

To,

Mr. Rajkumar Vijay

202, Shree Gopalam apartment,

D-238, Bihari Marg, Bani Park, Jaipur,

Rajasthan - 302016

Subject: Certificate of Net Worth

The accompanying Statement of Net Worth as at 31st March 2026 has been prepared by Mr. Rajkumar Vijay (PAN Card No: ABMPV8806C) 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. Rajkumar 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. 98.43 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. Rajkumar 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.



B. Chatterjee & Co.
CHARTERED ACCOUNTANTS

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10, OLD POST OFFICE STREET, (1st FLOOR, ROOM NO.-40)
KOLKATA - 700 001

Opinion

5. Based on our examination, we report that the Statement of Net Worth enclosed herewith as Annexure 1 is in agreement with the books of account and other records.

Restriction in Use

6. This certificate is provided solely for submission to banks and should not be used for any other purpose.

For and on behalf of

B. Chatterjee & Co.

Chartered Accountants

Firm Registration Number: 307132E


Bidyut Chatterjee (FCA)



Proprietor

Membership Number: 012428

UDIN: 26012428UQNXNL1767

Place: Kolkata

Date: 27th April, 2026

Annexure-I

Net worth of Promoters / Guarantors

1. Name of the promoter/ Guarantor : Rajkumar Vijay
2. Fathers' name : Late Ramswaroop Gandhi
3. Age and Sex : Male
4. Address & Contact Details
Correspondence : 202, Shree Gopalam apartment
D-238, Bihari Marg, Bani park, Jaipur,
Rajasthan- 302016

Residential : Same as above
Permanent : Same as above
5. PAN No. and / or Passport no. : ABMPV8806C

Position as on 31.03.2026

6. **DETAILS OF ASSETS** (Rs. In lakhs)
 - i) **MOVABLE ASSETS** (other than shares held in the applicant enterprise)
 - a) Cash and Bank (Savings/ FD) : 4.30
 - b) Liquid Shares/ Bonds/ Mutual Funds) : 25.22
 - c) Insurance policies (Surrender value) : 0.00
 - d) Debenture : 15.29
 - e) Vehicles/ Jewelry : 0.02869
 - f) Others : 0.00
Investment in P.P.F : 11.00
Investment in MIS with Post Office : 0.00
Investment in RD with Post Office : 0.00
Other Current Assets : 0.00
Loans and Advances : 47.08
 - g) Investment in Insurance : 0.00
 - Total (Rs. In lakhs)** : 102.92
 - ii) Kindly provide details of the pledge
Or hypothecation of the above asset : **NIL**

RAJKUMAR
VIJAY

Signature

Name : Raj Kumar Vijay



iii) 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 mortgage s, encumbrance
					Purchase price	Mkt. Value	
nil	nil	nil		nil	nil	nil	NIL
TOTAL							NIL

7. DETAILS OF LIABILITIES

S.No	Borrowings from	Purpose	Secured/Unsecured	Amount still to be repaid (₹ lakh)
1	Tanay Vijay	Personal loan	Unsecured loan	4.49
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			0
	Any other liabilities			0
	Total Liabilities			0

Signature
Name : Rakesh Kumar Vijay



Value of Movable assets : Rs. 102.92 (lakh)
Value of immovable properties : Rs. 0.00 (lakhs)
Total Assets (` Lakh) : Rs.102.92
Less: Total liabilities (` Lakh) : 4.49
Net Assets (` Lakh) : Rs.98.43 lakhs

8. Profit in Business (` Lakh) : NIL

9. DECLARATION

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

Place : Kolkata

Date : 27th April, 2026

Name : Rajkumar Vijay

Signature
Name : Raj Kumar Vijay



	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	30-04-2026	19.77
2	Incred Financial Services -2	Dar Credit & Capital Ltd	10-07-2026	71.45
3	RAR Fincare Limited	Dar Credit & Capital Ltd	31-07-2026	37.23
4	Bandhan Bank Limited(682200000002849)	Dar Credit & Capital Ltd	01-08-2026	33.04
5	Usha Financial Services Limited TL 8042- 2nd Tranch	Dar Credit & Capital Ltd	24-08-2026	113.28
6	Usha Financial Services Limited TL 7807 1st tranch	Dar Credit & Capital Ltd	24-08-2026	58.40
7	Grow Money Finance Pvt Ltd	Dar Credit & Capital Ltd	05-09-2026	57.85
8	Alwar general Finance Limired 4 1st Tranch	Dar Credit & Capital Ltd	10-09-2026	65.94
9	Greenwings Innovative Finance Pvt Ltd	Dar Credit & Capital Ltd	30-09-2026	26.91
10	Cholamandlam Investmwent and Finance Company Limited	Dar Credit & Capital Ltd	30-09-2026	117.25
11	Kaliedofin Capital Pvt Ltd	Dar Credit & Capital Ltd	10-10-2026	145.83
12	Bhala Finance 1st TL 2nd Tranch	Dar Credit & Capital Ltd	20-10-2026	18.18
13	Bhala Finance 1st TL 1st Tranch	Dar Credit & Capital Ltd	20-10-2026	18.18
14	Laxmi India Finance Pvt Ltd	Dar Credit & Capital Ltd	14-11-2026	55.21
15	Kissandhan Agri Financial Services Limited	Dar Credit & Capital Ltd	24-12-2026	181.01
16	Bhala Finance 2nd TL 1st Tranch	Dar Credit & Capital Ltd	31-12-2026	25.49
17	Esaf Small Finance Bank	Dar Credit & Capital Ltd	10-01-2027	170.10
18	Realtuch Finance	Dar Credit & Capital Ltd	20-01-2027	65.46
19	Bandhan Bank Limited(682300000000263)	Dar Credit & Capital Ltd	31-01-2027	122.22
20	Blacksoil Capital Group Limited New TL_1st Tranch	Dar Credit & Capital Ltd	25-02-2027	229.17
21	State Bank of India TL- 10 CR(40774358739)	Dar Credit & Capital Ltd	28-02-2027	185.35
22	Alwar general Finance Limired 4 2nd Tranch	Dar Credit & Capital Ltd	01-03-2027	69.92
23	Greenwings Innovative Finance Pvt Ltd	Dar Credit & Capital Ltd	09-03-2027	44.70
24	Cholamandlam Investmwent and Finance Company Limited	Dar Credit & Capital Ltd	28-03-2027	82.36
25	Bhala Finance 2nd TL 2nd Tranch	Dar Credit & Capital Ltd	08-04-2027	30.14
26	Small Industries Devolopment Bank of India	Dar Credit & Capital Ltd	10-04-2027	295.45
27	Rockland Finstock Limited	Dar Credit & Capital Ltd	10-04-2027	108.33
28	Pyramid Finance Pvt Ltd	Dar Credit & Capital Ltd	15-04-2027	124.54
29	Rimura Finance Private Limited	Dar Credit & Capital Ltd	25-04-2027	50.00
30	RAR Fincare Limited	Dar Credit & Capital Ltd	30-04-2027	87.08
31	Grow Money Finance Pvt Ltd Nov 2024_1st tranch	Dar Credit & Capital Ltd	16-05-2027	103.08
32	Kissandhan Agri Financial Services Limited	Dar Credit & Capital Ltd	05-06-2027	323.72
33	Alwar Genaral Finance Ltd 4 3rd Tranch Sep 2024	Dar Credit & Capital Ltd	20-06-2027	80.58
34	UC Inclusive Pvt Ltd	Dar Credit & Capital Ltd	30-06-2027	290.80
35	State Bank of India TL- 5 CR(41083964688)	Dar Credit & Capital Ltd	30-06-2027	120.00
36	Bandhan Bank Ltd_6406807241880002	Dar Credit & Capital Ltd	06-07-2027	242.42
37	UC Inclusive Pvt Ltd	Dar Credit & Capital Ltd	08-08-2027	160.47

Signature
Name : Raj Kumar Vijay



38	ICICI Bank Limited	Dar Credit & Capital Ltd	30-08-2027	709.49
39	Greenwings Innovative Finance Pvt Ltd 2nd TL	Dar Credit & Capital Ltd	12-09-2027	67.74
40	Maanaveeya Development & Finance Private Limited	Dar Credit & Capital Ltd	27-09-2027	428.60
41	Kaliedofin Capital Pvt Ltd	Dar Credit & Capital Ltd	27-09-2027	375.53
42	Bhala Finance TL 5	Dar Credit & Capital Ltd	30-09-2027	91.59
43	Dhanlaxmi Bank	Dar Credit & Capital Ltd	30-09-2027	250.00
44	State Bank of India TL- 5 CR(41283385220)	Dar Credit & Capital Ltd	30-09-2027	137.41
45	State Bank of India TL- 15 CR(41296198701)	Dar Credit & Capital Ltd	30-09-2027	543.85
46	Usha Financial Services Ltd (108435)	Dar Credit & Capital Ltd	15-10-2027	81.55
47	Caspian Investment Pvt Ltd	Dar Credit & Capital Ltd	31-10-2027	395.83
48	Alwar General Finance 5 Nov 2025	Dar Credit & Capital Ltd	25-11-2027	170.67
49	MAS Financial Services Limited-19	Dar Credit & Capital Ltd	03-12-2027	175.00
50	Kissandhan Agri Financial Services Limited	Dar Credit & Capital Ltd	31-12-2027	371.03
51	State Bank of India(41527277902)	Dar Credit & Capital Ltd	31-12-2027	155.65
52	Bangiya Gramin Vikash Bank	Dar Credit & Capital Ltd	28-03-2028	382.89
53	Indian Overseas Bank	Dar Credit & Capital Ltd	30-03-2028	545.45
54	Laxmi India Finance Pvt Ltd	Dar Credit & Capital Ltd	31-03-2028	150.00
55	Mas Financial Services Ltd	Dar Credit & Capital Ltd	23-06-2028	225.00
56	Bandhan Bank Ltd(6406807251810003)- 1st Tranch	Dar Credit & Capital Ltd	28-06-2028	424.24
57	Gosree Finance Limited	Dar Credit & Capital Ltd	18-07-2028	252.37
58	UC Inclusive Pvt Ltd	Dar Credit & Capital Ltd	28-08-2028	200.00
59	Greenwings Innovative Finance Pvt Ltd 3RD TL	Dar Credit & Capital Ltd	09-09-2028	200.00
60	Bandhan Bank Ltd(6406807253330002)- 2nd Tranch	Dar Credit & Capital Ltd	29-11-2028	484.85
61	Mas financial Services 21	Dar Credit & Capital Ltd	29-11-2028	177.78
62	Gosree Finance Limited	Dar Credit & Capital Ltd	05-12-2028	279.95
	Total Borrowings			10823.56

31-12-2

RAJKUMAR
VIJAY

Signature
Name : Raj Kumar Vijay

