred before the earliest period presented, the opening balances of assets, liabilities and equity for the earliest period presented, are restated.

2.3.14 Earnings per share
Basic earnings per equity share is calculated by dividing the net profit or loss attributable to equity shareholders of the company by the weighted average number of equity shares outstanding during the financial year.
To calculate diluted earnings per share, the net profit or loss for the period attributable to equity shareholders and the weighted average number of shares outstanding during the period are adjusted for the effects of all dilutive potential equity shares.

As per our attached report of even date — for and on behalf of Board of Directors
For S.N. GUPTA & ASSOCIATES (FRN -03817C)
Chartered Accountants

(CA ASHISH GUPTA) — **(Ritika Gupta)** — **(Rajiv Agarwal)** — **(Sanjay Kr.Bhutani)**
Partner — Whole Time Director — Director — Director
Membership no. 420598
UDIN : 26420598ZVGLSJ9036 — **(GitaMehrotra)** — **(AnshikaTiwari)**
Place: Lucknow — CFO — Company Secretary
Date: 29.05.2026

	(Rs.in 000's) Asat31.03.2026	Asat31.03.2025
3.Cash and Cash Equivalent		
Cash on Hand	108.74	35.33
Balances with banks in current accounts	6,260.46	414.83
Imprest Accounts	5.04	-
TermDepositswithoriginalmaturityupto3months	166.00	3,257.60
In Liquid Mutual Funds	4,526.98	-
Total Cash and Cash Equivalents	**11,067.22**	**3,707.77**
4.Bank Balances (Other Than Cash and Cash Equivalents)		
Termdepositswithmaturitylessthan12months-		
-Free	2,670.41	2,536.34
Total Bank Balances(Other than Cash and Cash Equivalents)	**2,670.41**	**2,536.34**
5.Receivables		
(I) Trade recievables		
I. Secured , considered good	-	-
II.Unsecured, considered good	205.16	100.23
	205.16	100.23
III. Credit impaired	-	-
	-	-
Total Trade Receivable	205.16	100.23
(II)Other recievables	-	-
Total Receivables	**205.16**	**100.23**

TradeReceivableAgingSchedule-31.03.2026

Particular	Outstanding for following period from due date of payment					
	Lessthan6Months	6Months-1 Year	1-2Years	2-3 Years	Morethan3 Years	Total
I.Undisputed Trade Receivable-considered good	205.16	-	-	-		205.16
II. Undisputed Trade Receivable-which have significant increase incredit risk	-	-	-	-	-	0
III.Undisputed Trade Receivable - credit impaired	-	-	-	-	-	0
IV. Disputed Trade Receivable-considered good	-	-	-	-	-	0
V. Disputed Trade Receivable-which have significant increase incredit risk	-	-	-	-	-	0
IV.Disputed Trade Receivable-credit impaired	-	-	-	-	-	0

TradeReceivableAgingSchedule-31.03.2025

Particular	Outstanding for following period from due date of payment					
	Lessthan6Months	6Months-1 Year	1-2Years	2-3 Years	Morethan3 Years	Total
I. Undisputed Trade Receivable-considered good	-	-	-	-	100.23	100.23
II. Undisputed Trade Receivable-which have significant increase incredit risk	-	-	-	-	-	0
III. Undisputed Trade Receivable-credit impaired	-	-	-	-	-	0
IV.Disputed Trade Receivable-considered good	-	-	-	-	-	0
V. Disputed Trade Receivable-which have significant increase incredit risk	-	-	-	-	-	0
IV.Disputed Trade Receivable-credit impaired	-	-	-	-	-	0

(Rs. in 000's)

		As at 31.03.2026	As at 31.03.2025
6	**LOANS**		
A.	**Loans (at amortised cost) :**		
	Retail Loans	6,854.09	7,747.32
	Micro, Small and Medium Enterprise (MSME) financing	25,332.06	15,389.54
	Trade Advances	-	-
	Inter-Corporate Deposits to Related Parties	-	-
	Total (Gross)	32,186.15	23,136.85
	Less : Impairment Loss Allowance	-	-
	Total (Net)	**32,186.15**	**23,136.85**
B.	I. Secured by Tangible Assets	11,575.00	10,421.79
	II. Secured by Intangible Assets	-	-
	III. Covered by Bank / Government Guarantees	-	-
	IV. Unsecured	20,611.15	12,715.07
	Total (Gross)	32,186.15	23,136.85
	Less : Impairment Loss Allowance	-	-
	Total (Net)	**32,186.15**	**23,136.85**
C.	**I. Loans in India**		
	a. Public Sector	-	-
	b. Others	32,186.15	23,136.85
	Total (Gross)	32,186.15	23,136.85
	Less : Impairment Loss Allowance	-	-
	Total (Net) - C (I)	32,186.15	23,136.85
	II. Loans Outside India		
	Less : Impairment Loss Allowance	-	-
	Total (Net) - C (II)	-	-
	Total Loans (Net) - C (I+II)	**32,186.15**	**23,136.85**
8	**OTHER FINANCIAL ASSETS**		
	Other receivables	6,350.00	1,376.09
	Total Other Financial Assets	**6,350.00**	**1,376.09**
11	**OTHER NON-FINANCIAL ASSETS**		
	Tax Deducted at Sources/Advance Tax	791.80	320.26
	Advances for purchase of capital assets	8,750.00	8,550.00
	GST Input Tax Credit	41.43	31.11
	Total Other Non-Financial Assets	**9,583.23**	**8,901.37**
12	**OTHER FINANCIAL LIABILITIES**		
	Salary payable	95.75	169.50
	Professional Fees Payable	40.53	63.60
	Audit Fees Payable	50.00	42.50
	Expenses Payable	13.00	15.83
	Total Other Financial Liabilities	**199.28**	**291.43**
13	**PROVISIONS**		
	Provision on Financial Assets - Standard Assets	128.74	92.55
	Provision for tax	963.37	445.41
	Total Provisions	**1,092.11**	**537.96**
14	**OTHER NON-FINANCIAL LIABILITIES**		
	Statutory dues and taxes payable	5.00	-
	Total Other Non-Financial Liabilities	**5.00**	**-**

7Investments

(Rs.in000's)

Particular	31March2026						31March2025					
	Amortised Cost	At Fair Value			Others	Total	Amortised Cost	At Fair Value			Others	Total
		Though OCI	Through Profit or Loss	Sub-Total				Though OCI	Through Profit or Loss	Sub-Total		
Equity Instruments of Other Entities												
a. Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
b. Associates	-	-	-	-	-	-	-	-	-	-	-	-
c. In Quoted Equity Shares	-	-	1,050.49	1,050.49	-	1,050.49	-	-	216.57	216.57	-	216.57
d. Others Unquoted	-	-	-	0	-	0	-	-	-	-	-	-
In Equity Instruments	-	733.81	-	733.81	-	733.81	-	931.95	-	931.95	-	931.95
Total-Gross(A)	-	733.81	1,050.49	1,784.31	-	1,784.31	-	931.95	216.57	1,148.52	-	1,148.52
I. Investments outside India	-	-	-	-	-	-	-	-	-	-	-	-
II. Investments in India	-	733.81	1,050.49	1,784.31	-	1,784.31	-	931.95	216.57	1,148.52	-	1,148.52
Total-Gross(B)	-	733.81	1,050.49	1,784.31	-	1,784.31	-	931.95	216.57	1,148.52	-	1,148.52
Less: Allowance for Impairment Loss©	-	-	-	-	-	-	-	-	-	-	-	-
Total-Net D(A-C)	-	733.81	1,050.49	1,784.31	-	1,784.31	-	931.95	216.57	1,148.52	-	1,148.52

9. Deferred Tax Assets (Net)

(Rs. in 000's)

Particulars	**Balance as at 31st March 2024**	Charge /(Credit) to Profit and Loss	Charge/ (Credit) to Equity	Charge/ (Credit) to OCI	**Balance as at 31st March 2025**	Charge /(Credit) to Profit and Loss	Charge/ (Credit) to Equity	Charge/ (Credit) to OCI	**Balance as at 31st March 2026**
Tax effect of items constituting deferred tax Liabilities :									
- Application of EIR on Financial Assets	153.60	-	-	33.73	187.33	-	-	-187.33	(0.00)
-others	28.73	0.23	-	-	28.96	-28.96	-	-	(0.00)
Total DTL	**182.33**	**0.23**	**-**	**33.73**	**216.29**	**-28.96**	**-**	**-187.33**	**0.00**
Tax effect of items constituting deferred tax Assets :									
- Allowances for ECL	194.59	-	-	-	194.59	-	-	-67.31	127.28
- Application of EIR on Financial Asset	40.46	-	-	-	40.46	-40.46	-	-	-
-others	2.78	-	-	-	2.78	-1.54	-	-	1.23
Total DTA	**237.82**	**-**	**-**	**-**	**237.82**	-42.00	-	-67.31	128.51
Net Deferred Tax Assets	**55.49**	**-0.23**	**-**	**-33.73**	**21.54**	**-13.04**	**-**	**120.01**	**128.51**

Notes forming part of Financial Statement for the year ended 31st March 2026

10 PROPERTY, PLANT AND EQUIPMENTS (Rs. in 000's)

Particulars	Furniture and Fixtures	Office equipments	Air conditioner	Computer	Total
GROSS CARRYING AMOUNT					
Balance as at 1 April 2024	**92.85**	**206.15**	**213.10**	**47.20**	**559.29**
Additions during the year	-	81.85	-	-	81.85
Disposals / deductions during the year	-	-	-	-	-
Balance as at 31 March 2025	**92.85**	**288.00**	**213.10**	**47.20**	**641.14**
Balance as at 1 April 2025	**92.85**	**288.00**	**213.10**	**47.20**	**641.14**
Additions during the year	-	9.11	-	-	9.11
Disposals / deductions during the year	-	-	-	-	-
Balance as at 31 March 2026	**92.85**	**297.11**	**213.10**	**47.20**	**650.25**
ACCUMULATED DEPRECIATION AND IMPAIRMENT LOSSES					
Balance as at 1 April 2024	88.27	206.15	203.94	44.84	543.20
Depreciation expense for the year	-	13.51	-	-	13.51
Elimination on disposal of assets	-	-	-	-	-
Balance as at 31 March 2025	**88.27**	**219.66**	**203.94**	**44.84**	**556.71**
Balance as at 1 April 2025	**88.27**	**219.66**	**203.94**	**44.84**	**556.71**
Depreciation expense for the year	-	15.24	-	-	15.24
Elimination on disposal of assets	-	-	-	-	-
Balance as at 31 March 2026	**88.27**	**234.89**	**203.94**	**44.84**	**571.94**
NET CARRYING AMOUNT					
As at 31 March 2025	**4.57**	**68.34**	**9.16**	**2.36**	**84.43**
As at 31 March 2026	**4.57**	**62.22**	**9.16**	**2.36**	**78.30**

(Rs. in 000's)

	As at 31.03.2026	As at 31.03.2025
15 EQUITY SHARE CAPITAL		
Authorised:		
100,00,000 Equity shares of Rs.10/- each(PY 10000000 Equity shares of Rs.10/- each)	100,000.00	100,000.00
Issued, Subscribed and paid-up:		
4810500 Equity Shares of Rs. 10/- each(PY 3210500 Equity shares of 10/- each)	48,105.00	32,105.00
Adjusted Issued, Subscribed and paid-up Share capital	48,105.00	32,105.00

		31.03.2026		31.03.2025	
		No. of Shares	Rs.	No. of Shares	Rs.
a	**Reconciliation of number of equity shares and amount**				
	Issued, Subscribed and paid-up:				
	Balance at the beginning of the year Add :	3210500	32,105.00	3210500	32,105.00
	Fresh allotment of shares :	1600000	16,000.00	-	-
	Balance at the end of the year	**4810500**	**48,105.00**	**3210500**	**32,105.00**
b	Number of equity shares held by holding company or ultimate holding company including shares held by its subsidiaries / associates	-	-	-	-
c	**Shareholders holding more than 5 percent of the aggregate shares:**				
	1. Tameer Infra Projects & Services Pvt Ltd	320,000	3,200.00	-	-
	2. Urbanac Properties & Infra. Pvt Ltd	249,900	2,499.00	-	-

d **Terms / Rights attached to equity shares :**

The Company has only one class of equity shares having a par value of Rs.10/- per share. Each holder of equity shares is entitled to one vote per share. The dividend proposed by the board of directors and approved by the shareholders in the annual general meeting is paid in Indian rupees. In the event of liquidation of the Company, the holders of equity shares will be entitled to receive remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

Shareholding pattern of Promoters			
Shares held by promoters at the end of the year as at 31.03.2026			**% Change during the year**
Name of Promoter	**No. of Shares**	**% of Total Shares**	
SANJAY KUMAR BHUTANI	128,700	2.675	(1.333)
RAJIV AGRAWAL	263,200	5.471	1.011

16 A. Equity Share Capital

1 31.3.2026 **(Rs. in 000's)**

Balance as at 01.04.2025	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at 31.03.2026
32,105.00	-	-	16,000.00	**48,105.00**

2 31.3.2025 **(Rs. in 000's)**

Balance as at 01.04.2024	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at 31.03.2025
32,105.00	-	-	-	32,105.00

B.Other Equity **(Rs.in000's)**

Particulars	ReservesandSurplus			OtherComprehensiveIncome	
	Statutory Reserveas perSection45-ICoftheRBI Act ,1934	Retained Earnings	Share Premium	Equity Instruments Through Other comprehensive Income	Total
Balanceasat01.04.2025	**1,185.49**	**5,825.00**	-	**-162.90**	**6,847.39**
Profitfor theyear	-	1,039.80	-	-	**1,039.80**
Other ComprehensiveIncome/(Expense)	-	-		-10.45	-10.45
TotalComprehensiveIncome	**1,185.49**	**6,864.80**	**-**	**-173.35**	**7,876.74**
Transfer to/ fromretained earnings	207.96	-207.96		-	-
Allowances written back		202.00			202.00
Balanceasat31.03.2025	**1,393.45**	**6,858.84**	**-**	**-173.35**	**8,078.74**
Profitfor theyear	-	2,751.67		-	2,751.67
Other ComprehensiveIncome/(Expense)	-	-		-198.14	-198.14
TotalComprehensiveIncome	**-**	**2,751.67**	**-**	**-198.14**	**2,553.53**
Transfer to/ fromretained earnings	550.33	-550.33		-	-
Additions / Deletion during theyear(net)	-	19.62	4,000.00	-	4,019.62
Balanceasat31.03.2026	**1,943.78**	**9,079.80**	**4,000.00**	**-371.49**	**14,651.89**

(Rs.in000's)

	As at 31.03.2026	As at 31.03.2025
17 INTERESTINCOME		
I)On financial instruments measured at Amortised cost		
Interest on loans	5,732.50	3,155.64
Interest on term depositswith banks	257.47	182.68
TotalInterestIncome	**5,989.97**	**3,338.32**
18 OTHERINCOME		
DividendIncome	3.24	0.67
Intereston InvestmentinMutual Fund	257.47	367.11
ProcessingFees	120.00	-
Profit/(Loss)onsaleofInvestment:		
(i) Quoted Shares	-	177.42
(i) Unquoted Shares	-	-
TotalOtherIncome	**380.71**	**545.20**
19 FINANCECOSTS		
Bankcharges	2.42	4.27
TotalFinanceCosts	**2.42**	**4.27**
20 NETLOSSONFAIRVALUECHANGES		
Netlossonfinancialinstrumentsatfairvaluethroughprofitandlossaccount		
(i)OnQuotedSharesheldfortrade	-97.20	209.56
(ii)OnUnquotedSharesheldfortrade		
TotalNetlossonfairvaluechanges	-97.20	209.56
Fairvaluechanges:		
-Realised	-	-
-Unrealised	-97.20	209.56
TotalNetlossonfairvaluechanges	**-97.20**	**209.56**

(Rs. in 000's)

	As at 31.03.2026	As at 31.03.2025
21 IMPAIRMENT ON FINANCIAL INSTRUMENTS		
Provision On financial instruments		
Standard Assets	36.20	2.11
Sub standard	-	-
Total Impairment on Financial Instruments	**36.20**	**2.11**
22 EMPLOYEE BENEFITS EXPENSES		
Salaries and wages	1,492.61	1,475.41
Staff Welfare Expenses	3.66	4.29
Total Employee Benefits Expenses	**1,496.27**	**1,479.71**
23 DEPRECIATION, AMORTIZATION AND IMPAIRMENT		
Depreciation on Property, Plant and Equipment	15.24	13.51
Total Depreciation, Amortization and Impairment	**15.24**	**13.51**
24 OTHER EXPENSES		
Office Rent & Electricity charges	204.00	204.00
Office Maintenance	17.72	7.68
Meeting & Compliance related Expenses	34.96	21.72
Professional & Legal Fees	114.50	65.00
Miscellaneous expenses	11.22	10.52
Communication and Website maintenance Expenses	22.04	13.50
Share Issue Expenses	46.13	-
Traveling & Conveyance Expenses	8.46	8.74
Interest & Penalty	0.83	-
Repair & Maintenance Expenses	7.96	16.20
Fees & Taxes	243.81	177.08
Payment to the auditors		
- As auditor - Statutory Audit	38.83	27.50
- For Other Matters	15.00	15.00
Postage Expenses	11.40	15.38
Printing & Stationery Expenses	16.67	13.41
Total Other Expenses	**793.51**	**595.73**
25 ACCUMULATED OTHER COMPREHENSIVE INCOME		
A) Items that will not be reclassified to profit or loss		
- Net gain / (loss) on equity instruments through OCI	-198.14	-10.45
- Income tax impact thereon	-	-
Sub total (A)	-198.14	-10.45
B) Items that will be reclassified to profit or loss		
- Net gain / (loss) on debt instruments through OCI	-	-
- Income tax impact thereon	-	-
Sub total (B)	-	-
Other Comprehensive Income (A + B)	-198.14	-10.45
26 EARNING PER SHARE (EPS)		
Profit for the year	2,553.53	1,039.80
Weighted average number of Equity Shares used in computing basic EPS	4810500	3210500
Effect of potential dilutive Equity Shares	4810500	3210500
Weighted average number of Equity Shares used in computing diluted EPS	4810500	3210500
Basic Earnings per share (Rs.) (Face value of Rs. 10/- per share)	0.53	0.32
Diluted Earnings per share (Rs.)	0.53	0.32

NOTE 27 **Details & Transactions with Related parties**

(i) Name of related parties and description of relationship:

		Nature of Relationship
(a)	**Directors/KMP**	
	Ms. Ritika Gupta	WTD and Women Director
	Mr. Rajiv Agarwal	Director
	Mr. Sanjay Kumar Bhutani	Director
	Mr. Sudhir Jaiswal	CEO
	Ms. Geetanjali (Upto 14.01.2026)	Company Secretary
	Ms. Geeta Mehrotra	CFO
	Ms. Ansika Tiwari (Since 15.01.2026)	Company Secretary
(b)	**Relatives of Directors/KMP**	Nil
(c)	**Subsidiaries/Associate Companies**	Nil
(d)	**Company in which Director/KMP or their Relatives can exercise significant influence**	Nil

(ii) Related party transactions during the year and balance receivable from and payable to related parties as at the balance sheet date: (Rs. in 000's)

	Name of related party	Nature of transaction	Transaction value for the Period ended 31 March 2026	Outstanding amount as at 31 March 2026	Transaction value for the year ended 31 March 2025	Outstanding amount as at 31 March 2025
A	**Directors /KMP**					
	Ms. Ritika Gupta	Director Remuneration	600.00	-	600.00	90.00
	Mr. Rajiv Agarwal	Rent & Electricity	102.00	-	102.00	-
	Mr. Sanjay Kumar Bhutani	Rent & Electricity	102.00	-	102.00	-
	Mr. Sudhir Jaiswal	Remuneration	204.00	17.00	203.00	17.00
	Ms. Gita Mehrotra	Remuneration	150.00	12.50	149.00	12.50
	Ms. Geetanjali	Remuneration	262.20	-	391.41	38.00
	Ms Anshika Tiwari	Remuneration	115.16	35.00	-	-

(Rs in 000's)

Note	Particulars	As at 31.03.2026	As at 31.03.2025
28	**Contingent liabilities and commitments**		
	1) Contingent liabilities and commitments (to the extent not provided for)		
	A) Contingent liabilities	-	-
29	**Disclosure of Investor complaints**		
	No. of complaints pending at the beginning of the year	-	-
	No. of complaints received during the year	-	-
	No. of complaints redressed during the year	-	-
	No. of complaints pending at the end of the year		
30	**Disclosures relating to fraud in terms of the notification issued by Reserve Bank of India**		
	During the year ended 31 March 2026 and P.Y 31 March 2025 no fraud has been detected and/or reported.		
31	**Employee benefits**		
	In view of the number of employees being below the stipulated numbers, the Payment of Bonus Act and Payment of Gratuity Act are not applicable to the company for the year.		
32	**Ratios**		

	Particulars	As at 31.03.2026	As at 31.03.2025
i)	Capital to risk-weighted assets ratio (CRAR)	115.53	107.14
ii)	Tier I CRAR	115.53	107.14
iii)	Tier II CRAR	-	-
iv)	Leverage Ratio	-	-

33	**Details of Title deeds of Immovable Properties not held in name of the Company**
	The Company does not have any immovable property.
34	**Details of fair value of Investment property**
	The company does not carry any Investment property.

35	**Details of revaluation of Property, Plant and Equipments** The Company did not revalued any Plant and Equipment during the year.
36	**Details of revaluation of Intangible assets** The Company does not have any Intangible asset.
37	**Details of loans and advances in the nature of loans granted to promoters, directors, KMPs and the related parties, either severally or jointly with any other persons a on 31.03.2026 that are :** (a) Repayable on demand (P.Y 31.03.2025 : NIL) NIL (b) Without specifying any terms or period of repayments (P.Y 31.03.2025 : NIL) NIL
38	**Details of Capital-Work-in-Progress(CWIP) as on 31.03.2026** The Company does not have Capital Work in Progress (CWIP) as on 31.03.2026.(Previous year 31.03.2025 : NIL)
39	**Details of Intangible assets under development as on 31.03.2026** The Company does not have Intangible assets under development as on 31.03.2026.(Previous year 31.03.2025 : NIL)
40	**Details of Benami Property as on 31.03.2026** The Company does not have any Benami Property as on 31.03.2026 (Previous year 31.03.2025 : NIL)
41	The Company has no borrowings from banks or financial institutions on the basis of security of currents assets, during the year.
42	The Company has not been declared willful defaulter by any bank or financial institution or other lender during the year.
43	The company no transactions with the struck off companies undersection 248 of Companies Act,2013 or section 560 of the Companies Act, 1956
44	No Charge was created on the company and satisfied during the year.
45	**Details of Compliances with approved Scheme(s) of Arrangement** No scheme of arrangement has taken place during the year.
46	The company does not have any transaction 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, 1961) as on 31.03.2026.(Previous Year : 31.03.2025 : NIL)
47	**Details of Crypto Currency or Virtual Currency** The Company has not traded or invested in crypto currency or virtual currency during the financial year.

As per our attached report of even date

for S.N. GUPTA & ASSOCIATES
Chartered Accountants

For and on Behalf of Board of Directors

(CA. ASHISH GUPTA)	**(RITIKA GUPTA)**	**(RAJIV AGARWAL)**	**(SANJAY KR. BHUTANI)**
Partner	Whole Time Director	Director	Director
Membership no. 420598	DIN: 01162997	DIN: 01141517	DIN:01415528
FRN-03817C			
UDIN : 26420598ZVGLSJ9036			
Place : Lucknow		**(GITA MEHROTRA)**	**(ANSHIKA TIWARI)**
Dated : 29.05.2026		CFO	Company Secretary

Asset Classification as per RBI Norms as at 31st March 2026						(Amount in Rs. in 000's)
Particulars	**Asset classification as per Ind AS 109**	**Gross Carrying Amount as per Ind AS**	**Loss Allowances (Provisions) as required under Ind AS 109**	**Net Carrying Amount**	**Provisions required as per IRACP norms**	**Difference between Ind AS 109 provisions and IRACP norms**
(1)	**(2)**	**(3)**	**(4)**	**(5)=(3)-(4)**	**(6)**	**(7) = (4)-(6)**
Performing Assets (PA)						
Standard	Stage 1	32186.15	-	32186.15	128.74	-128.74
	Stage 2	-	-	-	-	-
Subtotal for PA		**32186.15**	**-**	**32186.15**	**128.74**	**-128.74**
Non-Performing Assets (NPA)						
Substandard	Stage 3	-	-	-	-	-
Doubtful - up to 1 year	Stage 3	-	-	-	-	-
1 to 3 years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful		**-**	**-**	**-**	**-**	**-**
Loss	Stage 3	-	-	-	-	-
Subtotal for NPA		**-**	**-**	**-**	**-**	**-**
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset classification and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal Other Items		-	-	-	-	-
Total	**Stage 1**	**32186.15**	**-**	**32186.15**	**128.74**	**-128.74**
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
	Total	**32186.15**	**-**	**32186.15**	**128.74**	**-128.74**

As per our attached report of even date

for S.N. GUPTA & ASSOCIATES
Chartered Accountants

For and on Behalf of Board of Directors

(CA. ASHISH GUPTA)
Partner
Membership no. 420598
FRN-03817C
UDIN : 26420596 ZVGLSJ9036
Place : Lucknow
Dated : 29.05.2029

(RITIKA GUPTA)
Whole Time Director
DIN: 01162997

(RAJIV AGARWAL)
Director
DIN: 01141517

(SANJAY KRBHUTANI)
Director
DIN:01415528

(GITA MEHROTRA)
CFO

(ANSHIKA TIWARI)
Company Secretary

Additional information disclosed in terms of Master Direction -Reserve Bank of India (Non Banking Financial Company)

1 EXPOSURE

1.1 Exposure to real estate sector **(Rs. in 000's)**

Category	As at 31.03.2026	As at 31.03.2025
i)Direct Exposure		
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property	6,500.00	4,889.92
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate	0.00	3,031,871
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance	-	-
Total Exposure to Real Estate Sector	6,500.00	7,921.79

1.2 Exposure to capital market 0 0

1.3 Sectoral exposure **(Rs. in 000's)**

Sector	Current Year (31.03.2026)			Previous Year (31.03.2025)		
	Total Exposure (includes on & off balance sheet)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on & off balance sheet)	Gross NPAs	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	**-**	**-**	**-**	**-**	**-**	**-**
2. Industry						
i. Manufacturing	4,810.26	-	-	3,317.95	-	-
ii. Trading	3,804.30	-	-	7,071.59	-	-
iii. Real Estate	18,732.50	-	-	5,000.00	-	-
Total of Industry	**27,347.06**	**-**	**-**	**15,389.54**	**-**	**-**
3. Services						
i. Medical Professionals	279.09	**-**	**-**	**0.00**	**-**	**-**
Total of Services	**279.09**	**-**	**-**	**0.00**	**-**	**-**

4. Personal Loans						
i. Salaried	1,500.00	-	-	158.85		
ii. Business	3,060.00	-	-	7,588.46		
iii. Others	-	-	-	-		
Total of Personal Loans	**4,560.00**	**-**	**-**	**7,747.32**	**-**	**-**
5. Others, if any (please specify)	-	-	-	-	-	-
TOTAL	**32,186.15**	**-**	**-**	**23,136.85**	**-**	**-**

		As at 31.03.2026	As at 31.03.2025
1.4	Intra-group exposures	NIL	NIL
1.5	Unhedged foreign currency exposure	NIL	NIL
2	**Related Party - Exposure**	NIL	NIL
3	**Disclosure of complaints**	NIL	NIL

4 Capital

Particulars	As at 31.03.2026	As at 31.03.2025
i) CRAR %	115.54%	107.14%
ii) CRAR-Tier I Capital %	115.54%	107.14%
iii) CRAR-Tier II Capital %	0.00%	0.00%
iv) Amount of Subordinated Debt raised as Tier II Capital %	-	-
v) Amount raised by issue of Perpetual Debt Instruments	-	-

(Rs. in 000's)

5 Investments	As at 31.03.2026	As at 31.03.2025
i) Gross Value of Investments		
a. In India	2,273.83	1,537.09
b. Outside India	-	-
ii) Provision for Depreciation *		
a. In India	489.52	388.58
b. Outside India	-	-
iii) Net Value of Investments		
a. In India	1,784.31	1,148.52
b. Outside India	-	-

* Provision for deprecaition on investment includes fair value Changes and provision towards impairment

6	**Derivatives**	Nil	Nil

7 **Movement of NPAs** **(Rs. in 000's)**

Particulars	As at 31.03.2026	As at 31.03.2025
i. Net NPA to Net Advances %	-	0
ii. Movement of NPAs (Gross)		
a) Opening balance	-	202.00
b) Addition during the year	-	-
c) Reduction during the year	-	202.00
d) Closing Balance	-	-
iii. Movement of NPAs (Net)		
a) Opening balance	-	202.00
b) Addition during the year	-	-
c) Reduction during the year	-	202.00
d) Closing Balance	-	-

(Rs. in 000's)

8

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (Provisions) as required under Ind AS 109	Net Carrying Amount	Provisions required as per IRACP norms	Difference - Ind AS 109provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	32,186.15	-	32,186.15	128.74	-128.74
	Stage 2	-	-	-	-	-
Subtotal		32,186.15	-	32,186.15	128.74	-128.74
Non-Performing Assets (NPA)						
Substandard	Stage 3	-	-	-	-	-
Doubtful - up to 1 year	Stage 3	-	-	-	-	-
1 to 3 years	Stage 3	-	-	-	-	-
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful		-	-	-	-	-

Loss	Stage 3	-	-	-	-	-
Subtotal for NPA		-	-	-	-	-
Other items	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	32,186.15	-	32,186.15	128.74	-128.74
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Total		**32,186.15**	**-**	**32,186.15**	**128.74**	**-128.74**

Auditor's Report as per Non- banking Finance Companies
Auditor's Report (Reserve Bank) Directions, 2023

To
The Board of Directors
AURUM CAPITAL PROJECTS LIMITED
LUCKNOW

We certify that –

1. The Company is engaged in the business of Non-Banking Financial Institution. The Company being a Non-Banking Finance Company has obtained a certificate of registration from the Reserve Bank of India to carry on such business. Further the Company is entitled to continue to hold such a certificate of registration in terms of its assets/income pattern as on 31st March, 2026;
2. The Company as of date is meeting the required net owned fund requirement as laid down in Master Direction – Non-banking financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Direction 2023;
3. The Board of Directors of the company has passed a resolution for the Non- acceptance of any public deposits;
4. The Company has not accepted any public deposits during the year;
5. The Company has complied with the prudential norms relating to income recognition, accounting standards assets classification and provisioning for bad and doubtful debts as applicable to it.

For S.N. GUPTA & ASSOCIATES
Chartered Accountants

Sd/-
(CA. Ashish Gupta)
Partner
Mem. No: 420598
Firm's Regn No. 003817C
UDIN : 26420598ZVGLSJ9036

Dated : 29.05.2026
Place : Lucknow

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