

Independent Auditor's Report To the Members of Ortem Credit Private Limited

Report on the Standalone Financial Statements

Opinion

We have audited the accompanying Standalone financial statements of Ortem Credit Private Limited ("the Company") which comprises the Balance Sheet as at March 31, 2022, the statement of Profit & Loss and the Cash Flow statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2022, its **Profit**, its for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules 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.

Responsibility of Management for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position and financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

Those Board of Directors are also responsible for overseeing the company's financial reporting process.

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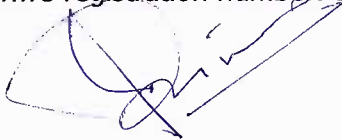
Auditor's Responsibility for the Audit of the Financial Statements

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.

Report on Other Legal and Regulatory Requirements

1. As required by Section 143(3) of the Act, we report that :
We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - a. 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.
 - b. The Balance Sheet, the Statement of Profit & Loss and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
 - c. In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - d. On the basis of the written representations received from the directors as on 31st March, 2022 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2022 from being appointed as a director in terms of Section 164 (2) of the Act.
 - e. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) 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 which would impact its financial position.
 - ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

For Sethia & Sethia
Chartered Accountants
Firm's registration number: 313140E



J.P. Sethia

Partner
Membership number: 051234
Kolkata

Dated: The 26th day of August, 2022.

UDIN 22051234 BARN TA 7049



ORTEM CREDIT PRIVATE LIMITED
CIN: U65921WB1995PTC071189

BALANCE SHEET AS AT 31ST MARCH,2022

	NOTE	AS AT 31.03.2022	AS AT 31.03.2021
EQUITY & LIABILITIES			
Shareholders' Funds			
Share Capital	1	1,10,000.00	1,10,000.00
Reserves & Surplus	2	12,630.89	11,739.02
		1,22,630.89	1,21,739.02
Non Current Liabilities			
Long Term Borrowings	3	7,88,777.74	9,39,840.81
		7,88,777.74	9,39,840.81
Current Liabilities			
Trade Payables	4	5,980.19	4,318.37
Other Current Liabilities	5	66,778.69	54,447.24
Short Term Provisions	6	2,300.00	1,400.00
		75,058.88	60,165.61
TOTAL		9,86,467.51	11,21,745.44
ASSETS			
Non Current Assets			
Property, Plant & Equipment & Intangible Assets	7	12,766.82	22,829.42
Property, Plant & Equipment	8	-	500.00
Investment		12,766.82	23,329.42
Current Assets			
Inventories	9	8,46,968.64	10,75,162.59
Cash and Cash Equivalents	10	1,12,131.32	2,897.12
Short Term Loans and Advances	11	10,459.74	16,215.30
Deferred Tax Assets		4,141.00	4,141.00
		9,73,700.69	10,98,416.02
TOTAL		9,86,467.51	11,21,745.44

NOTES ON FINANCIAL STATEMENTS

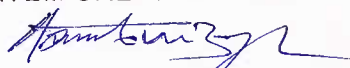
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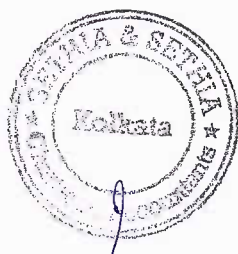
AS PER OUR REPORT OF EVEN DATE

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Kolkata - 700072.

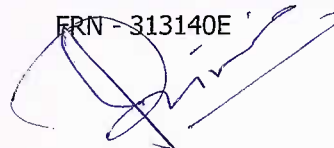
Dated : The ^{26th} day of August, 2022.

ORTEM CREDIT Pvt. Ltd.


Director



FOR & ON BEHALF OF
SETHIA & SETHIA
CHARTERED ACCOUNTANTS
FRN - 313140E



J.P.SETHIA
(PARTNER)
M No. 051234

ORTEM CREDIT Pvt. Ltd.


Director

ORTEM CREDIT PRIVATE LIMITED
CIN: U65921WB1995PTC071189

STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED 31ST MARCH 2022

(Rs in Hundreds)

	NOTE	2021-22	2020-21
INCOME			
Revenue from Operations		4,23,753.36	91,036.75
Other Income	12	10,095.87	9,031.65
Total Revenue		4,33,849.23	1,00,068.40
EXPENDITURE			
Project Cost		96,806.04	66,660.50
Changes in Inventories	13	2,28,193.95	(73,725.88)
Employee Benefits Expense	14	20,946.71	13,418.99
Finance Costs	15	61,772.68	59,024.98
Depreciation		7,333.59	12,104.01
Other Expenses	16	17,004.39	20,292.81
Total Expenses		4,32,057.36	97,775.40
Profit Before Tax		1,791.87	2,293.00
Tax Expenses			
Current Tax		900.00	1,400.00
Earlier Year Taxes		-	(515.02)
Total Tax Expenses		(900.00)	(1,915.02)
Profit for the year		891.87	377.98
Earning per equity share of face value of Rs 100/- each.			
Basic & Diluted (In Rupees)		0.08	0.03

NOTES ON FINANCIAL STATEMENTS

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AS PER OUR REPORT OF EVEN DATE

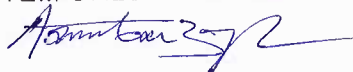
1, Chandney Chawk Street,
Kolkata - 700072.

Dated : The 26th day of August, 2022.

FOR & ON BEHALF OF
SETHIA & SETHIA
CHARTERED ACCOUNTANTS
FRN - 813140E

J.P.SETHIA
(PARTNER)
M No. 051234

ORTEM CREDIT Pvt. Ltd.

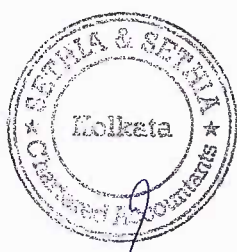


Director

ORTEM CREDIT Pvt. Ltd.



Director



ORTEM CREDIT PRIVATE LIMITED

NOTES ON FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH,2022

PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
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1 SHARE CAPITAL

Authorised

10,000(Previous Year 10,000) Equity Shares of Rs.10/-each.	1,000.00	1,000.00
1,24,000(Previous Year 1,24,000) Equity Shares of Rs.100/-each.	1,24,000.00	1,24,000.00

Issued , Subscribed & Paid up

10,000(Previous year 10,000) Equity Shares of Rs 10/- each. fully paid up in cash	1,000.00	1,000.00
1,09,000(Previous year 1,09,000) Equity Shares of Rs 100/- each. fully paid up in cash	1,09,000.00	1,09,000.00
TOTAL	1,10,000.00	1,10,000.00

Reconciliation Statement of Share Capital outstanding at the Beginning and at the end of the reporting year:-

PARTICULARS	As on 31st March,2022		As on 31st March,2021	
	No. of shares	Amount	No. of shares	Amount
EQUITY SHARE CAPITAL				
Face Value Rs. 10/-				
Balance of Shares at the beginning of the year	10,000	1,000.00	10,000	1,000.00
Balance of Shares at the end of the year	10,000	1,000.00	10,000	1,000.00
Face Value Rs. 100/-				
Balance of Shares at the beginning of the year	1,09,000	1,09,000.00	1,09,000	1,09,000.00
Balance of Shares at the end of the year	1,09,000	1,09,000.00	1,09,000	1,09,000.00

The details of shareholders holding more than 5% shares

Name of the Shareholders	As on 31st March,2022		As on 31st March,2021	
	No. of shares	% held	No. of shares	% held
Shri Avadhesh Bagla	4900@ 10/-	0.45	4900@ 10/-	0.45
M/s. Bharat Kumar Bagla-HUF	100@ 10/-	0.01	100@ 10/-	0.01
Shri Ashutosh Bagla	5000@ 10/-	0.45	5000@ 10/-	0.45
Shri Avadhesh Bagla	33000@ 100/-	30.00	24000@ 100/-	21.82
Shri Ashutosh Bagla	33000@ 100/-	30.00	24000@ 100/-	21.82
Smt. Sandhya Bagla	24000@ 100/-	21.82	24000@ 100/-	21.82
Shri Bharat Kumar Bagla	13000@ 100/-	11.82	13000@ 100/-	11.82
M/s. Bharat Kumar Bagla-HUF	6000@ 100/-	5.45	6000@ 100/-	5.45
M/s. Sujata Properties (P) Ltd.	0	0	9000@ 100/-	8.18
M/s. Bagla Exports (P) Ltd.	0	0	9000@ 100/-	8.18

d. Shareholding of Promoters

Shares held by promoters	As at March 31,2022		As at March 31,2021		% Change during the year
	No. of	% of total shares	No. of Shares*	% of total shares	
Promoter name					
Shri Bharat Kumar Bagla	13000@100	11.82	130	11.82	-
Total	13000@100	11.82	130	11.82	-

e. Terms/rights attached to equity shares

The Company has only one class of equity shares having par value of Rs10 per share. 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.

2 RESERVES & SURPLUS

Profit and Loss Account

As per Last Balance Sheet	11,739.02	11,361.04
Add : Profit for the year	891.87	377.98
TOTAL	12,630.89	11,739.02

3 LONG TERM BORROWINGS

Secured

Car Loan from Banks	9,100.74	17,274.46
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Unsecured

Directors & Relatives	6,70,578.72	8,49,949.19
Corporatate Bodies	1,09,098.29	72,617.16
TOTAL	7,88,777.74	9,39,840.81



ORTEM CREDIT PRIVATE LIMITED
NOTES ON FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH,2022

PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
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4 Trade Payable

TRADE PAYABLES

Sl. Particulars	As at 31st . March. 2022	As at 31st . March. 2021
1 Trade payables for Material/Supplies	5,000.79	4,286.46
2 Trade payables for Creditors For Services	979.40	31.91
Total	5,980.19	4,318.37

Trade Payables ageing schedule

As at 31st March 2022	MSME	Others	Disputed MSME	Disputed - Others
Less Than 1 Year	NIL	573.82	NIL	NIL
1-2 Years	NIL	5,406.37	NIL	NIL
2-3 Years	NIL	NIL	NIL	NIL
More Than 3 Years	NIL	NIL	NIL	NIL
Total		5,980.19		NIL

As at 31st March 2021	MSME	Others	Disputed MSME	Disputed - Others
Less Than 1 Year	NIL	4,274.71	NIL	NIL
1-2 Years	NIL	43.66	NIL	NIL
2-3 Years	NIL	NIL	NIL	NIL
More than 3 Years	NIL	NIL	NIL	NIL
Total		4,318.37		NIL

5 OTHER CURRENT LIABILITIES

Advances	12,723.80	19,230.00
Statutory Dues	7,345.31	4,999.39
Other Current Liabilities	46,709.58	30,217.85
TOTAL	66,778.69	54,447.24

6 SHORT TERM PROVISIONS

Income Tax	2,300.00	1,400.00
TOTAL	2,300.00	1,400.00

8 INVESTMENT

Equity Shares in Indian Companies (Unquoted Other Than Trade)		
50,000 Bagla Exports Pvt. Ltd. of Rs. 1/- each	-	500.00
TOTAL	-	500.00

9 INVENTORIES

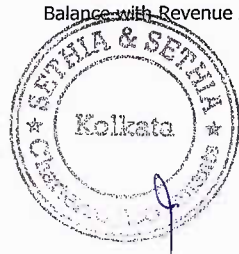
(As taken ,valued & Certified by the Management)		
Work in Progress	8,46,968.64	10,75,162.59
TOTAL	8,46,968.64	10,75,162.59

10 CASH AND CASH EQUIVQLENTS

Cash in hand	1,421.72	2,413.74
Balance with Banks	1,04,061.18	-
- Current Account	6,648.41	483.38
TOTAL	1,12,131.32	2,897.12

11 SHORT TERM LOANS AND ADVANCES

(Unsecured and considered good)		
Advances	3,752.49	9,808.12
Security Deposit	209.46	1,277.39
Balance with Revenue Authorities	6,497.79	5,129.79
TOTAL	10,459.74	16,215.30



ORTEM CREDIT PRIVATE LIMITED

NOTES ON FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST,MARCH 2022

NOTE - '7' Property, Plant & Equipment

Sl. No.	Description	Original Cost				Depreciation				Net Block	
		As at 01.04.2021	Additions during the year	Deduction during the year	As at 31.03.2022	Up to 31.03.2021	For the Year	Adjustment	Up to 31.03.2022	As at 31.03.2022	As at 31.03.2021
Tangible Assets											
1	Computer	9,297.46	-	-	9,297.46	8,137.22	697.43	-	8,834.65	462.81	1,160.24
2	Office Equipment	9,251.71	137.97	-	9,389.68	7,772.70	719.22	-	8,491.92	897.76	1,479.01
3	Furniture & Fixture	2,452.64	-	-	2,452.64	1,978.72	120.75	-	2,099.47	353.17	473.92
4	Motor Car	66,463.88	-	17,916.20	48,547.68	46,747.63	5,796.19	15,049.22	37,494.60	11,053.08	19,716.25
	Total	87,465.69	137.97	17,916.20	69,687.46	64,636.27	7,333.59	15,049.22	56,920.64	12,766.82	22,829.42
	Previous Year	86,538.95	926.75	-	87,465.70	52,532.27	12,104.01	-	64,636.28	22,829.42	



ORTEM CREDIT PRIVATE LIMITED
NOTES ON FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH, 2022

	2021-22	2020-21
12 OTHER INCOME		
Miscellaneous Receipts	690.86	149.04
Interest Received	22.00	22.61
Profit on Sale of Car	4,883.02	-
Profit on Sale of Shares-Long Term	4,500.00	-
Commission	-	8,860.00
TOTAL	10,095.87	9,031.65
13 CHANGE IN INVENTORIES		
Inventories (at commencement)		
Work In Progress	10,75,162.59	10,01,436.72
Inventories (at close)	-	-
Work In Progress	8,46,968.64	10,75,162.59
TOTAL	2,28,193.95	(73,725.88)
14 EMPLOYEE BENEFITS EXPENSE		
Salaries & Wages	15,849.46	12,510.09
Director's Remuneration	4,800.00	441.66
Staff Welfare	297.25	467.24
TOTAL	20,946.71	13,418.99
15 FINANCE COST		
Interest to Bank	524.93	2,135.25
Interest to Others	61,182.38	56,698.53
Other Borrowing Cost	65.37	191.19
TOTAL	61,772.68	59,024.98
16 OTHER EXPENSES		
Establishment Expenses		
Advertisement	3.60	22.42
Fees & Subscription	996.23	1,319.24
Filling Fees	198.00	128.10
Payment to Auditors-Audit Fees	40.00	35.00
Books & Periodicals	86.93	90.99
Electricity	469.26	647.61
Rates & Taxes	23.00	44.00
General Expenses	436.24	356.33
Motor Car Expenses	2,871.43	5,264.19
Freight & Courier	21.90	18.40
Printing & Stationery	218.41	170.55
Professional Fees	230.00	212.40
Repairs & Maintenance	1,105.43	2,211.90
Tele Communication	1,337.84	2,423.31
Electrical & Computer Accessories	850.82	1,101.15
Travelling & Conveyance	170.58	223.08
Interest on Statutory Dues	51.28	622.38
Rent	2,647.65	5,242.66
Brokerage	5,245.80	-
Goods & Service Tax	-	159.10
TOTAL	17,004.39	20,292.81



ORTEM CREDIT PRIVATE LIMITED

17 NOTES TO AND FORMING PART OFFINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH, 2022

A. CORPORATE INFORMATION

Ortem Credit Private Limited (herein after referred to as the "company") is a private company incorporated on 25/04/1995. The registered office of the company is located at Agarwal House, 2nd Floor, 2 ST. Georges Gate Road, Hastings, Kolkata -700022. The company is fully engaged in business of Renting of Properties.

B. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of the Preparation of Financial Statements

These Financial Statements have been prepared to comply with the Generally Accepted Accounting Principles in India (Indian GAAP), including the Accounting Standards notified under the relevant provisions of the Companies Act, 2013. The financial statements are prepared on accrual basis under the historical cost consideration.

(b) Use of Estimates

The preparation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities on the date of the financial statements and the reported amount of revenue and expenses during the reporting period. Difference between the actual results and estimates are recognized in the period in which the results are known / materialized.

(c) Provision, Contingent Liabilities & Assets

Provision is recognized in the accounts when there is a present obligation as a result of past event (s) and it is probable that an outflow of resources will be required to settle the obligation and a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on the best estimate required to settle the obligation at the reporting date. These estimates are reviewed at each reporting date and adjusted to reflect the current best estimate. Contingent liabilities are not recognized but are disclosed in the Notes. Contingent assets are neither recognized nor disclosed in the financial statement.

(d) Taxes on Income

Provision for Income Tax is made on the basis of taxable income for the period at current substantively enacted rates. Current Tax represents the amount of Income Tax payable / recoverable of taxable income / loss for the reporting period. Deferred tax represents the effect of timing difference between taxable income and accounting income for the reporting period that originates in one year and are capable of reversal in one or more subsequent years.

(e) Borrowings Cost

Borrowings costs that are attributable to the acquisition or construction of qualifying assets are capitalized as part of the cost of such assets. A qualifying asset is one that necessarily takes substantial period of time to get ready for its intended use. All other borrowing costs are charged to revenue.

(f) Revenue Recognition

All expenses and income to the extent considered payable and receivable respectively, unless otherwise stated, are accounted for on an accrual basis. Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured.

Revenue from sale of goods is recognized when the significant risk and rewards of ownership of the goods have passed to the buyer.

C. Earning Per Shares

Weighted average number of Equity Shares outstanding during the year
Profit after Tax attributable to Equity Shareholders (Rs.)
Nominal Value of Ordinary Shares (Rs.)
Earnings Per Shares (Basic) (Rs.)

	31-Mar-2022	31-Mar-2021
Weighted average number of Equity Shares outstanding during the year	10000	10000
Profit after Tax attributable to Equity Shareholders (Rs.)	891.87	377.98
Nominal Value of Ordinary Shares (Rs.)	10.00	10.00
Earnings Per Shares (Basic) (Rs.)	0.08	0.03



ORTEM CREDIT PRIVATE LIMITED
NOTES TO AND FORMING PART OFFINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH, 2022

- D. Based on information available with the company, there are no suppliers who are registered as Micro, Small or Medium enterprise under "The Micro, Small and Medium Enterprises Development Act,2006 as on 31.03.2022.
- E. The Company is a Small and Medium Sized Company (SMC) as defined in the General Instructions in respect of Accounting Standard notified under the relevant provisions of the Companies Act, 2013. Accordingly, the Company has complied with the Accounting Standards as applicable to a Small and Medium Sized Company.

F. RELATED PARTY DISCLOSURES

As per Accounting Standard 18, the disclosures of transactions with the related parties are given below:

(a) Name of Related Parties and Related parties Relationship

Key Management Personnel

Shri Bharat Kumar Bagla	Director
Shri Ashutosh Bagla	Director
Shri Avadhesh Bagla	Relative to Director
Smt. Sandhya Bagla	Relative to Director
M/s. Bharat Kumar Bagla HUF	Relative to Director

(b) Disclosure of Transaction with Related Parties*

Nature of Transaction	KMP & Relatives	Entities over which KMPs are able to exercise significant influence	Total
Loans Received	4,56,75,055.00	Nil	4,56,75,055.00
	(5,74,78,837.36)	Nil	(5,74,78,837.36)
Repayment of Loan	6,83,18,105.00	Nil	6,83,18,105.00
	(48,60,233.89)	Nil	(48,60,233.89)
Payment of Interest	52,28,891.00	Nil	52,28,891.00
	(55,90,003.00)	Nil	(55,90,003.00)
Payment of Remuneration	4,80,000.00	Nil	4,80,000.00
	(44,166.00)	Nil	(44,166.00)

G. Ratios :

Ratios	Numerator	Denominator	31-Mar-2022	31-Mar-2021	% of Change	Reason of Change
Current Ratio	Current Assets	Current Liabilities	12.97	18.25	0.28	N.A.
Return on Equity Ratio	Profit for the year	Average Shareholder's Equity	7.17	8.54	0.16	N.A.
Return on Equity Ratio	Profit for the year	Average Shareholder's Equity	0.81	0.34	-1.38	N.A.

H. No transactions to report against the following disclosure requirements as notified by MCA pursuant to amended Schedule III

- Benami Property held under Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder.
- Registration charges or satisfaction with Registrar of Companies .
- Loans and Advances in the nature of loans granted to promoters, directors, KMPs and the related parties either severally or jointly with any other person, that are either repayable on demand or without specifying any terms or period of repayment.
- Relating to borrowed funds.
 - Wilful Defaulter.
 - Borrowings obtained on the basis of security of current assets.
 - Discrepancy in utilisation of borrowings.
 - Utilisation of borrowed funds & Share Premium .
- Compliance with approved scheme or arrangements.
- Transactions with struck off companies.
- Revaluation of Property, Plant and Equipment.
- Ageing schedule for CWIP and Intangible assets under development.
- Compliance with number of layers of companies.

As per our report of even date attached

For Sethia & Sethia
 Chartered Accountants
 Firm's Registration Number: 313140E

J. P. Sethia
 Partner
 Membership Number: 051234
 UDIN:
 Place: Kolkata
 Dated: The 26th day of April, 2022.

For and on behalf of the Board
 ORTEM CREDIT PRIVATE LIMITED

ORTEM CREDIT Pvt. Ltd.

Director
 DIN

02589074 Director

ORTEM CREDIT Pvt. Ltd.

Director
 DIN

00861227 Director

