

INDEPENDENT AUDITORS' REPORT

To
The Members of Omnicash Fintech Private Limited

Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of **M/s. Omnicash Fintech Private Limited** ("the Company"), which comprise the balance sheet as at March 31, 2026, and the Statement of Profit and Loss for the year then ended, and the Statement of Cash Flows for the year ended on that date, 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 afore-said 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 accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, and its Loss and its Cash Flows for the year then ended.

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.

Management's responsibility for the financial statements

The Company's board of directors are responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal

financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, 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.

The board of directors are also 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 scepticism 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.
- 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.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

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.

Report on other legal and regulatory requirements

1. The provisions of the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 is not applicable to the Company.
2. As required by Section 143(3) of the Act, we report that:
 - (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
 - (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;
 - (c) The balance sheet and the statement of profit and loss dealt with by this report are in agreement with the books of account;
 - (d) In our opinion, the aforesaid financial statements comply with the accounting standards specified under section 133 of the Act, read with rule 7 of the Companies (Accounts) Rules, 2014, as amended from time to time;

- (e) On the basis of the written representations received from the directors as on March 31, 2026 taken on record by the board of directors, none of the directors is disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164 (2) of the Act;
- (f) Since the Company has a turnover of less than Rs.50 Crores and its borrowings from banks and financial institutions and body corporates at any time during the year is less than Rs.25 Crores, the Company is exempted from getting an audit opinion with respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls vide notification dated June 13, 2017;
3. 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;
- a. Based on the information and explanations provided to us, the Company does not have any pending litigations which would impact its financial position.
 - b. The Company does not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - c. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
 - d. (i) The management has represented that, to the best of it's 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, that, to the best of it's knowledge and belief, other than as disclosed in the notes to the accounts, 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, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
 - (iii) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub-clause (i) and (ii) contain any material misstatement.

- e. The company has not declared or paid any dividend during the year in contravention of the provisions of section 123 of the Companies Act, 2013.
 - f. Based on our examination which included test checks, the company has used accounting software for maintaining its books of account for the financial year ended March 31, 2026, which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of audit trail feature being tampered with and the audit trail has been preserved by the Company as per the statutory requirements of record retention
4. With respect to the matter to be included in the Auditors' Report under Section 197(16) of the Act, in our opinion and according to the information and explanations given to us, the limit prescribed by section 197 for maximum permissible managerial remuneration is not applicable to a private limited company.

For K R M N & Associates

Chartered Accountants

FRN: 013727S

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Kishore N S

Partner

M No. 226154

UDIN:26226154JVVWHEF3624

Date: 13-05-2026

Place: Bangalore

OMNICASH FINTECH PRIVATE LIMITED
(CIN: U63990KA2024PTC183078)

Balance Sheet as at 31 March 2026

(₹ in millions)

Particulars	Note	31 March 2026	31 March 2025
I. EQUITY AND LIABILITIES			
(1) Shareholders' funds			
(a) Share Capital	3	4.90	4.90
(b) Reserves and Surplus	4	-8.35	-4.51
Total		-3.45	0.39
(2) Current liabilities			
(a) Trade Payables	5		
- Due to Micro and Small Enterprises		5.53	5.06
- Due to Others		0.03	-
(b) Other Current Liabilities	6	1.77	1.36
(c) Short-term Provisions	7	1.58	0.35
Total		8.91	6.77
Total Equity and Liabilities		5.46	7.16
II. ASSETS			
(1) Current assets			
(a) Trade Receivables	8	-	2.32
(b) Cash and cash equivalents	9	3.01	0.32
(c) Short-term Loans and Advances	10	0.67	0.22
(d) Other Current Assets	11	1.78	4.30
Total		5.46	7.16
Total Assets		5.46	7.16

See accompanying notes to the financial statements

As per our report of even date

For KRMN & Associates

Chartered Accountants

Firm's Registration No. 0137275

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Partner

Membership No. 226154

UDIN:

Place: Bengaluru

Date:

**For and on behalf of the Board of
OMNICASH FINTECH PRIVATE LIMITED**

Avinash
Ramesh
Godkhindi

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Avinash Ramesh Godkhindi

Director

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Place:

Date:

Saurabh
Puri

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Saurabh Puri

Director

11504239

Place:

Date:

OMNICASH FINTECH PRIVATE LIMITED
(CIN: U63990KA2024PTC183078)

Statement of Profit and loss for the year ended 31 March 2026

(₹ in millions)

Particulars	Note	31 March 2026	31 March 2025
Revenue from Operations	12	30.73	5.45
Other Income	13	0.09	0.10
Total Income		30.82	5.55
Expenses			
Employee Benefit Expenses	14	4.77	4.71
Other Expenses	15	29.89	5.17
Total expenses		34.66	9.88
Profit/(Loss) before Exceptional and Extraordinary Item and Tax		-3.84	-4.33
Exceptional Item		-	-
Profit/(Loss) before Extraordinary Item and Tax		-3.84	-4.33
Extraordinary Item		-	-
Profit/(Loss) before Tax		-3.84	-4.33
Tax Expenses			
- Current Tax		-	-
Profit/(Loss) after Tax		-3.84	-4.33
Earnings Per Share (Face Value per Share Rs.10 each)			
-Basic (In Rs)	16	(7.85)	(10.10)
-Diluted (In Rs)	16	(7.85)	(10.10)

See accompanying notes to the financial statements

As per our report of even date

For KRMN & Associates

Chartered Accountants

Firm's Registration No. 0137275

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Partner

Membership No. 226154

UDIN:

Place: Bengaluru

Date:

**For and on behalf of the Board of
OMNICASH FINTECH PRIVATE LIMITED**

Avinash Ramesh Godkhindi
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Avinash Ramesh Godkhindi

Director

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Place:

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Saurabh Puri

Director

11504239

Place:

Date:

OMNICASH FINTECH PRIVATE LIMITED
(CIN: U63990KA2024PTC183078)

Cash Flow Statement for the year ended 31 March 2026

(₹ in millions)

Particulars	Note	31 March 2026	31 March 2025
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit before tax		-3.84	-4.33
Interest Income		-0.09	-0.10
Operating Profit before working capital changes		-3.93	-4.43
Adjustment for:			
Trade Receivables		2.32	-2.32
Loans and Advances		0.25	-0.09
Other Current Assets		1.82	-4.30
Trade Payables		0.50	4.43
Other Current Liabilities		0.41	1.06
Short-term Provisions		1.23	0.35
Cash (Used in)/Generated from Operations		2.60	-5.30
Net Cash (Used in)/Generated from Operating Activities		2.60	-5.30
CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of Property, Plant and Equipment		-	0.59
Interest received		0.09	0.10
Net Cash (Used in)/Generated from Investing Activities		0.09	0.68
CASH FLOW FROM FINANCING ACTIVITIES			
Proceeds from Issue of Share Capital		-	3.90
Net Cash (Used in)/Generated from Financing Activities		-	3.90
Net Increase/(Decrease) in Cash and Cash Equivalents		2.69	-0.71
Opening Balance of Cash and Cash Equivalents		0.32	1.03
Closing Balance of Cash and Cash Equivalents	9	3.01	0.32

Note:

The above Cash Flow Statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard 3 (AS-3), "Cash Flow Statements".

See accompanying notes to the financial statements

As per our report of even date

For KRMN & Associates

Chartered Accountants

Firm's Registration No. 013727S

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KISHORE

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Partner

Membership No. 226154

UDIN:

Place: Bengaluru

Date:

**For and on behalf of the Board of
OMNICASH FINTECH PRIVATE LIMITED**

Avinash
Ramesh
Godkhindi

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Saurabh Puri

Director

11504239

Place:

Date:

OMNICASH FINTECH PRIVATE LIMITED
(CIN: U63990KA2024PTC183078)
Notes forming part of the Financial Statements

1 COMPANY INFORMATION

OMNICASH FINTECH PRIVATE LIMITED is a Company registered under the Indian Companies Act (2013) [Corporate Identification Number (CIN)- U63990KA2024PTC183078 and registration number - 183078 incorporated on 2nd January 2024

The company carry on the business as an intermediary providing the services of loan facilitation through online medium, website, mobile phone applications, software or otherwise, to various non-banking financial companies (NBFCs), banks and other authorised loan providers.

2 SIGNIFICANT ACCOUNTING POLICIES

a Basis of Preparation

These financial statements have been prepared in accordance with the Generally Accepted Accounting Principles in India ('Indian GAAP') to comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013, as applicable. The financial statements have been prepared under the historical cost convention on accrual basis, except for certain financial instruments which are measured at fair value.

b Use of Estimates

The preparation of financial statements requires the management of the Company to make estimates and assumptions that affect the reported balances of assets and liabilities and disclosures relating to the contingent liabilities as at the date of the financial statements and reported amounts of income and expense during the year. Examples of such estimates include provisions for doubtful receivables, provision for income taxes, the useful lives of depreciable fixed assets and provision for impairment. Future results could differ due to changes in these estimates and the difference between the actual result and the estimates are recognised in the period in which the results are known / materialise.

c Property, Plant and Equipment

Fixed assets are stated at cost, less accumulated depreciation / amortisation. Costs include all expenses incurred to bring the asset to its present location and condition.

d Internally-generated intangible assets – research and development expenditure

Expenditure on research activities is recognised as an expense in the period in which it is incurred.

An internally-generated intangible asset arising from development (or from the development phase of an internal project) is recognised as intangible asset if, all of the following conditions have been demonstrated:

- the technical feasibility of completing the intangible asset so that it will be available for use or sale;
- the intention to complete the intangible asset and use or sell it;
- the ability to use or sell the intangible asset;
- how the intangible asset will generate probable future economic benefits;
- the availability of adequate technical, financial and other resources to complete the development and to use or sell the intangible asset; and
- the ability to measure reliably the expenditure attributable to the intangible asset during its development.

e Intangible assets

Intangible assets acquired separately are measured on initial recognition at cost. Following initial recognition, intangible assets are carried at cost less accumulated amortisation and accumulated impairment losses, if any. The intangible assets are amortised over the period of useful life using straight line method. Gains or losses arising from derecognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognised in the statement of profit or loss when the asset is derecognised.

OMNICASH FINTECH PRIVATE LIMITED
(CIN: U63990KA2024PTC183078)
Notes forming part of the Financial Statements

f Depreciation and amortization

In respect of fixed assets (other than freehold land and capital work-in-progress) acquired during the year, depreciation/amortisation is charged on a straight line basis so as to write-off the cost of the assets over the useful lives. Salvage Value of 5% is considered for all the Fixed Assets.

The useful life of the Assets has been taken as below;

* Software and Intangible Assets are amortized over the useful life, based on management's estimate.

Type of Assets	Useful Life
Office Equipment	5 years
Furniture and Fixtures	10 years
Computer	3 years
Softwares*	5 years
Intangible Assets*	5 years

g Impairment of assets

At each balance sheet date, the management reviews the carrying amounts of its assets included in each cash generating unit to determine whether there is any indication that those assets were impaired. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of impairment. Recoverable amount is the higher of an asset's net selling price and value in use. In assessing value in use, the estimated future cash flows expected from the continuing use of the asset and from its disposal are discounted to their present value using a pre-tax discount rate that reflects the current market assessments of time value of money and the risks specific to the asset. Reversal of impairment loss is recognised as income in the statement of profit and loss.

h Leases

Lease arrangements where the risks and rewards incidental to ownership of an asset substantially vest with the lessor, are recognised as operating leases. Lease rentals under operating leases are recognised in the statement of profit and loss on accrual basis.

i Investment

Long-term investments and current maturities of long-term investments are stated at cost, less provision for other than temporary diminution in value. Current investments, except for current maturities of long-term investments, comprising investments in mutual funds, government securities and bonds are stated at the lower of cost and fair value.

j Cash and cash equivalents

The Company considers all highly liquid financial instruments, which are readily convertible into known amount of cash that are subject to an insignificant risk of change in value and having original maturities of three months or less from the date of purchase, to be cash equivalents.

k Revenue recognition

Revenue from services rendered is recognised in the statement of profit and loss over the period the underlying services are rendered.

Revenue from sale of products are recognised on supply of goods when significant risks and rewards of ownership in the goods are transferred to the buyer. Sales are recorded net of returns, trade discounts, rebates, sales taxes and GST.

Dividend is recorded when the right to receive payment is established. Interest income is recognised on time proportion basis taking into account the amount outstanding and the rate applicable.

OMNICASH FINTECH PRIVATE LIMITED
(CIN: U63990KA2024PTC183078)
Notes forming part of the Financial Statements

l Employee Benefits

Post-employment benefit plans

Gratuity provision has been made in accordance with the requirements of the Provision for Gratuity act, 1972. The Actuarial Valuation has not been availed for the above provision.

Other employee benefits

The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees is recognised during the period when the employee renders the service.

The Company has no leave encashment policy.

m Foreign currency transactions

Income and expense in foreign currencies are converted at exchange rates prevailing on the date of the transaction. Foreign currency monetary assets and liabilities other than net investments in non-integral foreign operations are translated at the exchange rate prevailing on the balance sheet date and exchange gains and losses are recognised in the statement of profit and loss. Exchange difference arising on a monetary item that, in substance, forms part of an enterprise's net investments in a non-integral foreign operation are accumulated in a foreign currency translation reserve.

n Taxation

Current income tax expense comprises taxes on income from operations in India and in foreign jurisdictions. Income taxpayable in India is determined in accordance with the provisions of the Income Tax Act, 1961. Tax expense relating to foreign operations is determined in accordance with tax laws applicable in countries where such operations are domiciled.

Deferred tax expense or benefit is recognised on timing differences being the difference between taxable income and accounting income that originate in one period and is likely to reverse in one or more subsequent periods. Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted or substantively enacted by the balance sheet date.

Advance taxes and provisions for current income taxes are presented in the balance sheet after off-setting advance tax paid and income tax provision arising in the same tax jurisdiction for relevant tax paying units and where the Company is able to and intends to settle the asset and liability on a net basis.

The Company offsets deferred tax assets and deferred tax liabilities if it has a legally enforceable right and these relate to taxes on income levied by the same governing taxation laws.

o Earnings Per Shares

Basic earning per share is computed by dividing the net profit or loss for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period. Diluted earning per share is computed by taking into account the weighted average number of equity shares outstanding during the period and the weighted average number of equity shares which would be issued on conversion of all dilutive potential equity shares into equity shares.■

p Provisions, Contingent liabilities and Contingent assets

A provision is recognized when the Company has a present obligation as a result of past events and it is probable that an outflow of resources will be required to settle the obligation in respect of which 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 Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. Contingent liabilities are disclosed in the Notes.

OMNICASH FINTECH PRIVATE LIMITED
(CIN: U63990KA2024PTC183078)
Notes forming part of the Financial Statements

3 Share Capital

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Authorised Share Capital		
Equity Shares, of Rs. 10 each, 490000 (Previous Year -490000) Equity Shares	4.90	4.90
Issued, Subscribed and Fully Paid up Share Capital		
Equity Shares, of Rs. 10 each, 490000 (Previous Year -490000) Equity Shares paid up	4.90	4.90
Total	4.90	4.90

(i) Reconciliation of number of shares

Particulars	31 March 2026		31 March 2025	
	No. of shares	(₹ in millions)	No. of shares	(₹ in millions)
Opening Balance	4,90,000	4.90	1,00,000	1.00
Issued during the year	-	-	3,90,000	3.90
Deletion	-	-	-	-
Closing balance	4,90,000	4.90	4,90,000	4.90

(ii) Rights, preferences and restrictions attached to shares

Equity Shares: The Company has one class of equity shares. Each shareholder is eligible for one vote per share held. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting, except in case of interim dividend. In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amounts, in proportion to their shareholding.

In event of liquidation of the Company, the holders of equity shares would 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.

(iii) Details of Shares held by shareholders holding more than 5% of the aggregate shares in the company

Equity Shares	31 March 2026		31 March 2025	
	No. of shares	In %	No. of shares	In %
Rivpe Technology Private Limited	4,89,999	99.999%	4,89,999	100.00%
Shivam Shekhar	1	0.001%	1	0.001%

(iv) Shares held by Promoters at the end of the year 31 March 2026

Name of Promoter	Class of Shares	No. of Shares	% of total shares	% Change during the year
Rivpe Technology Private Limited	Equity	4,89,999	99.999%	0.00%

Shares held by Promoters at the end of the year 31 March 2025

Name of Promoter	Class of Shares	No. of Shares	% of total shares	% Change during the year
Rivpe Technology Private Limited	Equity	4,89,999	99.999%	0.00%

Disclosure pursuant to Note no. 6(A)(h,i,j,k,l) of Part I of Schedule III to the Companies Act, 2013.

1. No Shares are reserved for issue under options and contracts/commitments for the sale of shares/disinvestment.
2. No Shares were allotted as fully paid-up pursuant to any contracts or by way of Bonus Shares and no shares bought back during the preceding five years.
3. All the shares were fully paid up and there are no calls unpaid.
4. No shares forfeited during the year.
5. During the year Company has not issued any securities which are convertible.

4 Reserves and Surplus

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Statement of Profit and loss		
Balance at the beginning of the year	-4.51	-0.18
Add: Profit/(loss) during the year	-3.84	-4.33
Balance at the end of the year	-8.35	-4.51
Total	-8.35	-4.51

5 Trade payables

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Due to Micro and Small Enterprises	5.53	5.06
Due to others	0.03	-
Total	5.56	5.06

5.1 Trade Payable ageing schedule as at 31 March 2026

(₹ in millions)

Particulars	Outstanding for following periods from due date of payment				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
MSME	5.53	-	-	-	5.53
Others	0.03	-	-	-	0.03
Disputed dues- MSME	-	-	-	-	-
Disputed dues- Others	-	-	-	-	-
Sub total					5.56
MSME - Undue					
Others - Undue					
Total					5.56

5.2 Trade Payable ageing schedule as at 31 March 2025

(₹ in millions)

Particulars	Outstanding for following periods from due date of payment				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
MSME	5.06	-	-	-	5.06
Others	0.01	-	-	-	0.01
Disputed dues- MSME	-	-	-	-	-
Disputed dues- Others	-	-	-	-	-
Sub total					5.07
MSME - Undue					
Others - Undue					
Total					5.07

6 Other current liabilities

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Statutory dues	0.42	0.53
Audit Fee Payable	0.03	0.01
Due to Holding Company	1.32	0.82
Total	1.77	1.36

7 Short term provisions		(₹ in millions)
Particulars	31 March 2026	31 March 2025
Provision for others	1.58	0.35
Total	1.58	0.35

OMNICASH FINTECH PRIVATE LIMITED
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Notes forming part of the Financial Statements

8 Trade receivables

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Unsecured considered good	-	2.32
Total	-	2.32

8.1 Trade Receivables ageing schedule as at 31 March 2026

(₹ in millions)

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 months	6 months- 1 year	1-2 years	2-3 years	More than 3 years	
Undisputed Trade receivables-considered good	-	-	-	-	-	-
Undisputed Trade Receivables-considered doubtful	-	-	-	-	-	-
Disputed Trade Receivables considered good	-	-	-	-	-	-
Disputed Trade Receivables considered doubtful	-	-	-	-	-	-
Sub total						-
Undue - considered good						
Total						-

8.2 Trade Receivables ageing schedule as at 31 March 2025

(₹ in millions)

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 months	6 months- 1 year	1-2 years	2-3 years	More than 3 years	
Undisputed Trade receivables-considered good	2.32	-	-	-	-	2.32
Undisputed Trade Receivables-considered doubtful	-	-	-	-	-	-
Disputed Trade Receivables considered good	-	-	-	-	-	-
Disputed Trade Receivables considered doubtful	-	-	-	-	-	-
Sub total						2.32
Undue - considered good						
Total						2.32

9 Cash and cash equivalents

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Balances with banks in current accounts	0.17	0.16
Bank Deposit having maturity of less than 3 months	2.84	0.16
Total	3.01	0.32

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10 Short term loans and advances

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Balances with Government Authorities	0.67	0.22
Total	0.67	0.22

11 Other current assets

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Interest accrued	0.03	-
Other Assets	-	0.78
Security Deposit	-	0.03
Unbilled Revenue	1.75	3.49
Total	1.78	4.30

12 Revenue from operations

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Sale of services	30.73	5.45
Total	30.73	5.45

13 Other Income

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Interest Income	0.09	0.10
Total	0.09	0.10

14 Employee benefit expenses

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Salary Expenses	4.77	4.71
Total	4.77	4.71

15 Other expenses

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Auditors' Remuneration	0.04	0.01
Consultancy fees	0.04	-
Indirect expenses	0.01	-
Professional fees	0.04	0.01
Rent	0.14	0.44
Rates and taxes	0.01	-
Marketing Expenses	29.61	4.71
Total	29.89	5.17

OMNICASH FINTECH PRIVATE LIMITED
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Notes forming part of the Financial Statements

16 Earning per share

Particulars	31 March 2026	31 March 2025
Profit attributable to equity shareholders (` in millions)	-3.84	-4.33
Weighted average number of Equity Shares	4,90,000	4,29,096
Earnings per share basic (Rs)	(7.85)	(10.10)
Earnings per share diluted (Rs)	(7.85)	(10.10)
Face value per equity share (Rs)	10.00	10

17 Auditors' Remuneration

(₹ in millions)

Particulars	31 March 2026	31 March 2025
Payments to auditor as		
- Auditor	0.04	0.02
Total	0.04	0.02

18 Related Party Disclosure

(i) List of Related Parties

Relationship

Rivpe Technology Private Limited	Holding Company
Divyansh Gupta	Director
Shivam Shekhar	Director
Zaggle Prepaid Ocean Services Limited	Ultimate Holding Company
Avinash Ramesh Godkhindi	Director
Saurabh Puri	Director

(ii) Related Party Transactions

(₹ in millions)

Particulars	Relationship	31 March 2026	31 March 2025
Issue of Equity Shares			
- Rivpe Technology Private Limited	Holding Company	-	3.90
Advance Received			
- Rivpe Technology Private Limited	Holding Company	0.51	0.60
Marketing Services			
- Rivpe Technology Private Limited	Holding Company	25.74	4.36

(iii) Related Party Balances

(₹ in millions)

Particulars	Relationship	31 March 2026	31 March 2025
Payable			
- Rivpe Technology Private Limited	Holding Company	5.53	5.06
Advances to be Paid			
- Rivpe Technology Private Limited	Holding Company	1.32	0.82

19 Ratio Analysis

Particulars	Numerator/Denominator	31 March 2026	31 March 2025	Change in %
(a) Current Ratio	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$	0.61	1.06	-42.10%
(b) Return on Equity Ratio	$\frac{\text{Profit after Tax}}{\text{Average Shareholder's Equity}}$	-250.86%	-715.17%	-64.92%
(c) Trade receivables turnover ratio	$\frac{\text{Total Turnover}}{\text{Average Trade Receivable}}$	26.49	4.70	463.62%
(d) Net capital turnover ratio	$\frac{\text{Total Turnover}}{\text{Closing Working Capital}}$	(8.90)	13.99	-163.58%
(e) Net profit ratio	$\frac{\text{Net Profit}}{\text{Total Turnover}}$	-12.51%	-79.44%	-84.25%
(f) Return on Capital employed	$\frac{\text{Earning before interest and taxes}}{\text{Capital Employed}}$	-111.28%	-1111.40%	-89.99%

Reasons for Variances

Return on Equity Ratio: Improved despite negative returns due to reduction in losses compared to previous year.

Trade Receivables Turnover Ratio: Improved significantly due to substantial increase in turnover with stable receivables.

Net Capital Turnover Ratio: Deteriorated due to negative working capital position in the current year.

Net Profit Ratio: Improved significantly due to reduction in losses relative to turnover.

Return on Capital Employed: Improved due to lower losses compared to previous year.

Current Ratio: Declined due to increase in current liabilities and reduction in current assets.

20 Other Statutory Disclosures as per the Companies Act, 2013

The company does not hold any immoveable property . Hence the disclosure with regard to title deeds of immoveable property is not applicable.

During the year, Company has not revalued its Property, Plant and Equipment's. Hence the comment valuation by a registered value is not applicable.

The Company does not have any proceeding initiated or pending against the Company for holding any Benami property under the Benami transactions (prohibition) Act, 1988 and the rules made thereunder. Hence disclosure on the same is not made.

The Company has not borrowed money from banks or financial institutions during the current year.

The Company has not been declared as a wilful defaulter by any bank or financial institution or other lender during the year.

The Company does not have any transactions with companies struck off during the year.

The Company does not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory period during the current and previous financial year.

The Company has not entered into any scheme of Arrangement which is approved by the competent authority in terms of sections 230 to 237 of the Companies Act, 2013 during the current and previous financial year.

The company has neither advanced or loaned or invested funds (either borrowed funds or share premium or any other sources or kind of funds) to any other person(s) or entity(ies) , including foreign entities (Intermediaries) nor received with the understanding (whether recorded in writing or otherwise) that the Intermediary shall

(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company/Funding party (Ultimate Beneficiaries) or

(ii) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries;

The company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the company shall

(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or

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

OMNICASH FINTECH PRIVATE LIMITED

(CIN: U63990KA2024PTC183078)

Notes forming part of the Financial Statements

The Company doesn't 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 Act, 1961), unless there is immunity for disclosure under any scheme as the balance sheet date.

OMNICASH FINTECH PRIVATE LIMITED
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During the period ended 31 March 2025, no material foreseeable loss was incurred for any long-term contract including derivative contracts.

21 Regrouping

The figures of the previous year have been regrouped / recast, wherever necessary to conform to current year's classification.

22 Statutory Bonus

No provision for Bonus is made since the Company has not employed more than 20 employees.

23 Details of leasing arrangements

The Company has entered into operational lease arrangements for rental premises. Rent expenses Rs. 1,41,000 (Previous year Rs.4,35,833) in respect of operating leases has been incurred by the company and same is charged to profit and loss account

As per our report of even date

For KRMN & Associates

Chartered Accountants

Firm's Registration No. 013727S

NAMA
SREERAMIAH
KISHORE

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SREERAMIAH KISHORE
Date: 2026.05.13 10:37:12
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CA KISHORE N S

Partner

Membership No. 226154

UDIN:

Place: Bengaluru

Date:

**For and on behalf of the Board of
OMNICASH FINTECH PRIVATE LIMITED**

Avinash
Ramesh
Godkhindi

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Avinash Ramesh
Godkhindi
Date: 2026.05.13
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Avinash Ramesh Godkhindi

Director

05250791

Place:

Date:

Saurabh
Puri

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by Saurabh Puri
Date: 2026.05.13
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Saurabh Puri

Director

11504239

Place:

Date: