

To,
Mr. Ramesh Kumar Vijay
255, 8/12 Brijdham Housing
Complex, Shreebhumi, Kolkata- 700048

The accompanying Statement of Net Worth as at 31st March 2026 has been prepared by Mr. Ramesh Kumar Vijay (PAN Card No: ABPPV4735M) pursuant to the requirement of Dar Credit and Capital Limited for acting as personal guarantor of the company.

1. The accompanying "Annexure - I" contains the details of Net Worth of Mr. Ramesh Kumar Vijay as at 31st March 2026.

Management's Responsibility for the Statement

2. The preparation of the accompanying Statement, including the preparation and maintenance of all accounting and other relevant supporting records and documents, is solely the responsibility of the individual.

Practitioner's Responsibility

3. The amount of Rs. 575.48 lakhs in the Statement of Net Worth as at 31st March 2026 has been computed from the books of accounts and other records and information provided by the individual. The values of movable and immovable assets have been adopted based on the unaudited figures as per the Balance Sheet provided by Mr. Ramesh Kumar Vijay.
4. We conducted our examination of the Statement in accordance with the Guidance Note on Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

Opinion

5. Based on our examination, as above, and the information and explanations given to us, we report that the Statement of Net Worth enclosed herewith as Annexure 1, is in agreement with the books of account and other records as produced to us for our examination.



B. Chatterjee & Co.
CHARTERED ACCOUNTANTS

OFF : 033-2230-5599, 033-4601-8595

MOBILE : 9331016984

E-mail : chatterjeebidyut@ymail.com

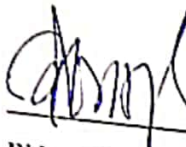
10, OLD POST OFFICE STREET, (1st FLOOR, ROOM NO.-40)

KOLKATA - 700 001

Restriction in Use

6. The certificate is addressed to and provided to Mr. Ramesh Kumar Vijay solely for the purpose of onward submission to banks and should not be used for any other purpose or by any other person without our prior written consent.

For and behalf of
B.Chatterjee & co.
Chartered Accountants
Firm Registration Number: 307132E


Bidyut Chatterjee
Proprietor
Membership Number: 012428
UDIN: 26012428RKUEGY7478



Place of Signature: Kolkata
Date: 27th March, 2026.

Annexure 1

Net worth of Promoters / Guarantors

1. Name of the promoter/ Guarantor : Ramesh Kumar Vijay
2. Father's name : Late Ramswaroop Gandhi
3. Age and Sex : Male
4. Address & Contact Details
Correspondence : 255, 8/12 Brijdham Housing,
Complex, Shreebhumi, Kolkata- 700048
- Residential : Same as above
- Permanent : Same as above
5. PAN No. and / or Passport no. : ABPTV4735M

Position as on 31.03.2026

6. DETAILS OF ASSETS (Rs. In lakhs)

MOVABLE ASSETS (other than shares held in the applicant enterprise)

- a) Cash and Bank (Savings/ FD) : 37.08
- b) Liquid Shares/ Bonds/ Mutual Funds : 241.99
- c) Insurance policies (Surrender value):
- d) Details of other securities like stake in
Unlisted concerns, etc : 0
- e) Vehicles/ Jewellery : 46.61
- f) Investment in Debenture : 195.00
- Investment in P.P.F : 65.81
- Investment in MIS with Post Office : 0.00
- Investment on RD with Post Office : 0.00
- (Other Current Assets : 25.50
- Loans and Advances : 9.98
- g) Investment in Insurance : 17.11
- Total (Rs. In lakhs) : 639.08

- i) Kindly provide details of the pledge : NIL
or hypothecation of the above asset
- ii) IMMOVABLE PROPERTIES

Date of Acquisition	Location / Address with PIN	Whether Land/ House/ Flat/ Commercial/ Agricultural property	Extent of holding (%)	Name of joint owner, if any	Value (lakh)		Details of mortgages, encumbrance
					Purchase price	Mkt. Value	
07 th June, 2002	8/3, Brijdham housing complex, 255 Canal Street, Kolkata 700048	Residential Flat	100%	nil	33.40	33.40	NIL
TOTAL					33.40	33.40	NIL

PAINTED
KUMAR VIJAY

Signature

Name : Ramesh Kumar Vijay

7. **DETAILS OF LIABILITIES**

S.No	Borrowings from	Purpose	Secured by	Amount still to be repaid (' lakh)
1	ANKITA GHOSH	NIL	NIL	2.00
2	SUBHLAXMI	NIL	NIL	18.00
3	UMESH KHEMKA	NIL	NIL	25.00
4	JAYANTA BANIK	NIL	NIL	10.00
5	PRODEEP MUKHERJEE	NIL	NIL	10.00
6	SANTANU KARAMKAR	NIL	NIL	4.00
7	SANEEV BISWAAS	NIL	NIL	3.00
8	UNSECURED LOAN	NIL	NIL	25.00

DETAILS OF GUARANTEES GIVEN

	Guarantee given to (name of bank/ person)	On behalf of/ purpose	Guarantee valid upto	Amount involved (' lakh)
As per Annexure- A				
	Debit Balance shown in Balance Sheet of any company/ firm in which you have financial interest/ stake			
	Any other liabilities			0
	Total Liabilities			0

8. **SUMMARY**

Value of Movable assets : Rs. 639.08 (In lakhs)
Value of immovable properties : Rs. 33.40 (In lakhs)
Total Assets (' Lakh) : Rs. 672.48 lakhs

Less: Total liabilities (' Lakh) : 97.00 lakhs

Net Assets (' Lakh) : Rs. 575.48 lakhs

9. Profit in Business (' Lakh) : NIL

10. **DECLARATION**

I declare that the above particulars are true and correct to the best of my knowledge and belief.

Place : Kolkata

Signature: _____

RAMESH
KUMAR VIJAY

Date : 27th April, 2026

Name : Ramesh Kumar Vijay

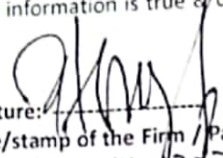
Signature
Name : Ramesh Kumar Vijay



CA Certification

Based on the verifications of all the relevant documents/ vouchers/ books of accounts / bank accounts etc. of Shri Ramesh Kumar Vijay, we certify that the above information is true & correct to the best of our knowledge.

Place : Kolkata
Date : 27/04/2016

Signature: 
Name/stamp of the Firm / Partner:
Membership No (Firm) 307132E
Membership No (signing partner) - 012428
UDIN: 26012428RKUEGY7478



Note:

1. Net worth details should contain full details of the following :
 - a. immovable properties including complete address, area (residential, commercial etc.) and whether they are mortgaged with others with details thereof;
 - b. movable assets including the details of investments in shares, bonds, debentures, fixed deposits indicating name of company/ firm, amount, face value, interest rate, etc., and whether they are pledged with others with details thereof;
 - c. full details of liabilities including names, amounts, terms etc. ;

RAMESH
KUMAR VIJAY

Signature
Name : Ramesh Kumar Vijay

ANNEXURE- A

	Guarantee given to (name of bank/ person)	On behalf of/ purpose	Guarantee valid upto	Amount Involved (' lakh)
1	Grow Money Finance Pvt Ltd	Dar Credit & Capital Ltd	31-10-2023	19.77
2	Incred Financial Services	Dar Credit & Capital Ltd	24-12-2024	71.45
3	RAR Fincare Limited	Dar Credit & Capital Ltd	31-07-2024	37.23
4	Bandhan Bank Limited(682200000002849)	Dar Credit & Capital Ltd	31-07-2022	33.04
5	Usha Financial Services Limited TL 8042- 2nd Tranch	Dar Credit & Capital Ltd	31-12-2024	113.28
6	Usha Financial Services Limited TL 7807 1st tranch	Dar Credit & Capital Ltd	26-08-2024	58.40
7	Grow Money Finance Pvt Ltd	Dar Credit & Capital Ltd	02-03-2024	57.85
8	Alwar general Finance Limired 4 1st Tranch	Dar Credit & Capital Ltd	09-09-2024	65.94
9	Greenwings Innovative Finance Pvt Ltd	Dar Credit & Capital Ltd	31-03-2024	26.91
10	Cholamandlam Investmwent and Finance Company Limited	Dar Credit & Capital Ltd	22-09-2023	117.25
11	Kaliedofin Capital Pvt. Ltd	Dar Credit & Capital Ltd	30-09-2024	145.83
12	Shreeram Finance	Dar Credit & Capital Ltd	30-09-2024	98.12
13	Bhala Finance 1st TL 2nd Tranch	Dar Credit & Capital Ltd	24-01-2025	18.18
14	Bhala Finance 1st TL 1st Tranch	Dar Credit & Capital Ltd	06-01-2025	18.18
15	Laxmi India Finance Pvt Ltd	Dar Credit & Capital Ltd	10-10-2024	55.21
16	Kissandhan Agri Financial Services Limited	Dar Credit & Capital Ltd	24-12-2024	181.01
17	Bhala Finance 2nd TL 1st Tranch	Dar Credit & Capital Ltd	31-03-2025	25.49
18	Esaf Small Finance Bank	Dar Credit & Capital Ltd	10-01-2024	170.10
19	Realtuch Finance	Dar Credit & Capital Ltd	20-01-2025	65.46
20	Bandhan Bank Limited(682300000000263)	Dar Credit & Capital Ltd	31-01-2023	122.22
21	Blacksoil Capital Group Limited New TL_1st Tranch	Dar Credit & Capital Ltd	25-02-2025	229.17
22	State Bank of India TL- 10 CR(40774358739)	Dar Credit & Capital Ltd	09-02-2022	185.35
23	Alwar general Finance Limired 4 2nd Tranch	Dar Credit & Capital Ltd	01-03-2025	69.92
24	Greenwings Innovative Finance Pvt Ltd	Dar Credit & Capital Ltd	09-09-2024	44.70
25	Cholamandlam Investmwent and Finance Company Limited	Dar Credit & Capital Ltd	28-03-2024	82.36
26	Bhala Finance 2nd TL 2nd Tranch	Dar Credit & Capital Ltd	08-07-2025	30.14
27	Small Industries Devolpment Bank of India	Dar Credit & Capital Ltd	06-05-2025	295.45
28	Rockland Finstock Limited	Dar Credit & Capital Ltd	15-04-2025	108.33
29	Pyramid Finance Pvt Ltd	Dar Credit & Capital Ltd	15-04-2025	124.54
30	Rimura Finance Private Limited	Dar Credit & Capital Ltd	29-04-2025	50.00
31	RAR Fincare Limited	Dar Credit & Capital Ltd	30-04-2025	87.08
32	Grow Money Finance Pvt Ltd Nov 2024_1st tranch	Dar Credit & Capital Ltd	18-11-2024	103.08
33	Kissandhan Agri Financial Services Limited	Dar Credit & Capital Ltd	30-05-2025	323.72
34	Alwar Genaral Finance Ltd 3rd Tranch Sep 2024	Dar Credit & Capital Ltd	18-06-2025	80.58
35	UC Inclusive Pvt Ltd	Dar Credit & Capital Ltd	31-12-2024	290.80
36	State Bank of India TL- 5 CR(41083964688)	Dar Credit & Capital Ltd	30-06-2022	120.00
37	Bandhan Bank Ltd_6406807241880002	Dar Credit & Capital Ltd	06-07-2024	242.42
38	UC Inclusive Pvt Ltd	Dar Credit & Capital Ltd	31-07-2025	160.47

Signature

Name : Ramesh Kumar Vijay

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39	ICICI Bank Limited	Dar Credit & Capital Ltd	30-08-2025	709.49
40	Greenwings Innovative Finance Pvt Ltd 2nd TL	Dar Credit & Capital Ltd	12-03-2025	67.74
41	Maanaveeya Development & Finance Private Limited	Dar Credit & Capital Ltd	27-09-2025	428.60
42	Kaledofin Capital Pvt. Ltd	Dar Credit & Capital Ltd	27-09-2025	375.53
43	Bhala Finance TL 5	Dar Credit & Capital Ltd	30-12-2025	91.59
44	Dhanlaxmi Bank	Dar Credit & Capital Ltd	30-09-2024	250.00
45	State Bank of India TL- 5 CR(41283385220)	Dar Credit & Capital Ltd	30-09-2022	137.41
46	State Bank of India TL- 15 CR(41296198701)	Dar Credit & Capital Ltd	22-09-2022	543.85
47	Usha Financial Services Ltd (108435)	Dar Credit & Capital Ltd	17-10-2025	81.55
48	Caspian Investment Pvt Ltd	Dar Credit & Capital Ltd	30-09-2025	395.83
49	Alwar General Finance Nov 2025	Dar Credit & Capital Ltd	29-11-2025	170.67
50	MAS Financial Services Limited-19	Dar Credit & Capital Ltd	02-12-2024	175.00
51	Kissandhan Agri Financial Services Limited	Dar Credit & Capital Ltd	31-12-2025	371.03
52	State Bank of India(41527277902)	Dar Credit & Capital Ltd	31-12-2022	155.65
53	Bangiya Gramin Vikash Bank	Dar Credit & Capital Ltd	28-03-2025	382.89
54	Shreeram Finance	Dar Credit & Capital Ltd	30-09-2025	448.83
55	Indian Overseas Bank	Dar Credit & Capital Ltd	30-03-2024	545.45
56	Laxmi India Finance Pvt Ltd	Dar Credit & Capital Ltd	31-03-2026	150.00
57	Mas Financial Services Ltd	Dar Credit & Capital Ltd	26-06-2025	225.00
58	Bandhan Bank Ltd(6406807251810003)- 1st Tranch	Dar Credit & Capital Ltd	30-06-2025	424.24
59	Gosree Finance Limited	Dar Credit & Capital Ltd	18-07-2025	252.37
60	UC Inclusive Pvt Ltd	Dar Credit & Capital Ltd	28-02-2026	200.00
61	Greenwings Innovative Finance Pvt Ltd 3RD TL	Dar Credit & Capital Ltd	28-02-2026	200.00
62	Bandhan Bank Ltd(6406807253330002)- 2nd Tranch	Dar Credit & Capital Ltd	29-11-2025	484.85
63	Mas financial Services	Dar Credit & Capital Ltd	29-11-2025	177.78
64	Gosree Finance Limited	Dar Credit & Capital Ltd	11-11-2025	279.95
Total Borrowings				11854.38

RAMESH KUMAR
VIJAY

Signature

Name : Ramesh Kumar Vijay

