OCTAL CREDIT CAPITAL LIMITED

CIN – L74140WB1992PLC055931

To

Date: 17.07.2026

Dept. of Corp. Serv. (CRD)

BSE Limited

Floor No. 25, P.J. Towers

Dalal Street

Mumbai 400 001

Dear Sir,

Ref : Script Code 538894

Sub: Annual Report and Notice convening the 34th Annual General Meeting for the F.Y 2025-2026 along with Book Closure Date

In Compliance with and pursuant to Regulation 34(1) of Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), please find enclosed the Notice convening the 34th AGM of shareholders and the Annual Report for the Financial Year 2025-2026. The same is circulated to the shareholders through electronic mode.

Details of Annual General Meeting:

Particulars	**Details**
Day and Date	Monday, 10th Day of August, 2026
Time	11.00 A.M. (I.S.T)
Venue	16A, Shakespeare Sarani, Unit-II, 2nd Floor, Kolkata 700071
Book Closure Date	4th Day of August, 2026 to 10TH Day of August, 2026

The Annual Report including the Notice of AGM for the Financial Year 2025-2026 is available and can be downloaded from the Company's website at web link http://www.occl.co.in and the website of National Securities Depository Limited ("NSDL") https://www.evoting.nsdl .com

16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata 700 071 (India)
Phone: (033) 2282-6815,2282-6818,2282-6899 | Fax: (033) 2231-4193
E-mail : octalcredit1992@gmail.com, website : www.occl.co.in

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The e-voting period commences on Friday, 7th Day of August, 2026 at 9:00 A.M. (IST) and ends on Sunday, 9th Day of August, 2026 at 5:00 P.M. (IST). During this period, members holding shares either in physical form or in dematerialized form as on 3rd Day of August, 2026, i.e. cut-off date, may cast their vote electronically.

Pursuant to the provisions of Section 91 of Companies Act, 2013 and rules thereon, read with regulation 42(5) of SEBI (LODR) Regulations, 2015, the Register of Members and the Share Transfer Books of the Company will remain closed from 4th Day of August, 2026 to 10TH Day of August, 2026 (both days inclusive).

We request you to kindly take the same on record.

Yours Truly

For **OCTAL CREDIT CAPITAL LTD.**

SWEETY NAHATA

Digitally signed by SWEETY NAHATA
DN: c=IN, st=West Bengal,
2.5.4.20=d070e22e90ac2b27f0769c6279f36dc4d2493b53e1211cfa7
c90be1d56593c14, postalCode=711101, street=4TH FLOOR 6
NURSINGH BOSE LANE NEAR HANUMAN MANDIR FAZIR BAZAR
Haora MCorp, pseudonym=44c11dd124c94fe1add9a0b46a62cae2,
title=8294,
serialNumber=6a0d280bc0ed1b392789f5b3b881ef73555925bf9e24
721a32f40dcb0030fa17, o=Personal, cn=SWEETY NAHATA
Date: 2026.07.17 14:41:59 +05'30'

Sweety Nahata

Company Secretary & Compliance Officer

CC To: The Secretary,
The Calcutta Stock Exchange Ltd.
7, Lyons Range
Kolkata –700001

OCTAL CREDIT CAPITAL LIMITED

34TH ANNUAL REPORT
2025-2026

OCTAL CREDIT CAPITAL LIMITED

CIN : L74140WB1992PLC055931

REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071

Ph no. 033-2282-6815/6818/6899, Fax no. 033-2231-4193

Email: octalcredit1992@gmail.com Website : www.occl.co.in

Board of Directors

Mr. Dilip Kumar Patni -Director
Mr. Arihant Patni- Whole Time Director
Mr. Kamal Nayan Jain - Non Executive,Promoter Director
Mr. Bijay Kumar Bagri –Non Executive , Independent Director (Resigned on 21.05.2026)
Mr. Sambhu Nath Jajodia – Non Executive, Independent Director (Resigned on 21.05.2026)
Mr. Mukul Jain-Non Executive, Independent - Additional Director (Appointed on 21.05.2026)
Mrs. Vandana Patni –Non Executive, Promoter Director
Mrs. Sweta Agarwal-NonExecutive, Independent Additional Director (Appointed on 21.05.2026)

Chief Financial Officer

Mr. Shyam Arora

Company Secretary

Mrs. Sweety Nahata

Audit Committee

Mr. Mukul Jain- Chairman- Appointed on 21.05.2026
Mr. Sambhu Nath Jajodia – Ex-Chairman resigned on 21.05.2026
Mrs. Sweta Agarwal - Appointed on 21.05.2026
Mr. Bijay Kumar Bagri - resigned on 21.05.2026
Mr. Dilip Kumar Patni

Nomination and Remuneration Committee

Mr. Mukul Jain- Chairman- Appointed on 21.05.2026
Mr. Sambhu Nath Jajodia – Ex-Chairman resigned on 21.05.2026
Mrs. Sweta Agarwal - Appointed on 21.05.2026
Mr. Bijay Kumar Bagri - resigned on 21.05.2026
Mr. Dilip Kumar Patni

Stakeholders Relationship Committee

Mr. Dilip Kumar Patni - Chairman
Mrs. Vandana Patni
Mr. Kamal Nayan Jain

Registrar & Share Transfer Agent

Niche Technologies Private Limited
3A, Auckland Place
7th Floor, Room No. 7A & 7B
Kolkata – 700 017

Auditors

M/s Vasudeo & Associates
Chartered Accountants

Bankers

Axis Bank Limited
Punjab National Bank

Registered & Corporate Office

16A, Shakespeare Sarani, Unit II,
2nd Floor, Kolkata 700071

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CHAIRMAN'S STATEMENT

Dear Shareholders,

It gives me immense pleasure to present the Annual Report of the Company for the Financial Year ended 31 March 2026.

The financial year 2025-26 was marked by a resilient domestic economy amidst continued global uncertainties arising from geopolitical tensions, evolving monetary policies and volatility in financial markets. Despite these external challenges, India continued to demonstrate robust macroeconomic fundamentals supported by sustained public investment, improving private sector participation and healthy domestic consumption.

The Non-Banking Financial Company (NBFC) sector continued to play a significant role in bridging the credit gap and supporting economic growth. NBFCs have increasingly complemented the banking sector by extending financial services to underserved customer segments while maintaining prudent risk management practices.

Against this backdrop, your Company remained committed to its core principles of financial discipline, governance, regulatory compliance and long-term value creation. Throughout the year, the Company continued to focus on maintaining a strong financial position, improving operational efficiencies and exploring sustainable business opportunities consistent with its risk appetite.

Your Company has always believed that sustainable growth is built upon sound governance, transparency and prudent financial management. The Board continues to monitor evolving regulatory developments issued by the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI) and the Ministry of Corporate Affairs (MCA), ensuring that the Company remains fully compliant with all applicable laws and regulations.

During the year, the Company continued to strengthen its internal control framework, risk management systems and compliance culture. The management remains focused on maintaining adequate liquidity, preserving capital and ensuring operational resilience.

Looking ahead, India continues to offer significant long-term growth opportunities driven by increasing formalisation of the economy, digital transformation, financial inclusion initiatives and supportive government policies. The Company intends to leverage these opportunities through disciplined capital allocation, cautious expansion and continuous improvement in operational efficiency.

On behalf of the Board of Directors, I express my sincere gratitude to our shareholders for their continued confidence and support. I also thank our customers, lenders, regulators, business associates and all other stakeholders for their trust and cooperation.

I place on record my appreciation for the dedication, commitment and professionalism demonstrated by our employees throughout the year.

Together, we remain committed to creating sustainable value for all stakeholders.

Regards,Dilip Kumar Patni

Chairman

MANAGEMENT DISCUSSION AND ANALYSIS

1. Industry Structure and Developments

India continues to remain one of the fastest-growing major economies globally. Stable macroeconomic indicators, increasing digitisation, favourable demographics and continued infrastructure spending have created significant opportunities for the financial services sector.

The NBFC sector continues to complement the banking system by providing credit to sectors and customer segments that remain relatively underserved. Regulatory reforms introduced by the Reserve Bank of India have strengthened governance standards, enhanced risk management practices and improved financial resilience across the industry.

The sector continues to witness increased adoption of digital technologies, data-driven credit assessment models and customer-centric financial solutions. However, competitive intensity remains high due to participation from banks, fintech companies and other financial institutions.

2. Business Overview

The Company is registered as a Non-Banking Financial Company (NBFC) with the Reserve Bank of India and is listed on the Bombay Stock Exchange and The Calcutta stock exchange.

The Company continues to focus on conducting its business prudently while maintaining adequate liquidity, regulatory compliance and sound governance practices. The management remains committed to evaluating suitable lending and investment opportunities within the framework approved by the Board of Directors.

The Company continuously reviews its business strategy considering prevailing economic conditions, regulatory developments and market opportunities.

3. Economic Outlook

The Indian economy is expected to maintain a positive growth trajectory supported by:

- Strong domestic consumption.
- Continued government capital expenditure.
- Stable banking and financial system.
- Increasing digital adoption.
- Growth in formal credit demand.
- Expanding MSME ecosystem.
- Rising financial inclusion.

Nevertheless, global inflationary pressures, geopolitical developments, fluctuations in commodity prices and interest rate movements may continue to influence economic conditions.

The Company remains cautiously optimistic regarding the medium to long-term growth prospects of the Indian financial services industry.

4. Opportunities

The Company believes the following factors present significant opportunities:

- Growing demand for formal credit.
- Expansion of MSME financing.
- Digital lending ecosystem.
- Increasing financial inclusion.
- Government policy support.
- Growing capital market participation.
- Technology-driven operational efficiencies.
- Strategic investment opportunities.

5. Threats

The Company continues to monitor various business risks including:

- Changes in RBI regulatory framework.
- Credit risk.
- Liquidity risk.
- Interest rate volatility.
- Increased competition.
- Technology disruptions.
- Cybersecurity risks.
- Economic slowdown.
- Market volatility.
- Operational risks.

The Company has implemented appropriate policies to monitor and mitigate these risks.

6. Segment-wise Performance

The Company primarily operates in the business of financing and investment activities.

7. Outlook

The Company expects gradual improvement in business opportunities during the coming years driven by increasing credit demand and sustained economic growth.

The management intends to continue adopting a cautious approach towards lending, investment decisions and capital deployment while maintaining adequate liquidity and strong governance standards.

The Company remains committed to sustainable and profitable growth over the long term.

8. Risks and Concerns

Risk management forms an integral part of the Company's business strategy.

Major risks include:

- Credit Risk
- Liquidity Risk
- Market Risk
- Interest Rate Risk
- Compliance Risk
- Operational Risk
- Cybersecurity Risk
- Reputational Risk
- Fraud Risk
- Information Security Risk

The Board periodically reviews the Company's risk management framework to ensure effective identification, monitoring and mitigation of risks.

9. Internal Control Systems and Their Adequacy

The Company has established adequate internal financial controls commensurate with the size, nature and complexity of its business.

The internal control framework ensures:

- Protection of assets.
- Accuracy of accounting records.
- Compliance with applicable laws.
- Reliability of financial reporting.
- Prevention and detection of fraud.
- Operational efficiency.

The Internal Auditor periodically reviews internal controls, and significant observations are placed before the Audit Committee along with corrective actions taken by the management.

The Audit Committee regularly reviews the adequacy and effectiveness of internal financial controls.

10. Financial Performance

During the financial year under review, the Company continued to maintain a prudent financial position while focusing on operational efficiency and regulatory compliance.

The management continuously monitors income, expenses, liquidity, capital adequacy and asset quality to ensure long-term sustainability.

Detailed financial performance has been discussed in the Financial Statements together with the Notes forming part thereof.

11. Human Resources

The Company considers its employees as one of its most valuable assets.

The Company promotes a professional work environment that encourages ethical conduct, teamwork, learning and employee development.

Industrial relations remained cordial throughout the year.

As on 31 March 2026, the Company had an adequate workforce commensurate with its operational requirements.

12. Information Technology

The Company continues to strengthen its information technology infrastructure to improve operational efficiency, enhance customer experience and ensure robust cybersecurity measures.

The Company regularly upgrades its systems to meet evolving regulatory and business requirements.

13. Corporate Governance

The Company remains committed to maintaining the highest standards of corporate governance, transparency and ethical business practices.

The governance framework seeks to protect the interests of all stakeholders while ensuring compliance with applicable statutory and regulatory requirements.

14. Significant Changes in Key Financial Ratios

The key financial ratios, together with explanations for significant changes, are disclosed in accordance with applicable provisions of the Companies Act, 2013 and SEBI (LODR) Regulations in the Annual Report wherever applicable.

15. Material Developments in Human Resources

There were no material developments relating to human resources that had a significant impact on the Company's operations during the year.

16. Cautionary Statement

Statements in this Management Discussion and Analysis describing the Company's objectives, projections, estimates, expectations or predictions may constitute "forward-looking statements" within the meaning of applicable securities laws and regulations.

Actual results may differ materially from those expressed or implied depending upon economic conditions, government policies, taxation laws, interest rates, regulatory developments, market conditions and other incidental factors beyond the control of the Company.

The Company undertakes no obligation to publicly update or revise any forward-looking statements based on subsequent events or developments.

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DIRECTOR'S REPORT

To The Members Of,

OCTAL CREDIT CAPITAL LIMITED

Your Director's have pleasure in presenting the 34th Annual Report of the Company together with Audited Statements of Accounts for the year ended 31st March 2026.

STANDALONE & CONSOLIDATED FINANCIAL STATEMENT:

(Rs in Lacs)

Particulars	STANDALONE		CONSOLIDATED	
	For the Year Ended March 31, 2026	For the Year Ended March 31, 2025	For the Year Ended March 31, 2026	For the Year Ended March 31, 2025
Revenue from Operation	37.86	37.86	37.86	33.83
Other Income	0.01	0.01	0.01	0.16
Total Income	**37.87**	**37.87**	**37.87**	**33.99**
Total Expenses	**27.36**	**27.36**	**27.36**	**22.57**
Exceptional Item	--	--	--	--
Profit/(Loss) Before Tax	**10.51**	**11.42**	**10.51**	**11.42**
Provision for Taxation	1.95	6.50	1.95	6.50
Deferred Tax Asset/(Liability)	-0.71	0.37	-0.71	0.37
Income Tax For Earlier Year	0.05	--	0.05	--
Profit/(Loss) After Tax	**9.31**	**4.55**	**9.31**	**4.55**
Add: Share of Profit in Associates	--	--	-167.23	-63.76
Profit/(Loss) For the Period	**9.31**	**4.55**	**-157.91**	**-59.21**
Other Comprehensive Income	**125.18**	**436.82**	**149.10**	**506.36**
Total Comprehensive Income for the Period	**134.50**	**441.37**	**-8.82**	**447.15**

CHANGE IN NATURE OF BUSINESS:

There has been no change in nature of business of the company during the F.Y. 2025-2026.

MATERIAL CHANGES AND COMMITMENTS:

There has been no material changes and commitments, affecting the Financial Position of the Company, which have occurred between the End of Financial Year of the Company to which the Financial Statements relate and the date of the report.

DIVIDEND:

Due to insufficient profit during the year under review The Board has decided not to recommend any dividend for the year ended 31st March 2026.

TRANSFER TO RESERVE:

The Company has transferred Rs. 5.34 lacs (20% of Rs. 19.66 lacs) to statutory reserve under section 45 IC of RBI Act 1934 in the financial year 2025-2026.

CHANGES IN SHARE CAPITAL:

The paid up Equity Share Capital as on 31st March, 2026 stood at Rs. 500.09 Lacs. During the year under review, the Company has not issued any shares with differential voting rights, sweat equity shares nor granted any stock options. The company neither came out with rights, bonus, private placement and preferential issue.

OPERATIONS & FUTURE OUTLOOK:

The Company will look to extend to adjacent business spaces without compromising the integrity of the loan book. We believe that the market for this is large and relatively underpenetrated.

Given the potential in the business, we believe that we should be able to more than double revenues during the current financial year and double that again in 2027-28. The next two years are expected to generate sizeable growth, enhancing value for our customers while improving our visibility and profitability.

According to RBI one of the main reasons for tighter regulation is to reduce the systematic risk they pose to the financial system since they borrow heavily from banks. Prima facie it may appear that these reforms will affect the productivity of the NBFCs; however, with time they are more likely to improve NBFCs capacity to endure asset quality shocks and also deal with systemic risks. Moreover, increase in disclosure requirements and corporate governance norms will have a three-fold effect. It will enhance transparency and increase the responsibility of the management and further supplement investor awareness.

INTERNAL FINANCIAL CONTROL SYSTEM AND THEIR ADEQUACY:

The Company has policy for Internal Financial Control System, commensurate with the size, scale and complexity of its operations. Detailed procedural manuals are in place to ensure that all the assets are safeguarded, protected against loss and all transactions are authorized, recorded and reported correctly. The scope and authority of the Internal Audit (IA) function is defined in the internal financial control policy. The Internal Auditor monitors and evaluates the efficiency and adequacy of Internal Financial control system in the Company, its compliance with operating systems, accounting procedures and policies. To maintain its objectivity and independence, the Internal Auditor reports to the Chairman of the Audit Committee of the

Board, the internal audit report on quarterly basis and some are reviewed by the committee. The observation and comments of the Audit Committee are placed before the board.

DIRECTORS & KEY MANAGERIAL PERSON:

Key Managerial Personnel
Mr. Arihant Patni– Whole Time Director
Mr. Shyam Arora – Chief Financial Officer
Mrs Sweety Nahata – Company Secretary

Non-Executive, Non Independent Directors
Mr. Dilip Kumar Patni
Mr. Kamal Nayan Jain
Mrs. Vandana Patni

Non-Executive, Independent Directors
Mr. Mukul Jain – Appointed on 21.05.2026
Mrs. Sweta Agarwal – Appointed on 21.05.2026
Mr. Sambhu Nath Jajodia- Resigned on 21.05.2026
Mr. Bijay Bagri- Resigned on 21.05.2026

Appointment and Resignation:

During the financial year under review and up to the date of this Report, the following changes took place in the composition of the Board of Directors:

1. Mr. Arihant Patni whose tenure as Whole Time Director was expiring on 29th March, 2026 was reappointed as Whole Time Director for a further period of 5 years (commencing with effect from 29.03.2026) by the Board in their meeting held on 25th March, 2026. Re-appointment of Mr. Arihant Patni shall be subject to the approval of the shareholders of the Company in the ensuing General Meeting
2. Mr. Sambhu Nath Jajodia resigned from the office of Independent Director of the Company with effect from 21.05.2026 due to personal reasons as mentioned in resignation letter. The Board places on record its sincere appreciation for the valuable guidance and contributions made by him during the tenure of office.
3. Mr. Bijay Bagri resigned from the office of Independent Director of the Company with effect from 21.05.2026 due to personal reasons as mentioned in resignation letter. The Board places on record its sincere appreciation for the valuable guidance and contributions made by him during the tenure of office.

4. Pursuant to the provisions of Section 161(1) of the Companies Act, 2013, read with the Articles of Association of the Company and applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board of Directors appointed Mr. Mukul Jain as an Additional Director (Independent Category) with effect from 21.05.2026, subject to the approval of the Members at the ensuing Annual General Meeting.

5. Pursuant to the provisions of Section 161(1) of the Companies Act, 2013, read with the Articles of Association of the Company and applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board of Directors appointed Mrs. Sweta Agarwal as an Additional Director (Independent Category) with effect from 21.05.2026, subject to the approval of the Members at the ensuing Annual General Meeting.

   The Company has received the necessary declarations from the aforesaid proposed Independent Directors confirming that they meet the criteria of independence as prescribed under Section 149(6) of the Companies Act, 2013 and Regulation 16(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Board is of the opinion that they possess the requisite integrity, expertise and experience and fulfil the conditions specified under the applicable laws for appointment as Independent Directors.

In accordance with the provisions of Section 152 of the Companies Act, 2013 and the Articles of Association of the Company, Mr. Dilip Kumar Patni, Director, retires by rotation at the ensuing Annual General Meeting and, being eligible, has offered himself/herself for re-appointment. The Board recommends his re-appointment for the approval of the Members.

INDEPENDENT DIRECTORS

Your Company has received declaration from Independent Directors that they meet the criteria of Independence as laid down in Section 149(6) of the Companies Act, 2013 read with Regulations 16(1)(b) and 25(8) of the Listing Regulations and there is no change in their status of Independence and have also confirmed that they are not aware of any circumstance or situation, which exist or may be reasonably anticipated, that could impair or impact his/her ability to discharge his/her duties with an objective independent judgment and without any external influence. All requisite declarations were placed before the Board. Your company has also received declaration from Independent Directors that they have affirmed compliance with the Code for Independent Directors as prescribed in Schedule IV to the Companies Act, 2013 and also with the Company's Code of Conduct applicable to all the Board Members and Senior Management Personnel of the Company for the financial year ended 31st March 2025. Your Company has noted that all the Independent Directors of the Company have registered themselves with IICA in terms of Section 150 of the Act read with the Companies (Appointment & Qualification of Directors) Rules, 2014, as amended thereof. Further, Board of Directors confirms that all the Independent Directors meet the criteria of proficiency in terms of Rule 8 of the Companies (Accounts) Rules, 2014 (as amended) read with Section 150 of Companies Act 2013 and Rules thereon.

The Board is of the opinion that the Independent Directors of the Company possess requisite qualifications, experience, integrity and expertise in the fields of finance, taxation, advisory, corporate law, and so on.

MEETINGS OF THE BOARD:

The company has duly complied with section 173 of the Companies' Act 2013. During the year under review, 8 (Eight) board meetings were convened and held. The date on which meeting were held are as follows :

14.04.2025, 29.05.2025, 13.08.2025, 19.08.2025, 23.09.2025, 13.11.2025, 12.02.2026 and 25.03.2026.

The maximum interval between any two meetings did not exceed 120 days.

FORMAL ANNUAL EVALUATION& INDEPENDENT DIRECTORS MEETING:

During the year, the Board has carried out the annual evaluation of its own performance as well as the evaluation of the working of its Committees and individual Directors. This exercise was carried out through a structured questionnaire prepared separately for Board, Committee and individual Directors on the basis of the various parameters.

Separate exercise was carried out to evaluate the performance of Whole Time Director on basis of the parameters such as contribution, independent judgment, effective leadership to the Board, safeguarding of minority shareholders interest etc. Based on set parameters, the performance of the Board, various Board Committees vi z. Audi t Committee, Stakeholder s 'Relationship Committee, Nomination and Remuneration Committee and Independent Directors was carried out and evaluated to be satisfactory.

During the year under review, the Independent Directors of your Company carried out the performance evaluation of Non- Independent Directors and Chairperson at a separate meeting of Independent Director held on 23.09.2025. The Directors were satisfied with the Evaluation Results,

MANAGERIAL REMUNERATION:

The statement containing the disclosure as required in accordance with 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 is annexed as **Annexure I**. and forms a part of the Board Report. Further, none of the employees of the Company are in receipt of remuneration exceeding the limit prescribed under rule 5 (2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 so statement pursuant to Section 197(12) of the Companies Act 2013 read with rule 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 is not required to be included.

DETAILS OF SUBSIDIARY / JOINT VENTURES / ASSOCIATE COMPANIES:

Your Company has no Subsidiary Company. Details of Associate Companies during the year under review is annexed as **Annexure II (i.e. in Form AOC – I)** and forms part of the Board Report.

AUDITORS & AUDITORS REPORT:

STATUTORY AUDITOR:

M/s VASUDEO & ASSOCIATES, Chartered Accountants, Statutory Auditors of the company shall be retiring at the conclusion of the ensuing Annual General Meeting and are eligible for re-appointment. The Company has received a consent and eligibility certificate from the statutory auditors to the effect for their re-appointment at annual general meeting. Your directors recommend their re-appointment as Statutory Auditors of the Company from the F.Y. 2026-2027 to F.Y. 2028-2029.

Pursuant to Section 141 of the Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014, M/s VASUDEO & ASSOCIATES Chartered Accountants (FRN 319299E), have represented that they are not disqualified and continue to be eligible to act as the Auditor of the Company. M/s VASUDEO & ASSOCIATES, Chartered Accountants (FRN 319299E), have also confirmed that they have been subjected to the peer review process of the Institute of Chartered Accountants of India (ICAI) and holds a valid certificate issued by the Peer Review Board of ICAI as required under Regulation 33(1)(d) of the Listing Regulations.

SECRETARIAL AUDITOR: Pursuant to the provisions of Section 204 of the Companies Act, 2013 and The Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the Company has appointed Mrs. Dipika Jain, Company Secretary in Practice to undertake the Secretarial Audit of the Company for the FY 2025-2026. The Report of the Secretarial Audit Report is annexed herewith as **Annexure III**.

INTERNAL AUDITOR: Pursuant to the provisions of Section 138 of the Companies Act, 2013 and The Companies (Accounts) Rules, 2014 the Company M/s. Amresh Jain & Co., were appointed to undertake the Internal Audit of the Company for 2 years i.e for the F.Y. 2026-2027 & 2027-2028. There stood no adverse finding & reporting by the Internal Auditor in the Internal Audit Report for the year ended 31st March 2026.

AUDITOR REPORTS There are no qualifications, reservation or adverse remarks made by M/s. Vasudeo & Associates, Chartered Accountants, Kolkata, (Firm Registration No.:319299E), the statutory Auditor, in their report.

The statutory Auditor have not reported any incident of fraud to the Audit committee of the company in the year under review.

COMMITTEES:

i) AUDIT COMMITTEE:

Terms of Reference:
Your Company has constituted a qualified independent Audit Committee which acts as a link between the management, external and internal auditors and the Board of Directors of the Company. The Committee is responsible for overseeing the Company's financial reporting process by providing direction to audit function and monitoring the scope and quality of internal and statutory audits. The Members of the Audit Committee are financially literate and possess accounting or related financial management expertise.

The brief description of the terms of reference of the Committee is given below:

Financials:
• Review of the quarterly/half-yearly/annual financial statements with reference to changes, if any, in accounting policies and reasons for the same.
• Major accounting entries involving estimates based on exercise of judgment by management, adjustments, if any, arising out of audit findings.
• Compliance with listing and legal requirements relating to financial statements, qualifications, if any, in the draft audit report.
• Changes, if any, in accounting policies and practices and reasons for the same.
• Significant adjustments made in the financial statements arising out of audit findings.

Internal controls and risk management
• Review of internal audit function and discussion on internal audit reports.
• Review of vigil mechanism.
• Review of adequacy of internal control systems and enterprise level risks. Compliance and other related aspects
• Approval and disclosure of related party transactions and subsequent modifications, if any.
• Scrutiny of inter-corporate loans and investments
• Valuation of undertakings or assets of the Company.
• Uses/application of funds raised through an issue.
• Review and recommendation of appointment, remuneration and terms of appointment of statutory auditors.
• Review of other services rendered by the statutory auditors.
• Review and monitor the auditor's independence and performance and effectiveness of the audit process.

• Review of the management discussion and analysis of the financial conditions and results of operations, significant related party transactions, management letters issued by statutory auditors, internal audit reports.
• Review the adequacy of the internal audit function, if any, including the structure of internal audit department, staffing and seniority of the official heading the department, reporting structure, coverage and frequency of internal audit.
• Evaluation of internal financial controls and risk management systems. • Review the compliances of the SEBI (Prohibition of Insider Trading) Regulations, 2015.

The Audit Committee also considers matters which are specifically referred to it by the Board of Directors, besides considering the mandatory requirements of Regulation 18 read with Part C of Schedule II of SEBI Listing Regulations and provisions of Section 177 of the Act.

Composition: The composition of the Audit Committee and the details of meetings attended by its members are given below:

S.No.	Name of Member	Category	Number of meetings during the financial year 2025-2026	
			Held	Attended
1	Mr. Mukul Jain- Appointed on 21.05.2026	Chairman – Independent, Non Executive	0	0
2	Mr. Sambhu Nath Jajodia- Resigned on 21.05.2026	Chairman – Independent, Non Executive (upto 21st May, 2026)	4	4
3	Mr. Bijay Bagri- Resigned on 21.05.2026	Independent , Non Executive	4	4
4	Mrs. Sweta Agarwal – Appointed on 21.05.2026	Independent , Non Executive	0	0
5	Mr. Dilip Kumar Patni	Non Independent, Non – Executive	4	4

Meetings

During the year, 4 Audit Committee meetings were held and the gap between two meetings did not exceed one hundred and twenty days. The dates on which the said meetings were held are as follows:

29.05.2025, 13.08.2025, 13.11.2025 and 12.02.2026.

The Committee complies with the SEBI Listing Regulations relating to composition, independence of its members, financial expertise and the audit committee charter. Mr. Sambhu Nath Jajodia, Chairman of the Audit Committee was present at the AGM held on September 23, 2025. The Whole-time Director and Chief Financial Officer attend meetings of the Audit Committee, as invitees. The Statutory Auditors attend the Audit Committee Meetings for matters relating to discussion on financials results/ respective audit reports. Mrs. Sweety Nahata, Company Secretary is the

Secretary to the Committee. Your Company is governed by a charter adopted by the Committee pursuant to the regulatory requirements and the Committee reviews the mandatory information periodically as required

ii) NOMINATION AND REMUNERATION COMMITTEE:

The committee's constitution and terms of reference are in compliance with provisions of section 178 of Companies Act 2013 read with Regulation 19 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

A brief description of the terms of reference of the Committee is given below:

• Formulate Remuneration Policy and a Policy on Board Diversity.

• Formulate criteria for evaluation of Directors and the Board.

• To ensure that the Remuneration Policy shall also include the criteria for determining qualifications, positive attributes and independence of a Director and recommend to the Board a policy, relating to the remuneration for the Directors, Key Managerial Personnel and other employees and recommend their remuneration to the Board.

• Identify persons who are qualified to become Directors and who may be appointed in Senior Management in accordance with the criteria laid down, recommend to the Board their appointment and removal and shall carry out evaluation of every Director's performance. Evaluate the balance of skills, knowledge and experience on the Board and consider the appointment of Independent Directors on the basis of such evaluation.

• To ensure that the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate Directors of the quality required to run the Company successfully; relationship of remuneration to performance is clear and meets appropriate performance benchmarks.

• Remuneration to Directors, Key Managerial Personnel and Senior Management involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the Company and its goals.

• Recommend to the Board, all remuneration, in whatever form, payable to Senior Management.

Composition: The composition of the Nomination and Remuneration Committee and the details of meetings attended by its members are given below:

S.No.	Name of Member	Category	Number of meetings during the financial year 2025-2026	
			Held	Attended
1	Mr. Mukul Jain- Appointed on 21.05.2026	Chairman – Independent, Non Executive	0	0
2	Mr. Sambhu Nath Jajodia- Resigned on 21.05.2026	Chairman – Independent, Non Executive (upto 21st May, 2026)	1	1
3	Mr. Bijay Bagri- Resigned on 21.05.2026	Independent , Non Executive	1	1
4	Mrs. Sweta Agarwal – Appointed on 21.05.2026	Independent , Non Executive	0	0
5	Mr. Dilip Kumar Patni	Non Independent, Non – Executive	1	1

Meetings
During the year, 1 Nomination and Remuneration Committee meetings was held on 25.03.2026

iii) STAKEHOLDERS RELATIONSHIP COMMITTEE

The Stakeholders Relationship Committee is responsible to Consider & Resolve the Grievances of Security holders including complaints related to transfer of shares, non receipt of balance sheet, non receipt of declared dividends, Transfer & transmission of shares, Issue of duplicate shares, Exchange of new design share certificates, Recording dematerialization & rematerialization of shares & related matters.

The composition of the Stakeholders Relationship Committee is given below:

S.No.	Name of Member	Category	Number of meetings during the financial year 2025-2026	
			Held	Attended
1	Mr. Dilip Kumar Patni	Non Independent, Non – Executive	1	1
2	Mr. Kamal Nayan Jain	Non-Independent	1	1
3	Mrs. Vandana Patni	Non-Independent	1	1

Meetings
During the year, 1 meeting of Stakeholders Relationship Committee meeting was held on 23.09.2025.

VIGIL MECHANISM / WHISTLE BLOWER POLICY:

Your Company is committed to adhere to the highest standards of ethical, moral and legal conduct of business operations. To maintain these standards, the Company encourages its employees who have concerns about suspected misconduct to come forward and express these concerns without fear of punishment or unfair treatment. The company has adopted a Whistle Blower policy to establish a vigil mechanism for directors and employees to report concerns about unethical behavior, actual or suspected fraud or violation of the Codes of conduct or ethics policy. The said policy is hosted on the website of the company (www.occl.co.in)

RISK MANAGEMENT POLICY:

Pursuant to section 134(n) of Companies Act 2013 and revised clause 49 of Listing Agreement, your company has a robust Risk management framework to identify, evaluate business risk and opportunities. This framework seeks to create transparency, minimize adverse impact on the business objectives and enhance the competitive advantage. The framework has different risk models which help in identifying risk trends, exposure and potential impact analysis at a company level. The said policy is hosted on the website of the company (www.occl.co.in)

CORPORATE SOCIAL RESPONSIBILITY:

The Company had not taken any initiatives on the activities of Corporate Social Responsibilities as the provisions relating to the same are not applicable to the Company.

SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURT OR TRIBUNALS IMPACTING THE GOING CONCERN STATUS AND COMPANY'S OPERATION IN FUTURE:

There are no significant material orders passed by the Regulators / Courts/Tribunals which would impact the going concern status of the Company and its future operations.

PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS UNDER SECTION 186 :

Your Company being the Non-Banking Financial Company having the principal business of providing loans, is exempted from the provisions of Section 186 of the Companies Act, 2013 to the extent of providing loans. However, the details of investments covered under the provisions of Section 186 of the Companies Act, 2013 are given in notes to the financial statement.

DEPOSITS:

Your company is non deposit taking NBFC registered with RBI, thus the said clause is not applicable and the company does not accept any deposit. The Board of Directors has duly passed a resolution in their meeting giving effect to the aforesaid statement.

CONTRACTS/ TRANSACTIONS / ARRANGEMENTS WITH RELATED PARTIES:
All contracts/ arrangements/transactions with related parties entered by the company during the financial year were on an arm's length basis and were in the ordinary course of business and the provisions of section 188 of the Companies Act 2013 are not attracted and thus disclosure about details of contracts or arrangements or transactions with related parties referred to in section 188(1) in Form AOC-2 is not required. During the year, the Company had not entered into any contract / arrangement / transaction with related parties which could be considered material in accordance with the policy of the Company on materiality of related party transactions. There are no materially significant related party transactions made by the Company with Promoters, Directors, Key Managerial Personnel or their relatives or other designated persons which could have a potential conflict with the interest of the Company at large.

All Related Party Transactions are periodically placed before the Audit Committee as also the Board for approval. During the year under review the company has not taken any omnibus approval from Audit committee. A Related Party policy has been devised by the board of Directors for determining the materiality of transactions with related parties and dealing with them. Further your directors draw your kind attention of the members to Notes to the financial statements which sets out related party transactions.

CORPORATE GOVERNANCE REPORT:

As per Regulation 15 (2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Corporate Governance provisions specified in regulations 17, 18, 19, 20, 21,22, 23, 24, 25, 26, 27 and clauses (b) to (i) of sub-regulation (2) of regulation 46 and para C , D and E of Schedule V shall not apply, in respect of (a) a listed entity having paid up equity share capital not exceeding rupees ten crore and net worth not exceeding rupees twenty five crore, as on the last day of the previous financial year. As our company falls under above mentioned exception hence compliance with Regulation 27 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is not applicable to us. Therefore Corporate Governance Report for the year ended 31.03.2026 is not prepared.

DISCLOSURES ON POLICY AGAINST SEXUAL AND WORKPLACE HARASSMENT :
The Company believes that it is the responsibility of the organisation to provide an environment to its employee which is free of discrimination, intimidation and abuse and also to protect the integrity and dignity of its employees and also to avoid conflicts and disruptions in the work environment. Further there stood no cases filed during the year under review.

COMPLIANCE WITH LABOUR LAWS

The Company is committed to ensuring a safe, healthy and equitable workplace for all employees and has complied with the applicable provisions of the labour and employment laws, including the Code on Wages, 2019, the Code on Social Security, 2020, the Industrial Relations Code, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, to the extent applicable to the Company. The Company has appropriate systems and processes in place to ensure compliance with the applicable labour laws and statutory requirements.

Compliance with Maternity Benefit Provisions

The Company has complied with the applicable provisions relating to maternity benefits during the financial year under review. The Company is committed to providing maternity benefits and related facilities to eligible women employees in accordance with the applicable provisions of the Code on Social Security, 2020 and the rules framed thereunder, wherever applicable.

The Company has complied with the applicable provisions relating to maternity benefits. During the financial year under review, no employee availed maternity benefit under the applicable law

COMPLIANCE WITH SECRETARIAL STANDARDS OF ICSI

The Board of Directors affirms that the Company has duly complied with the applicable Secretarial standards (SS) relating to Meetings of the Board (SS-1) and General Meetings (SS-2) issued by the Institute of Company Secretaries of India which have mandatory application during the year under review.

DISCLOSURES PERTAINING TO MAINTENANCE OF COST RECORDS PURSUANT TO SECTION 148(1) OF THE COMPANIES ACT, 2013

The Company is not required to maintain cost records as specified u/s 148(1) of the Companies Act, 2013 read with the applicable rules thereon for the FY 2025-2026. Hence the said clause is not applicable to the Company with respect to its' nature of business.

CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS AND OUTGOES:

Since the Company does not own any manufacturing facility, the requirements pertaining to disclosure of particulars relating to conservation of energy, technology absorption and foreign exchanges earning and outgo, as prescribed under the Companies (Disclosure of Particulars in the Report of Board of Directors) Rules, 1988, are not applicable.

DETAILS OF DIFFERENCE BETWEEN AMOUNT OF THE VALUATION DONE AT THE TIME OF ONE TIME SETTLEMENT AND THE VALUATION DONE WHILE TAKING LOAN FROM THE BANKS OR FINANCIAL INSTITUTIONS ALONG WITH THE REASONS THEREOF

During the financial year under review, the company has not taken from any Bank and further there stood no instance of onetime settlement with any Financial Institution.

DIRECTORS RESPONSIBILITY STATEMENT:

Your Directors to the best of their knowledge and belief and according to the information and explanation obtained by them, make the following statement in terms of clause (c) of sub-section (3) of section 134 of Companies Act 2013 that — **OCTAL CREDIT CAPITAL LIMITED** Annual Report 2025-2026

a) In the preparation of the annual accounts for the Financial year ended on 31st March 2026, the applicable accounting standards had been followed along with proper explanation relating to material departures.

b) The directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company as at 31st March 2026 and of the Profits of the company for that period;

c) The directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of Companies Act 2013 for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;

d) The directors had prepared the annual accounts on a going concern basis;

e) The directors had laid down internal financial controls to be followed by the company and that such internal financial controls are adequate and were operating effectively.

f) The directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively

ACKNOWLEDGEMENTS:

Your Directors take the opportunity to thanks the Regulators, Organizations and Agencies for the continued help and co-operation extended by them. The Directors also gratefully acknowledge all stakeholders of the Company viz. customers, members, vendors, banks and other business partners for the excellent support received from them during the year. The Directors place on record their sincere appreciation to all employees of the Company for their unstinted commitment and continued contribution to the Company.

On Behalf of the Board of Directors

Place: Kolkata — D. K. Patni
Date : 29th Day of May, 2026 — Chairman

Annexure I to the Boards Report

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

(i) The percentage increase in remuneration of each Director, Chief Financial Officer, Company Secretary during the financial year 2025-2026, ratio of the remuneration of each Director to the median remuneration of the employees of the Company for the financial year 2025-2026 and the comparison of remuneration of each Key Managerial Personnel (KMP)against the performance of the Company are as under:

Name of the Directors / KMPs	Designation	Remuneration of Director/KMP for financial year 2025-2026 (in Rs.)	% increase in Remuneration in the Financial Year 2025-2026 compared to 2024-2025	Ratio of remuneration of each Director to median ** remuneration of employees (in times)	Comparison of the Remuneration of the KMP against the performance of the Company
Mr. Arihant Patni	Whole Time Director	2.40 Lacs	--	0.77	#
Mrs Sweety Nahata	Company Secretary	6.00 Lacs	N.A.	1.93	
Mr. Shyam Arora	Chief Financial Officer	2.86 Lacs	10%	0.92	

**Calculation of median is taken on the figures as at the end of Financial Year.
Negative EBITDA, hence NA.

(ii) The Median Remuneration of Employees as on March 31, 2026 was Rs. 3.11 Lacs. The percentage increase in the median remuneration of employees was 0% during the financial year.

(iii) There were 4 (Four) permanent employees (including Whole Time Director, CFO & Company Secretary) on the rolls of Company as on March 31, 2026;

(iv) Comparison of Remuneration of the Key Managerial Personnel(s) against the performance of the Company: The total remuneration of Key Managerial Personnel increased by 0%

(v) Variations in the market capitalization of the Company: The market capitalization as on March 31, 2026 was Rs 11.18 Crore (Rs. 11.20 crore as on 31.03.2025).

Price Earnings ratio of the Company : 1.18 as at March 31, 2026 and (2.49 as at March 31, 2025) Percent increase over/ decrease in the market quotations of the shares of the company as compared to the rate at which the company came out with the last public offer in the year- The company came out with IPO in the year 1996 at the face value and the price of the shares as on 31st March 2026 stands to Rs 22.39/-. Further the Company had not come out with any public offerings during the financial year March 31, 2026.

(vi) Average percentage increase made in the salaries of employees other than the managerial personnel in the last financial year i.e. 2025-2026 was 11.11% whereas the average percentage increase made in the salaries of KMP was 10.06%. Further there was no exceptional increase in the salary during the Financial Year ended 31.03.2026 as compared above.

(vii) Key parameters for any variable component of remuneration availed by the directors: Not Applicable

(viii) Ratio of the remuneration of the highest paid director to that of the employees who are not directors but receive remuneration in excess of the highest paid director during the year: Not Applicable.

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

OCTAL CREDIT CAPITAL LIMITED

Annexure II to the Boards Report

Form AOC- I

(Pursuant to first proviso to sub-section (3) of section 129 read with rule 5 of the Companies (Accounts) Rules, 2014)

Statement containing salient features of the financial statements of subsidiaries/associates companies/joint ventures

Part A: Subsidiaries

Your Company has no Subsidiary Company during the year under review.

Part B: Associates and Joint Ventures

Statement pursuant to Section 129(3) of the Companies Act, 2013 related to Associate Companies& Joint Ventures:

Name of Associates	**New View Consultants Private Limited**
1. Latest Audited Balance Sheet Date	As at 31st March 2026
2. Shares of Associate held by the company as on 31.03.2026	5,58,000
Amount Of Investment in Associates	11.16 Lacs
Extend of Holding %	22.74%
3. Description of how there is significant influence	Shareholding
4. Reason why the Associate is not consolidated	Consolidated
5. Net worth attributable to Shareholding as per latest audited Balance sheet	Rs. 904.29 Lacs
6. Profit/Loss for the year	
i. Considered in Consolidation	Rs – 167.23 Lacs
ii. Not Considered in Consolidation.	--

Note: i) Your Company has no Joint Venture(s) during the year under review.

Annexure III to the Board Report

DIPIKA JAIN
COMPANY SECRETARY

51, NALINI SETT ROAD
5TH FLOOR, ROOM NO 19
KOLKATA – 700 007
MOB NO: 9749727005
Email id: csjaindipika@gmail.com

FORM No MR-3

SECRETARIAL AUDIT REPORT

FOR THE FINANCIAL YEAR ENDED 31ST MARCH, 2026

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

To,
The Members,
Octal Credit Capital Limited
16A, Shakespeare Sarani, Unit II, 2nd Floor
Kolkata-700071

I have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **Octal Credit Capital Limited (CIN: L74140WB1992PLC055931)** (hereinafter called the company). Secretarial Audit was conducted in a manner that provided me a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing my opinion thereon.
Based on my verification of the Octal Credit Capital Limited's books, papers, minute 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, I hereby report that in my opinion, the company has, during the audit period covering the financial year ended on 31st March, 2026 generally complied with the statutory provisions listed hereunder and also 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, papers, minute books, forms and returns filed and other records maintained by Octal Credit Capital Limited ("the company") for the financial year ended on 31st March, 2026 according to the provisions of:

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

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

iii) The Depositories Act, 1996 and the Regulations and Bye-laws framed thereunder;

iv) 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 (Not applicable to the Company during the Audit Period).

The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act')

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 and Sweat Equity) Regulations, 2021;

e) *The Securities and Exchange Board of India (Issue and Listing of Secueritised Debt Instrument and Securities Receipts) Regulations, 2008;

f) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 2025 regarding the Companies Act and dealing with clients;

g) *The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021;

h) *The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018; and

i) *The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021;

j) The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

* No event took place under these regulations during the audit period.

vi) Reserve Bank of India Act 1934 and various directions issued by Reserve Bank of India, so far as applicable to Non-Banking Financial Companies.

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

i) Secretarial Standards on the Meetings of the Board of Directors, Committees and General Meetings issued by The Institute of Company Secretaries of India, with which the Company has generally complied with.

ii) The Listing Agreements entered into by the Company with CSE and BSE.

iii) The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

During the period under review the except in some cases Company has generally complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards etc. mentioned above.

I further report that

The Board of Directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors. There were no changes in composition of the Board of Directors during the year.

Adequate notice is given to all directors to schedule the Board Meetings, agenda and detailed notes on agenda were sent at least 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.

Majority decision is carried through while the dissenting members' views, if any, are captured and recorded as part of the minutes.

I further report that during the previous year the company has observed from CSE Portal that CSE has imposed fine for alleged non-compliance during earlier years. After knowing this the Company has replied suitably to CSE vide letter dated 7th January, 2025. In the opinion of the Company there is no non- compliance in the matter as alleged by CSE and no fine is payable by it. Further as the Company has made all compliances in due time, no penalty should be imposed and hence no further action is required. No further communication has been received from CSE in the matter.

I further report that there are adequate systems and process 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 during the Audit period that there were no other specific events/actions having a major bearing on the company's affairs in pursuance of the above referred laws, regulations, guidelines, standards etc. referred to above.

Place: Kolkata

Dated: 22nd May, 2026

Signature:

Name of the Company: DIPIKA JAIN

Secretary in Practice

ACS No : 50343

C.P.No : 18466

UDIN : A050343H000438381

P.R. No. : 1935/2022

Note;

This report is to be read with our letter of even date which is annexed as Annexure A and forms an integral part of this report.

DIPIKA JAIN
COMPANY SECRETARY

51, NALINI SETT ROAD
5TH FLOOR, ROOM NO 19
KOLKATA – 700 007
MOB NO: 9749727005
Email id: csjaindipika@gmail.com

'Annexure A'

To,
The Members,
Octal Credit Capital Limited
16A, Shakespeare Sarani, Unit II, 2nd Floor
Kolkata-700071

My report of even date is to be read along with this letter.

1. Maintenance of secretarial record is the responsibility of the management of the company. My responsibility is to be express an opinion on these secretarial records based on our audit.

2. I have followed the audit practices and processes 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, we followed provide a reasonable basis of my opinion.

3. I have not verified the correctness and appropriateness of financial records and Books of Accounts of the company.

4. Where ever required, I have obtained the Management representation about the compliance of laws, rules, and regulations and happenings of events etc.

5. The compliance of the provisions of Corporate and other applicable laws, rules, regulations, standards is the responsibility of management. My examination was limited to the verification of procedures 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.

Signature

Dipika Jain
Practising Company Secretary
ACS No- 50343
Certificate of Practice Number- 18466
P.R. No.: 1935/2022

Dated: 22nd May, 2026

Place: Kolkata

OCTAL CREDIT CAPITAL LIMITED
CIN : L74140WB1992PLC055931
REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071
Ph no. 033-2282-6815/6818/6899, Fax no. 033-2231-4193
Email: octalcredit1992@gmail.com Website : www.occl.co.in

Declaration for Compliance of Code of Conduct

To
The Members of
Octal Credit Capital Limited

I hereby declare that the Company has obtained affirmation from all the members of Board of Directors and Senior Management Personnel of the Company that they have complied with the 'Code of Conduct of the Company for Board of Directors and Senior Management Personnel' in respect of Financial Year 2025-2026.

Place : Kolkata
Date : The 29th Day of May, 2026

Arihant Patni
Whole Time Director
DIN:07210950

INDEPENDENT AUDITORS' REPORT

To
The Members of
OCTAL CREDIT CAPITAL LIMITED

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying Ind AS Standalone Financial Statements of **OCTAL CREDIT CAPITAL LIMITED** ("the Company"), which comprise the Balance Sheet as at March 31, 2026, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to the Ind AS financial statements including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "Ind AS financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS financial statements give the information required by the Companies Act,2013 ("the Act") in the manner so required and give a true and fair view inconformity with the accounting principles generally accepted in India including the Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Act, of the state of affairs of the Company as at March 31, 2026, its Profits (including other comprehensive income), 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 Standalone 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 Standalone 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 on the Ind AS financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Ind AS Standalone Financial Statements of the current period. These matters were addressed in the context of our audit of the Ind AS Standalone Financial Statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matters	Auditor's Response – Principal Audit Procedures
1. Impairment loss allowance of loans Impairment loss allowance of loans ("Impairment loss allowance") is a key audit matter as the company has significant credit risk exposure. The value of loans on the balance sheet is significant and there is a high degree of complexity and judgment involved for the Company in estimating individual and collective credit impairment provisions, write-offs against these loans and to additionally determine the potential impact of unprecedented COVID-19 pandemic on asset quality and provision of the Company. The Company's model to calculate expected credit loss ("ECL") is inherently complex and judgment is applied in determining the three-stage impairment model ("ECL Model"), including the selection and input of forward-looking information. ECL provision calculations require the use of large volumes of data. The completeness and reliability of data can significantly impact the accuracy of the modelled impairment provisions. The accuracy of data flows and the implementation of related controls are critical for the integrity of the estimated impairment provisions.	We started our audit procedures with the understanding of the internal control environment related to Impairment loss allowance. Our procedures over internal controls focused on recognition and measurement of impairment loss allowance. We assessed the design and tested the operating effectiveness of the selected key controls implemented by the Company. We also assessed whether the impairment methodology used by the Company is in accordance with the assumptions and methodology approved by the Board of Directors of the Company, which is based on and in compliance with Ind AS 109, "Financial instruments". More particularly, we assessed the approach of the Company regarding the definition of default, Probability of Default, Loss Given Default and incorporation of forward-looking information for the calculation of ECL. For loans which are assessed for impairment on a portfolio basis, we performed particularly the following procedures: - tested the reliability of key data inputs and related management controls; - checked the stage classification as at the balance sheet date as per definition of default; - validated the ECL model and calculation; - calculated the ECL provision manually for a selected sample.

Other Information

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Management Discussion and Analysis, Board's Report including Annexures to Board's Report, Report on Corporate Governance but does not include the Ind AS financial statements and our auditor's report thereon. The above mentioned other information are expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS financial statements does not cover the other information and accordingly, we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS 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 Ind AS financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's responsibility for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Ind AS 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 the accounting principles generally accepted in India, including Ind AS prescribed under section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended. 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 Ind AS financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS 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.

Auditor's responsibilities for the audit of the Ind AS Standalone Financial Statements

Our objectives are to obtain reasonable assurance about whether the Standalone 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 Standalone 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 Standalone 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 Standalone 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 Standalone Financial Statements, including the disclosures, and whether the Standalone 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.

5 & 6, Fancy Lane, 3rd Floor, R. No. : 9, Kolkata – 700 001 – Phone (O) 2248 8986 , Fax : +91-33-2242 8183
E-mail :- vda.audit@gmail.com, vdainfo@gmail.com

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 Standalone 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 section 143(11) of the Act, we report in "Annexure A", a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

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, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows dealt with by this report are in agreement with the books of account;

(d) In our opinion, the aforesaid Standalone Financial Statements comply with the Ind AS prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended;

(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) 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) In our opinion and according to the information and explanations given to us, the remuneration paid by the Company to its directors during the year under report is in accordance with the provisions of Section 197 of the Act read with Schedule V to the Act.

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;

i. The Company does not have any pending litigations which would impact its Standalone Financial Statements;

ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses; and

iii. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Company.

iv. (a) The Management has represented that, to the best of its knowledge and belief, 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;

(b) The management has represented that, to the best of its knowledge and belief, 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;

(c) Based on the audit procedures that are considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.

v. The Company has not declared nor paid any dividend during the year. Hence, reporting the compliance with section 123 of the Act is not applicable.

vi. Based on our examination which included test checks, the company has used an accounting software for maintaining its books of account 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.

Place:- 5 & 6, Fancy Lane 3rd Floor,
Room No. 9, Kolkata- 700 001

For VASUDEO & ASSOCIATES
Chartered Accountants

Dated: The 29th Day of May, 2026

UDIN – 26054784XJFQRI8097

CA Vasudeo Agarwal
(Partner)
Membership. No. 054784
Firm Reg No. 319299E

Annexure -A to the Independent Auditors' Report

Referred to in paragraph 1 under the heading 'Report on Other Legal & Regulatory Requirement' of our report of even date to the Standalone Financial Statements of the Company for the year ended March 31, 2026:

Based on the audit procedures performed for the purpose of reporting a true and fair view on the Ind AS financial statements of the Company and taking into consideration the information, explanations and written representation given to us by the management and the books of account and other records examined by us in the normal course of audit, we report that:

i. (a) (A) The Company has maintained proper records showing full particulars, including quantitative details and situation of the Property, Plant and Equipment ("PPE").

(B) The Company does not have any Intangible Assets as on 31st March 2026 nor at any time during the financial year ended 31st March 2026. Accordingly, reporting under clause 3(i)(a)(B) of the Order is not applicable to the Company.

(b) The Property, Plant and Equipment ("PPE") have been physically verified by the management in a phased manner, designed to cover all the items over a period of three years, which in our opinion, is reasonable having regard to the size of the company and nature of its business. Pursuant to the program, a portion of the Property, Plant and Equipment ("PPE") has been physically verified by the management during the year and no material discrepancies between the books records and the physical Property, Plant and Equipment ("PPE") have been noticed.

(c) According to the information and explanation received by us, as the company owns no immovable properties. Accordingly the requirement on reporting whether title deeds of immovable properties held in the name of the company is not applicable.

(d) In our opinion and according to the information and explanations given to us, the Company has not revalued its PPE (including Right of Use assets) during the year. The Company does not have any intangible assets.

(e) According to the information and explanations given to us and on the basis of our examination of the records of the Company, 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 management has conducted physical verification in respect of finished goods, stores, spare parts and raw materials at reasonable intervals. In our opinion the frequency of verification, coverage and procedure of such verification by the management is appropriate. No material discrepancies have been noticed on physical verification of stocks as compared to book records.

(b) 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 not been sanctioned any working capital limits from banks or financial institution on the basis of security of current assets during the financial year. Accordingly, reporting under clause 3(ii)(b) of the Order is not applicable to the Company.

iii. (a) The Company is a Non-Banking Finance Company and its principal business is to give loans. Accordingly, the provision of clause 3(iii)(a) of the Order is not applicable to it.

(b) The investments made, security given and the terms and conditions of the grant of all loans and advances in the nature of loans provided by the Company during the year are not prejudicial to the interest of the Company. Further, the Company has not provided any guarantee during the year.

(c) The Company is a Non-Banking Financial Company ('NBFC'), registered under provisions of the Reserve Bank of India Act, 1934 and rules made thereunder and is regulated by various regulations, circulars and norms issued by the Reserve Bank of India including Master Circular – Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. In respect of loans and advances in the nature of loans granted by the Company, we report that the schedule of repayment of principal and payment of interest has been stipulated and the repayments/receipts of principal and interest are regular

(d) The Company, being a NBFC, registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition, Asset Classification and Provisioning Norms, monitors and report total amount overdue including principal and/or payment of interest by its customers for more than 90 days. In cases where repayment of principal and payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting. According to the information and explanation made available to us, reasonable steps are taken by the Company for recovery thereof.

(e) The Company is a Non-Banking Finance Company and its principal business is to give loans. Accordingly, the provision of clause 3(iii)(e) of the Order is not applicable to it.

(f) In our opinion and according to the information and explanations given to us, the Company has not granted any loan or advances in the nature of loans to Promoters/Related Parties (as defined in section 2(76) of the Act)

iv. According to the information and explanation given to us, the company has complied with requirements of section 185 and 186 in respect of loans, investments, guarantees or security made by it during the year under audit.

v. The Company is a Non-Banking Finance Company registered with the Reserve Bank of India to which the provisions of sections 73 to 76 of the Act and the relevant rules made there under are not applicable. Accordingly, reporting under clause (v) of paragraph 3 of the Order is not applicable.

vi. To the best of our knowledge and belief, the Central Government has not specified maintenance of cost records under sub-section (1) of Section 148 of the Act, in respect of Company's products/ services. Accordingly, the provisions of clause 3(vi) of the Order are not applicable.

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 is generally regular in depositing undisputed statutory dues including Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues, as applicable, with the appropriate authorities. Further, no undisputed amounts payable in respect thereof were outstanding at the year-end for a period of more than six months from the date they became payable.

(b) According to the information and explanations given to us and the records of the company examined by us, there are no dues in respect of Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues that have not been deposited with the appropriate authorities on account of any dispute.

viii. According to the information and explanation given to us, company has no transactions, not recorded in the books of account have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961).

ix. (a) According to the information and explanations and as verified from books of accounts the company has not defaulted in repayment of loans or interest thereon to any lender.

(b) According to the information and explanation provided to us, Company is not declared wilful defaulter by any bank or financial institution or other lender.

(c) According to the records of the company, the company has not obtained any term loan hence, reporting under clause 3(ix)(c) of the Order is not applicable to the Company.

(d) According to the information and explanations given to us, and the procedures performed by us, and on an overall examination of the financial statements of the company, we report that no funds has been raised on short-term basis by the company during the year. Accordingly, reporting under clause 3(ix)(d) of the Order is not applicable to the Company.

(e) The Company did not have any subsidiary or joint venture during the year. According to the information and explanations give to us and on an overall examination of the financial statements of the company, we report that the company has not taken any funds from any entity or person on account of or to meet the obligations of its associates.

(f) The Company did not have any subsidiary or joint venture during the year. According to the information and explanations given to us and procedures applied by us, we report that the company has not raised loans during the year on the pledge of securities held in its associate company/companies.

x. (a) According to the records of the company, The Company has not raised any money by way of initial public offer or further public offer including debt instruments) during the year. Accordingly, paragraph 3 (x)(a) of the order is not applicable.

(b) According to the records of the company, The Company has not raised any money by way of preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year. Accordingly, paragraph 3 (x)(b) of the order is not applicable.

xi. (a) During the course of our examination of the books and records of the company, carried out in accordance with the generally accepted auditing practices in India and according to the information and explanations given to us, we have neither come across any instance of fraud on or by the company, noticed or reported during the year, nor we have been informed of such case by the management.

(b) According to the information and explanation given to us, no report under sub-section (12) of section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government;

(c) According to the information and explanation given to us, no whistle-blower complaints, received during the year by the company;

xii. In our opinion and to the best of our information & explanations provided by the management, Company is not a Nidhi company, accordingly provisions of the Clause 3(xii) of the Order is not applicable to the company.

xiii. According to the information and explanations given to us and based on our examination of the records of the company, transactions with the related parties are in compliance with section 177 and 188 of the Act. Where applicable, the details of such transactions have been disclosed in the IND AS Financial Statements as required by the applicable accounting standards.

xiv. (a) 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 of the Company issued till date, for the period under audit.

xv. According to the information and explanations given to us, we are of the opinion that the company has not entered into any non-cash transactions with directors or persons connected with him and accordingly, the provisions of clause 3(xv) of the Order is not applicable.

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

(b) According to the information and explanations given to us, the Company has conducted Non-Banking Financial activities during the year with a valid Certificate of Registration (COR) from the Reserve Bank of India under Reserve Bank of India Act, 1934. Further, the Company has not conducted any Housing Finance activities and is not required to obtain CoR for such activities from the Reserve Bank of India. Act, 1934.

(c) the company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Accordingly, the reporting under Clause 3(xvi)(c) of the Order is not applicable to the Company.

(d) As informed by the Company, the Group to which the Company belongs has no CIC as part of the Group.

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

xviii. There has been no resignation of the statutory auditors during the year. Accordingly, the reporting under Clause 3(xviii) of the Order is not applicable to the Company.

xix. On the basis of the financial ratios, ageing and expected dates of realization 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 indicating that company is incapable 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 provisions of section 135 towards corporate social responsibility are not applicable on the company. Accordingly, the provisions of clause 3(xx) of the Order is not applicable

xxi. Reporting under clause xxi of the Order is not applicable at the standalone level

Place:- 5 & 6, Fancy Lane 3rd Floor,
Room No. 9, Kolkata- 700 001

For VASUDEO & ASSOCIATES
Chartered Accountants

Dated: The 29th Day of May, 2026

UDIN - 26054784XJFQRI8097

CA Vasudeo Agarwal
(Partner)
Membership. No. 054784
Firm Reg No. 319299E

"Annexure B" to the Independent Auditor's Report of even date on the Ind AS Standalone Financial Statements of OCTAL CREDIT CAPITAL LIMITED

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 **OCTAL CREDIT CAPITAL LIMITED** ("the Company") as of March 31, 2026 in conjunction with our audit of the Ind AS Standalone Financial Statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is 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. 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 judgement, including the assessment of the risks of material misstatement of the Standalone 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 Standalone 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 Standalone Financial Statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the Standalone 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 March 31, 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.

Place:- 5 & 6, Fancy Lane 3rd Floor,
Room No. 9, Kolkata- 700 001

For VASUDEO & ASSOCIATES
Chartered Accountants

Dated: The 29th Day of May, 2026

UDIN - 26054784XJFQRI8097

CA Vasudeo Agarwal
(Partner)
Membership. No. 054784
Firm Reg No. 319299E

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Standalone Balance Sheet as at 31st March, 2026

(₹ in Lacs)

		Note No.	As at 31.03.2026	As at 31.03.2025
	ASSETS			
1	**FINANCIAL ASSETS**			
a	Cash and Cash Equivalents	1	19.68	12.00
b	Receivables:			
c	Loans	2	260.35	305.29
d	Investments	3	1,847.76	1,654.49
e	Other Financial Assets	4	19.41	22.35
2	**NON FINANCIAL ASSETS**			
a	Current Tax Assets (Net)	5	1.84	3.34
b	Property, Plant & Equipment	6	0.30	0.30
c	Other Non- Financial Assets	7	1.23	1.12
	Total Assets		**2,150.56**	**1,998.89**
	LIABILITIES AND EQUITY			
I	**LIABILITIES**			
1	**FINANCIAL LIABILITIES**			
a	Borrowings	8	-	-
2	**NON FINANCIAL LIABILITIES**			
a	Current Tax Liabilities (Net)	9	-	0.13
b	Deferred Tax Liabilities (Net)	10	221.67	204.39
c	Other Non-Financial Liabilities	11	0.90	0.89
II	**EQUITY**			
a	Equity Share Capital	12	500.09	500.09
b	Other Equity	13	1,427.89	1,293.40
	Total Liabilities and Equity		**2,150.56**	**1,998.89**
			-	-

Significant Accounting Policies : Note A & B

The accompanying notes 1 to 45 are an integral part of the Standalone Financial Statements

As per our report of even date annexed

For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

For and on behalf of the Board of Directors

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784XJFQRI8097

D.K.Patni
Director
DIN:01069986

A.Patni
Whole Time Director
DIN:07210950

Place: Kolkata
Dated: The 29th Day of May, 2026

S. Nahata
Company Secretary

S.Arora
CFO

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

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

(₹ in Lacs)

	Particulars	Note No.	2025-26	2024-25
I	Revenue from Operations			
i	Interest Income	14	31.70	31.86
ii	Dividend Income	15	6.17	1.98
iii	Sale of products (including Excise Duty)	16	-	-
	Total Revenue from Operations		**37.86**	**33.83**
II	Other Income	17	0.01	0.16
III	**Total Income (I+II)**		**37.87**	**33.99**
IV	**EXPENSES**			
i	Finance Costs	18	0.12	0.12
ii	Impairment on Financial Instruments	19	(17.17)	0.09
iii	Purchase of stock-in-trade	20	-	-
iv	Changes in Inventories of Finished Goods, Stock-In-Trade and Work-in-Progress	21	2.94	(1.33)
v	Employee Benefits Expense	22	12.56	12.17
vi	Depreciation,Amortisation and Impairment	23	-	-
vii	Other Expenses	24	28.92	11.53
	Total Expenses (IV)		**27.36**	**22.57**
V	**Profit/(Loss) before Exceptional Items and Tax (III - IV)**		10.51	11.42
VI	Exceptional Items		-	-
VII	**Profit/(Loss) before Tax (V - VI)**		**10.51**	**11.42**
VIII	Tax Expense:			
	Current Tax	25	1.95	6.50
	Income Tax For Earlier Year		0.05	-
	Deferred Tax		(0.71)	0.37
IX	**Profit/(Loss) for the period from continuing opertions (VII - VIII)**		**9.31**	**4.55**
X	Profit/(loss) from discontinued operations		-	-
XI	Tax Expense of discontinued operations		-	-
XII	Profit/(loss) from discontinued operations(After tax) (X-XI)		-	-
XIII	**Profit/(loss) for the period (IX+XII)**		**9.31**	**4.55**
XIV	**Other Comprehensive Income**			
a.i	Items that will not be reclassified to profit or loss	26	143.17	417.38
a.ii	Income tax relating to items that will not be reclassified to profit or loss		(17.98)	19.44
	Other Comprehensive Income for the period (Net of Tax) (XIV)		**125.18**	**436.82**
XV	**Total Comprehensive Income for the period (XIII + XIV)**		**134.50**	**441.37**
XVI	**Earnings Per Share**	27		
i	Basic (Equity Share Face Value ₹ 10/- each)		0.19	0.09
ii	Diluted (Equity Share Face Value ₹ 10/- each)		0.19	0.09

Significant Accounting Policies : Note A & B

The accompanying notes 1 to 45 are an integral part of the Standalone Financial Statements

As per our attached report of even date
For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

For and on behalf of the Board of Directors

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784XJFQRI8097

D.K.Patni
Director
DIN:01069986

A.Patni
Whole Time Director
DIN:07210950

Place: Kolkata
Dated: The 29th Day of May, 2026

S. Nahata
Company Secretary

S. Arora
(CFO)

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Statement of Change in Equity for the year ended 31st March, 2026

A. Equity Share Capital

(1) Current Reporting Period

	(₹ in Lacs)
Balance at the beginning of the reporting period i.e. 1st April 2025	500.09
Changes in Equity Share Capital due to prior period errors	-
Restated Balance at the beginning of the Current Reporting Period	500.09
Changes in Equity Share Capital during the year	-
Balance at the end of the current reporting period i.e. 31st March 2026	500.09

(2) Previous Reporting Period

Balance at the beginning of the reporting period i.e. 1st April 2024	500.09
Changes in Equity Share Capital due to prior period errors	-
Restated Balance at the beginning of the Current Reporting Period	500.09
Changes in Equity Share Capital during the year	-
Balance at the end of the current reporting period i.e. 31st March 2025	500.09

B. Other Equity

(1) Previous Reporting Period

			Other Comprehensive Income	Total
	Reserve Fund	Retained Earnings	Equity Instrument through Other Comprehensive Income	
Balance at the beginning of the reporting period i.e. 1st April 2024	**29.18**	**(39.66)**	**862.51**	**852.03**
Profit/(Loss) for the Year	-	4.55	-	4.55
Fair value change of Investments (net of deferred tax)	-	-	436.82	436.82
Transfer to/ (from) Retained Earnings	19.66	(19.66)	-	-
Transfer to/ (from) OCI		93.74	(93.74)	-
Balance at the end of the reporting period i.e. 31st March 2025	**48.84**	**38.98**	**1,205.59**	**1,293.40**

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Statement of Change in Equity for the year ended 31st March, 2026

(2) Current Reporting Period

			Other Comprehensive Income	Total
	Reserve Fund	**Retained Earnings**	**Equity Instrument through Other Comprehensive Income**	
Balance at the beginning of the reporting period i.e. 1st April 2025	**48.84**	**38.98**	**1,205.59**	**1,293.40**
Profit/(Loss) for the Year	-	9.31	-	9.31
Fair value change of Investments (net of deferred tax)	-	-	125.18	125.18
Transfer to/ (from) Retained Earnings	5.34	(5.34)	-	-
Transfer to/ (from) OCI	-	17.40	(17.40)	-
Balance at the end of the reporting period i.e. 31st March 2026	**54.18**	**60.34**	**1,313.37**	**1,427.89**

The accompanying notes are an integral part of the Financial Statements

As per our Report annexed of even date
For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

For and on behalf of the Board of Directors

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784XJFQRI8097

D.K.Patni
Director
DIN:01069986

A.Patni
Whole Time Director
DIN:07210950

Place: Kolkata
Dated: The 29th Day of May, 2026

S. Nahata
Company Secretary

S.Arora
CFO

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Standalone Cash Flow Statement for the year ended 31st March, 2026

	2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit Before Tax & Extraordinary Items	10.51	11.42
Adjustment for :		
Depreciation & Amortization Expenses	-	-
Baddebts	17.06	-
Investments Written Off	-	-
Impairment on Financial Instrument	(17.17)	0.09
Operating Profit before Working Capital Adjustment	**10.40**	**11.51**
Changes in Working Capital		
(Increase)/Decrease in Loans	62.11	(34.07)
(Increase)/Decrease in Other Financial Asset	(14.12)	(1.33)
(Increase)/Decrease in Current Tax Asset	1.50	3.00
(Increase)/Decrease in Other Non-Financial Assets	(0.11)	0.03
Increase/(Decrease) in Other Non-Financial Liabilities	(0.11)	(0.14)
Cash Generated from Operation	**59.68**	**(21.00)**
Less: Payment of Taxes	1.90	6.50
Net cash flow from operating activities (A)	**57.77**	**(27.50)**
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Investments	(76.50)	(100.70)
Proceeds from sale of Investments	26.40	117.93
Net cash realised from Investing Activities (B)	**(50.10)**	**17.23**
C. CASH FLOW FROM FINANCING ACTIVITIES		
Increase/(Decrease) in Borrowings	-	-
Net cash realised from financing activities (C)	**-**	**-**
Net increase/(Decrease) in cash and cash equivalent	**7.67**	**(10.27)**
Opening Cash & Cash Equivalent	12.00	22.27
Closing Cash & Cash Equivalent	**19.68**	**12.00**
CLOSING CASH & CASH EQUIVALENT		
Cash at Bank & Cheque in Hand	16.29	8.77
Cash in Hand	3.38	3.23
	19.68	**12.00**
	0	-

As per our attached report of even date

For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784XJFQRI8097

Place: Kolkata
Dated: The 29th Day of May, 2026

For and on behalf of the Board of Directors

D.K.Patni	A.Patni
Director	Whole Time Director
DIN:01069986	DIN:07210950
S. Nahata	S.Arora
Company Secretary	CFO

OCTAL CREDIT CAPITAL LIMITED

Notes to Standalone Financial Statements as on and for the year ended 31st March, 2026

A. CORPORATE INFORMATION

Octal Credit Capital Limited having its registered office at 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata 700071 is a Non Banking Finance Company (Reg. with RBI) and is engaged in Loan Financing and Trading in Shares and Securities.

B. SIGNIFICANT ACCOUNTING POLICIES

B.1 Basis of Preparation

The financial statements of the Company have been prepared to comply with the Indian Accounting standards ('Ind AS'), including the rules notified under the relevant provisions of the Companies Act, 2013. The financial statements have been prepared on a historical cost convention on the accrual basis, except for the following assets and liabilities which have been measured at fair value.

a. Certain financial assets at fair value (refer accounting policy regarding financial instruments).

The financial statements are presented in Indian Rupees (₹' Lakhs).

B.2 Summary of Significant Accounting Policies

a) Property, Plant and Equipment

On transition to Ind AS, the Company has adopted optional exception under Ind AS 101 to measure property, plant and equipment at Indian GAAP carrying value as deemed cost. Consequently, the Indian GAAP carrying values has been assumed to be deemed cost of property, plant and equipment on the date of transition. Subsequently, property, plant and equipment are carried at cost less accumulated depreciation and accumulated impairment losses, if any. Cost includes expenditure that is directly attributable to the acquisition of the items.

Depreciation on the property, plant and equipment is provided over the useful life of assets as specified in schedule II to the Companies Act, 2013. Property, plant and equipment which are added / disposed off during the year, depreciation is provided on pro-rata basis with reference to the date of addition / deletion.

Property, plant and equipment's are eliminated from financial statement, either on disposal or when retired from active use. Profits / losses arising in the case of retirement of property, plant and equipment and gains or losses arising from disposal of property, plant and equipment are recognised in the statement of profit and loss in the year of occurrence.

The estimated useful lives of Property, Plant & Equipments of the Company as follows:

Furniture & Fixtures	:	10 years
Vehicles	:	8 years
Office Equipment	:	5 years
Computer & Accessories	:	3 and 6 years
Air Conditioner	:	10 years
Electrical Installation	:	10 years
Generator	:	10 years

The assets residual values, useful lives and method of depreciation are reviewed at each financial year end and are adjusted prospectively, if appropriate.

b) Impairment of non-current assets

An asset is considered as impaired when at the date of Balance Sheet there are indications of impairment and the carrying amount of the asset or where applicable the cash generating unit to which the asset belongs exceeds its recoverable amount (i.e. the higher of the net asset selling price less cost to sell and value in use). The carrying amount is reduced to the recoverable amount and the reduction is recognised as an impairment loss in the statement of

Profit and Loss. The impairment loss recognised in the prior accounting period is reversed if there has been a change in the estimate of recoverable amount. Post impairment, depreciation is provided on the revised carrying value of the impaired asset over its remaining useful life.

c) Cash and Cash equivalents

Cash and cash equivalent in the balance sheet comprise cash at banks, cash in hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits, as defined above, net of outstanding bank overdrafts as they are considered an integral part of the Company's cash management.

d) Employee Benefits

Payment of Gratuity Act is not applicable to the company as numbers of employees are less than the minimum required for applicability of Gratuity Act.

e) Tax Expenses

The tax expense for the period comprises of current and deferred tax. Tax is recognised in Statement of Profit & Loss, except to the extent that it relates to items recognised in the comprehensive income or directly in equity respectively. In which case, the tax is also recognised in other comprehensive income or equity.

Current Tax

Current tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities, based on tax rates and laws that are enacted or substantively enacted at the balance sheet date.

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 profit.

Deferred tax liabilities and assets are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realised, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period. The carrying amount of deferred tax liabilities and assets are reviewed at the end of each reporting period.

f) Financial Instruments – Initial recognition, subsequent measurement and impairment

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

Financial Assets Initial Recognition and Measurement

All financial assets are recognised initially at fair value plus, in the case of financial assets not recorded at fair value through profit or loss, transaction costs that are attributable to the acquisition of the financial asset. Financial assets are classified, at initial recognition, as financial assets measured at fair value or as financial assets measured at amortised cost.

Financial Assets – Subsequent Measurement

For the purpose of subsequent measurement financial assets are classified in two broad categories:-

a) Financial Assets at fair value
b) Financial assets at amortised cost

Where assets are measured at fair value, gains and losses are either recognised entirely in the statement of profit and loss (i.e. fair value through profit or loss) or recognised in other comprehensive income (i.e. fair value through other comprehensive income)

A financial asset that meets the following two conditions in measured at amortised cost (net of any write down for impairment) unless the asset is designated at fair value through profit or loss under the fair value option.

a) Business Model Test: The objective of the Company's business model is to hold the financial asset to collect the contractual cash flow (rather than to sell the instrument).
b) Cash Flow Characteristics Test: The contractual terms of the financial asset give rise on specified dates to cash flow that are solely payments of principal and interest on the principal amount outstanding.

A financial asset that meets the following two conditions is measured at fair value through other comprehensive income unless the asset is designated at fair value through profit or loss under the fair value option.

a) Business Model Test: The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flow and selling financial assets.
b) Cash Flow characteristics Test: The contractual terms of the financial asset give rise on specified dates to cash flow that are solely payments of principal and interest on the principal amount outstanding.

Even if an instrument meets the two requirements to be measured at amortised cost or fair value through other comprehensive, a financial asset is measured at fair value through profit or loss if doing so eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as an accounting mismatch) that would otherwise arise from measuring assets or liabilities or recognising the gains and losses on them on different bases. All other financial assets are measured at fair value through profit or loss.

All equity instruments are measured at fair value in the balance sheet, with value changes recognised through other comprehensive income, except for those equity instruments for which the entity has elected to present value changes in the statement of profit and loss.

Financial Assets – De-recognition

A financial asset (or where applicable, a part of a financial asset or part of a group of similar financial assets) is primarily derecognised (i.e. removed from the Company's statement of financial position) when:

a) The rights to receive cash flows from the asset have expired or
b) The Company has transferred its rights to receive cash flow from the asset or has assumed an obligation to pay the received cash flow in full without material delay to a third party under a pass-through arrangement and either i) the company has transferred substantially all the risks and rewards of the asset, or ii) the company has neither transferred nor retained substantially all the risks and rewards of the assets, but has transferred control of the asset.

When the company has transferred its rights to receive cash flow from an asset or has entered into a pass-through arrangement, it evaluates if and to what extent it has retained the risks and rewards of ownership. When it has neither transferred nor retained substantially all of the risks and rewards of the asset, nor transferred control of the asset, the Company continues to recognise the transferred to recognise the transferred asset to the extent of the Company's continuing involvement. In that case, the company also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying of the asset and the maximum amount of consideration that the company could be required to repay.

Financial Liabilities – Initial Recognition and Measurement
The financial liabilities are recognised initially at fair value and in the case of loans and borrowings and payables, net of directly attributable transaction costs. The Company's financial liabilities include trade and other payable, loans and borrowings including bank overdrafts.

Financial Liabilities – Subsequent Measurement
The measurement of financial liabilities depends on their classification, as described below:

Financial liabilities at fair value through profit or loss
Financial Liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss.
Gains or losses on liabilities held for trading are recognised in the statement of profit and loss.
Financial liabilities designated upon initial recognised at fair value through profit or loss are designated at the initial date of recognition and only if the criteria in Ind AS 109 as satisfied.

Financial Liabilities – Loans and Borrowings
After initial recognition, interest bearing loans and borrowings are subsequently measured at amortised cost using Effective Interest Rate (EIR) Method. Gains and losses are recognised in profit and loss when the liabilities are de-recognition as well as through the EIR amortisation process. Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortisation in includes as finance costs in the statement of profit and loss.

Financial Liabilities – De-recognition
A financial liability is de-recognised when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another, from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the de-recognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognised in the statement of profit and loss.

g) Revenue Recognition and Other Income
Sale of Shares & Securities
Income from Sale of Shares is recognised on the date of transaction.

Interest income
For all financial instruments measured at amortised cost, interest income is recorded using the effective interest rate (EIR). EIR is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or a shorter period, where appropriate to the net carrying amount of the financial asset. Interest income is included in the other income in the statement of profit and loss.

h) Provisions, contingent liabilities, contingent assets and commitments
Provisions are recognised when the company has a present obligations (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations and a reliable estimate can be made of the amount of the obligations. If the effect of the time value of money is material, provisions are discounted using equivalent period government securities interest rate. Unwinding of the discount is recognised in the statement of Profit and loss as a finance cost. Provisions are reviewed at each balance sheet date and are adjusted to reflect the current best estimate.

Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made. Information on contingent liability is disclosed in the Notes to be Financial Statements.

Contingent assets are not recognised. However when the realisation of income is virtually certain, then the related asset is no longer a contingent asset, but it is recognised as an asset.

i) Current and Non-current Classification
The company presents assets and liabilities in statement of financial position based on current / non-current classification.
The company has presented non-current assets and current assets before equity, non-current liabilities and current liabilities in accordance with Schedule III, Division II of Companies Act, 2013 notified by Ministry of Corporate Affairs.
An assets is classified as current when it is:
a) Expected to be realised or intended to be sold or consumed in normal operating cycle.
b) Held primarily for the purpose of trading.
c) Expected to be realised within twelve months after the reporting period or
d) Cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period.

All other assets are classified as non-current
A liability is classified as current when it is :
a) Expected to be settled in normal operating cycle
b) Held primarily for the purpose of trading
c) Due to be settled within twelve months after the reporting period or
d) There is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting period

All other liabilities are classified as non-current
The operating cycle is the time between the acquisition of assets for processing and their realisation in cash or cash equivalents. Deferred tax assets and liabilities are classified as non-current assets and liabilities. The company has identified twelve months as its normal operating cycle.

j) Fair Value Measurement :
The company measures financial instruments at fair value at each balance sheet date.
Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either.

a) In the principal market for the asset or liability or
b) In the absence of a principal market, in the most advantageous market for the asset or liability.

The principal or the most advantageous market must be accessible by the company. The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.
A fair value measurement of non-financial asset takes into account a market participants ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.
The company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.
All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole.

a) Level 1 – Quoted (unadjusted) market prices in active markets for identical assets or liabilities.
b) Level 2 - Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.
c) Level 3 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable

For assets and liabilities that are recognised in the financial statements on a recurring basis, the company determines whether transfers have occurred between levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

k) Offsetting Financial Instruments
Financial assets and liabilities are offset and the net amount is reported in the balance sheet where there is a legally enforceable rights to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously. The legally enforceable rights must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or counterparty.

B.3 Significant Accounting Judgement, Estimates and Assumptions

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets, and liabilities and the accompanying disclosures, and the disclosure of contingent liabilities. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future period. The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significnat risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The company based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising that are beyond the control of the company. Such changes are reflected in the assumptions when they occur.

Property, Plant and Equipment

Internal technical team or user team assess the remaining useful lives and residual value of property, plant and equipment. Management believes that the assigned useful lives and residual value are reasonable.

Contingencies

Management has estimated the possible outflow of resources at the end of each annual reporting period, if any, in respect of contingencies / claim / litigations against the company as it is not possible to predict the outcome of pending matters with accuracy.

Impairment of Financial Assets

The impairment provisions for financial assets are based on assumptions about risk of default and expected loss rates. The Company uses judgement in making these assumptions and selecting the inputs to the impairment calculation, based on Company's past history, existing market conditions as well as forward looking estimates at the end of each reporting period.

Impairment of Non-Financial Assets

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's or Cash Generating Units (CGU) fair value less costs of disposal and its value in use. It is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent to those from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less cost of disposal recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used. These calculations are corroborated by valuation multiples or other available fair value indicators.

Fair Value Measurement of Financial Instruments

When the fair value of financial assets and financial liabilities recorded in the balance sheet cannot be measured based on quoted prices in active markets, their fair value is measured using valuation techniques including the Discounted Cash flow (DCF) model. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgement is required in establishing fair values. Judgements include considerations of inputs such as liquidity risk, credit risk and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

OCTAL CREDIT CAPITAL LIMITED
CIN: L74140WB1992PLC055931
Notes on Standalone Financial Statements for the year ended 31st March, 2026

		As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
1	**Cash and Cash Equivalents**		
i	Cash on hand	3.38	3.23
ii	Balances with Banks -- In Current Accounts	4.31	8.77
iii	Cheque in Hand	11.99	-
		19.68	12.00
2	**Loans**		
i	**At amortised cost**		
a	Loans repayable on Demand(Unsecured)		
	To Related Parties	-	-
	To Others		
	Unsecured - Considered good	261.00	306.06
	Unsecured - Considered doubtful	52.74	64.34
	Total - Gross	313.74	370.40
	Less: Impairment loss allowance	53.39	65.11
	Total - Net (i)	260.35	305.29
(A)	**Secured/Unsecured:**		
	(a) Secured	-	-
	(b) Unsecured	313.74	370.40
	Total (A) - Gross	313.74	370.40
	Less: Impairment loss allowance	53.39	65.11
	Total (A) - Net	260.35	305.29
(B)	**(i) Loans in India**		
	(a) Private Sector	313.74	370.40
	Total (B) (i) - Gross	313.74	370.40
	Less: Impairment loss allowance *	53.39	65.11
	Total (B) (i) - Net	260.35	305.29
	(ii) Loans outside India	-	-
	Less: Impairment loss allowance	-	-
	Total (B) (ii) - Net	-	-
	Total (B) (i+ii)	260.35	305.29
(C)	**Stage wise break up of loans**		
a	Low Credit Risk (Stage 1)	261.00	306.06
b	Signifiant increase in Credit Risk (Stage 2)	-	-
c	Credit impaired (Stage 3)	52.74	64.34
		313.74	370.40

		As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
ii	At fair value through other comprehensive income	-	-
iii	At fair value through profit or loss	-	-
iv	At fair value designated at fair value through profit or loss	-	-
	Total (i+ii+iii+iv)	260.35	305.29

* The management of the company has considered Loan given to 1 party (Prev. Year 6 parties) amounting to Rs 52.74 Lacs (Prev. Year Rs 64.34 Lacs) as Doubtful Assets as the interest and principal is not received for more than 3 years and a provision of 100% has been made as per RBI guidelines.

* This amounts includes Rs 0.65 Lacs (P.Y Rs 0.77 Lacs)as provision on Standard Asset @ 0.25% as per RBI Guidelines

		As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
4	**Other Financial Assets**		
	(Unsecured, considered good)		
a	Security Deposits to Others	0.15	0.15
b	Inventories (Refer Note No.30)	19.26	22.20
c	Interest Accrued and due on Loans		
	From Others	-	5.46
		19.41	27.80
	Less: Impairment loss allowance	-	5.46
		19.41	22.35
5	**Current Tax Assets (Net)**		
	Balance with Income Tax Authorities	1.84	3.34
		1.84	3.34
7	**Other Non-Financial Assets**		
	(Unsecured Considered Good)		
	TDS Excess Paid	0.00	-
	Prepaid Expenses	0.10	-
	Security Deposit with CESC	0.12	0.12
	Other Advance	1.00	1.00
		1.23	1.12

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Standalone Financial Statements for the year ended 31st March, 2026

				As at 31.03.2026 (₹ in Lacs)		**As at 31.03.2025 (₹ in Lacs)**
3		**Investments**	No. of Shares		No. of Shares	
I	**(A)**	**At Amortised Cost**				
	i	Equity Instruments:				
		(Unquoted, Non-Trade Investments)				
		In Associate				
		New View Consultant (P) Ltd. (extent of holding - 22.74%, P.Y. - 22.74%)	5,58,000	11.16	5,58,000	11.16
		Total (A)	**5,58,000**	**11.16**	**5,58,000**	**11.16**
	(B)	**At fair value through other comprehensive income**				
		Equity Instruments:				
	i	(Quoted, Non trade Investments)				
		Arihant Enterprises Limited#	10,000	0.10	10,000	0.10
		Baid Mercantiles Limited#	82,000	8.20	82,000	13.30
		Checons Limited	1,700	0.85	1,700	0.85
		Consortium Vyapaar Limited	500	0.01	500	0.01
		Electrosteel Casting Limited	2,25,000	165.71	1,15,000	112.98
		GMB Ceramics Limited#	300	0.00	300	0.00
		International Construction Limited	6,900	0.69	6,900	1.14
		Kankkinara Enterprises Limited (Form: Bhatpara Papers Limited)#	33,333	0.33	33,333	0.33
		Lords Chemical Limited	1,000	0.04	1,000	0.04
		Quality Synthetics Limited	6,500	2.47	6,500	2.47
		Shradha Projects Ltd. #	2,64,600	204.77	2,64,600	204.77
		Uniworth (I) Limited	460	0.00	460	0.00
		Uniworth Textile Limited	75	0.00	75	0.00
		Total (i)	6,32,368	383.19	5,22,368	336.00

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Standalone Financial Statements for the year ended 31st March, 2026

				As at 31.03.2026 (₹ in Lacs)		As at 31.03.2025 (₹ in Lacs)
	ii	(UnQuoted, Non trade Investments)				
		In Other Companies				
		Octal Securities & Services (P) Ltd. ^	4,10,000	185.24	4,10,000	397.29
		Patni Resources (P) Ltd. *	4,30,000	197.89	4,30,000	195.22
		Trans Scan Securities (P) Ltd.*	13,61,250	825.05	13,61,250	529.39
		Darkin Vincom (P) Ltd. *	4,84,200	228.06	4,84,200	155.19
		M.S. Finvests (P) Ltd. *	1,08,000	4.98	1,08,000	5.00
		Varanasi Commercial Limited *	1,400	12.20	1,400	10.97
		Niche Technologies Pvt Ltd *	-	-	30,000	14.28
		Total (ii)	**27,94,850**	**1,453.42**	**28,24,850**	**1,307.34**
		Total B (i + ii)	**34,27,218**	**1,836.60**	**33,47,218**	**1,643.33**
		Total Gross I=(A+B)	**39,85,218**	**1,847.76**	**39,05,218**	**1,654.49**
II	**i**	Investment outside India	-	-	-	-
	ii	Investment in India	39,85,218	1,847.76	39,05,218	1,654.49
		Total Gross II	39,85,218	1,847.76	39,05,218	1,654.49
III		Less: Allowance for Impairment Loss	-	-	-	-
IV		**Total Net IV = I - III**	**39,85,218**	**1,847.76**	**39,05,218**	**1,654.49**

In Physical Form

* Investments are valued at book value calculated on the basis of latest audited financial statements as available with the management.

^ Valued at Fair Market Value in previous financial year. This year booked at Book Value

Cost of quoted investments	191.24	114.74
Aggregate cost of unquoted investments	124.00	133.00
Aggregate cost of investments	315.24	247.74

6 Property, Plant & Equipment

₹ in Lacs

PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As at 01.04.2025	Addition	Disposal/ Deduction	As at 31.03.2026	As at 01.04.2025	For the Year *	Adjustment for Disposal	As at 31.03.2026	As at 31.03.2026	As at 31.03.2025
Furniture & Fixtures	0.83	-	-	0.83	0.79	-	-	0.79	0.04	0.04
Office Equipment	2.14	-	-	2.14	2.03	-	-	2.03	0.11	0.11
Computers & Printers	2.94	-	-	2.94	2.80	-	-	2.80	0.15	0.15
Total	**5.91**	**-**	**-**	**5.91**	**5.62**	**-**	**-**	**5.62**	**0.30**	**0.30**
Previous Year	**5.91**	**-**	**-**	**5.91**	**5.62**	**-**	**-**	**5.62**	**0.30**	**-**

* Depreciation not provided for the year 2025-2026 as all the assets are at their residual value.

OCTAL CREDIT CAPITAL LIMITED

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

			As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
8		**Borrowings (Other than Debt Securities)**		
I		At amortised cost		
		Loan repayable on demand		
	a	Loans from related parties	-	-
			-	-
		Less:Interest accrued and due on Borrowings	-	-
		Total I=(a+b)	-	-
II	**i**	Borrowings in India	-	-
	ii	Borrowings outside India	-	-
		Total II=(i+ii)	-	-
9		**Other Non-Financial Liabilities**		
		Current Tax Liabilities	-	0.13
			-	0.13
10		**Deferred Tax Liabilities (Net)**		
		On account of unabsorbed Depreciation	(0.12)	(0.15)
		Financial assets - Investments at FVTOCI	219.15	201.17
		Financial assets - Inventories at FVTPL	2.63	3.37
			221.67	204.39
11		**Other Non-Financial Liabilities**		
		Liabilities for Expenses	0.90	0.89
			0.90	0.89

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

12 Equity Share Capital

		2025-26		2024-25	
		No. of Shares	(₹ in Lacs)	No. of Shares	(₹ in Lacs)
a	Authorised Share Capital				
	Ordinary Equity Shares of ₹ 10/- each with voting rights	55,00,000	550.00	55,00,000	550.00
		55,00,000	550.00	55,00,000	550.00
b	Issued Share Capital				
	Ordinary Equity Shares of ₹ 10/- each with voting rights	50,00,900	500.09	50,00,900	500.09
		50,00,900	500.09	50,00,900	500.09
c	Subscribed and Paid-up Share Capital				
	Ordinary Equity Shares of ₹ 10/- each with voting rights	50,00,900	500.09	50,00,900	500.09
		50,00,900	500.09	50,00,900	500.09

d Reconciliation of the number of shares at the beginning and at the end of the year

Equity Shares	2025-2026 No. of Shares	2025-2026 (₹ in Lacs)	2024-2025 No. of Shares	2024-2025 (₹ in Lacs)
At the beginning of the year	50,00,900	500.09	50,00,900	500.09
Issued during the year	-	-	-	-
Outstanding at the end of the year	50,00,900	500.09	50,00,900	500.09

e Rights Attached to the Shares

The company has only one class of shares having par value of ₹ 10/- per share. Each holder of equity shares is entitled to one vote per share.

f Details of the Shareholder holding shares more than 5 %

Name of the Shareholder	As at 31st March 2026		As at 31st March 2025	
	No. of Shares	% of holding	No. of Shares	% of holding
Patni Resources Pvt. Ltd.	824800	16.49%	824800	16.49%

g Details of Promoters holding shares at the end of the year

Shares held by Promoters as at the end of the year 31.03.2025				% Changes during the year
S.No.	Promoter Name	No of Shares	% of Total Shares	
1	ARUNA PATNI	20,000	0.40	-
2	BIMAL KUMAR PATNI	10,000	0.20	-
3	BIMALA DEVI JAIN	10,000	0.20	-
4	DHANRAJ PATNI	70,000	1.40	-
5	DILIP KUMAR PATNI	16,000	0.32	-
6	KAMAL NAYAN JAIN	11,000	0.22	-
7	MAHENDRA KUMAR PATNI	45,300	0.91	-
8	MEENA DEVI JAIN	10,000	0.20	-
9	OCTAL SECURITIES & SERVICES PVT. LTD.	1,15,000	2.30	-
10	PATNI RESOURCES PVT. LTD.	8,24,800	16.49	-
11	SANDEEP JAIN (PATNI)	10,000	0.20	-
12	SHREE CHAND SARAOGI	40,000	0.80	-
13	SRISHTI PATNI	1,40,000	2.80	-
14	VIJAY KUMAR PATNI	10,000	0.20	-
		13,32,100	**26.64**	-

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

Shares held by Promoters as at the end of the year 31.03.2026				% Changes during the year
S.No.	**Promoter Name**	**No of Shares**	**% of Total Shares**	
1	ARUNA PATNI	20,000	0.40	-
2	BIMAL KUMAR PATNI	10,000	0.20	-
3	BIMALA DEVI JAIN	10,000	0.20	-
4	DHANRAJ PATNI	70,000	1.40	-
5	DILIP KUMAR PATNI	16,000	0.32	-
6	KAMAL NAYAN JAIN	11,000	0.22	-
7	MAHENDRA KUMAR PATNI	45,300	0.91	-
8	MEENA DEVI JAIN	10,000	0.20	-
9	OCTAL SECURITIES & SERVICES PVT. LTD.	1,15,000	2.30	-
10	PATNI RESOURCES PVT. LTD.	8,24,800	16.49	-
11	SANDEEP JAIN (PATNI)	10,000	0.20	-
12	SHREE CHAND SARAOGI	40,000	0.80	-
13	SRISHTI PATNI	1,40,000	2.80	-
14	VIJAY KUMAR PATNI	10,000	0.20	-
		13,32,100	**26.64**	

OCTAL CREDIT CAPITAL LIMITED

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

		As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
13	**Other Equity**		
a	Reserve Fund		
	Balance at the beginning of the year	48.84	29.18
	Addition during the year	5.34	19.66
	Balance at the at the end of the year	54.18	48.84
b	Retained Earnings		
	Balance at the beginning of the year	38.98	(39.66)
	Fair value change of Investments (net of deferred tax)	-	-
	Restated balance at the beginning of the year	38.98	(39.66)
	Profit / (Loss) for the year	9.31	4.55
	Transfer to Reserve Fund	(5.34)	(19.66)
	Transfer from Other Comprehensive Income	17.40	93.74
	Balance at the at the end of the year	60.34	38.98
c	Other Comprehensive Income		
	Balance at the beginning of the year	1,205.59	862.51
	Addition during the year	125.18	436.82
	Transfer to Retained Earnings	(17.40)	(93.74)
	Balance at the at the end of the year	1,313.37	1,205.59
	Total Other Equity (a+b+c)	**1,427.89**	**1,293.40**

Notes on Standalone Financial Statements for the year ended 31st March, 2026

		2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
I	**Revenue From Operations**		
14	**Interest Income**		
	On Financial Assets measured at Amortised Cost		
	Interest on Loans (TDS Rs. 3.16 Lacs, Prev. Year Rs. 3.19 Lacs)	31.70	31.86
		31.70	31.86
15	**Dividend Income**		
	Dividend from Shares lying as Non Current Investments	1.61	0.14
	Dividend from shares lying as Inventories	4.56	1.84
		6.17	1.98
16	**Sales of Products**		
	Sales of Equity Shares	-	-
		-	-
17	**Other Income**		
	Interest Income on Income Tax Refund	-	0.12
	Interest Income on Security Deposit	0.01	0.01
	Other Miscellaneous Income	-	0.03
		0.01	0.16
18	**Finance Costs**		
A	**On Financial liabilities measured at Amortised Cost**		
i	Interest on borrowings		
	From Banks	-	-
	From Others	0.12	0.12
ii	Other interest expense	-	-
		0.12	0.12
19	**Impairment on Financial Instruments**		
A	**On Financial Instruments measured at Amortised Cost**		
	Loans	(17.17)	0.09
	Debts	-	-
B	**On Financial Instruments measured at fair value through OCI**		
	Investments	-	-
		(17.17)	0.09
20	**Purchase of Stock in Trade**		
	Purchases of Shares	-	-
		-	-

		2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
21	**Changes in Inventories of Stock-In-Trade**		
	Opening Stock in trade	22.20	20.86
	Less: Closing Stock in trade	19.26	22.20
		2.94	(1.33)
22	**Employee Benefits Expense**		
	Salary & bonus	12.56	12.17
		12.56	12.17

Salary & Bonus include ₹ 2.40 Lacs (P.Y. ₹ 2.40 Lacs) paid to Whole Time Director towards managerial remuneration.

		2025-26	2024-25
23	**Depreciation and Amortisation Expense**		
	Depreciation of Tangible Assets	-	-
		-	-
24	**Other Expenses**		
	Rates & Taxes	0.37	0.41
	Rent	0.72	0.72
	Payment to Auditors		
	For Statutory Audit	0.18	0.18
	Advertisment Charges	0.39	0.51
	Electricity Charges	0.43	0.53
	Professional Fees	0.90	0.88
	Repair & Maintenance	0.58	0.42
	Internal Audit Fee	0.09	0.09
	Printing & Stationery	0.31	0.13
	Listing Fee	4.13	4.13
	Travelling & Conveyance Expenses	0.52	0.26
	Depository Charges	0.67	0.67
	Communication Charges	0.54	0.58
	Baddebts	17.06	-
	Miscellaneous Expenses	2.04	2.03
		28.92	11.53
25	**TAX EXPENSE**		
	Current Tax		
	Provision for Income Tax	1.95	6.50
		1.95	6.50

		2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
26	**OTHER COMPREHENSIVE INCOME**		
	Items that will not be reclassified to profit or loss		
	Fair value change of Investments	143.17	417.38
	Tax expense on the above	(17.98)	19.44
		125.18	436.82
27	**Earning per Shares**		
	Nominal Value of Equity Shares (₹)	10.00	10.00
	a) Profit / (Loss) for the period in Lacs	9.31	4.55
	b) Weighted Average Number of Equity Shares	50,00,900	50,00,900
	Basic EPS (a/b) in Rs.	0.19	0.09
	c) Weighted Average Number of Equity Shares	50,00,900	50,00,900
	Diluted EPS (a/c) in Rs.	0.19	0.09

NOTE - 28

Trade Receivable Ageing Schedule

Particulars	Outstanding for following periods from due date of payment					(₹ in Lacs)
	Less than 6months	6months- 1 year	1-2 years	2-3 years	More than 3 years	Total
	31.03.2026	31.03.2026	31.03.2026	31.03.2026	31.03.2026	31.03.2026
i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
iv) Disputed Trade Receivable - Considered good	-	-	-	-	-	-
v) Disputed Trade Receivable -which have significant increase in credit risk	-	-	-	-	-	-
vi) Disputed Trade Receivables - Credit Impaired	-	-	-	-	-	-

Trade Receivable Ageing Schedule

Particulars	Outstanding for following periods from due date of payment					(₹ in Lacs)
	Less than 6months	6months- 1 year	1-2 years	2-3 years	More than 3 years	Total
	31.03.2025	31.03.2025	31.03.2025	31.03.2025	31.03.2025	31.03.2025
i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
iv) Disputed Trade Receivable - Considered good	-	-	-	-	-	-
v) Disputed Trade Receivable -which have significant increase in credit risk	-	-	-	-	-	-
vi) Disputed Trade Receivables - Credit Impaired	-	-	-	-	-	-

Note No. 29
Loan to Related Parties

(₹ in Lacs)

Type of Borrower	Amount of loan or advance in the nature of loan outstanding		Percentage to the total Loans and Advances in the nature of loans	
	2025-2026	2024-2025	2025-2026	2024-2025
Promoters	-	-	0.00%	0.00%
Directors	-	-	0.00%	0.00%
KMPs	-	-	0.00%	0.00%
Related Party	-	-	0.00%	0.00%
	-	-		

NOTE NO. 30

INVENTORIES

	2025-26		2024-25	
Shares (Quoted) Fully Paid up	**Qty.**	**(₹ in Lacs)**	**Qty.**	**(₹ in Lacs)**
(Valued at Fair Market Value)				
Balmer Lawrie Investment Limited	3000	1.96	3,000	2.02
Fedders Holding Limited (Form-IM+ Capital Limited)^	4000	1.26	4,000	1.94
Genus Power Infra. Limited	3000	6.45	3,000	7.85
Genus Paper & Board Limited	3000	0.27	3,000	0.58
Steel Exchange India Limited	20	0.00	20	0.00
Marsons Limited	320	0.39	320	0.60
Marsons Limited (Bonus)	280	0.34	280	0.53
MFL India Limited	19000	0.07	19,000	0.12
Sharda Motor Industries Ltd.^	5	0.04	5	0.08
Sharda Motor Industries Ltd. (Bonus)^	5	0.04	-	-
(Valued at Cost)				
Bala Techno Global Limited	2000	0.02	2,000	0.02
Balmer Lawrie Vanleer Limited	300	0.08	300	0.08
Chemox Lab Limited*	100	0.01	100	0.01
Hindustan Finance Management Limited	500	0.09	500	0.09
Precision Fastner Limited	500	0.01	500	0.01
The Scottish Assam (India) Limited	21398	7.49	21,398	7.49
Skyline NEPC Limited*	1000	0.75	1,000	0.75
CLC Industries Limited (Prev.Spentex Industries Limited) $	10	0.00	1,000	0.03
Total	58,438	19.26	59,423	22.20

31 CAPITAL MANAGEMENT

For the purpose of the Company's capital management, capital includes issued equity capital and all other equity reserves attributable to the equity holders of the Company. The primary objective of the Company's capital management is to maximise the shareholder value.
The Company manages its capital structure and makes adjustments in light of changes in economic conditions and the requirements of the financial covenants. To maintain or adjust the capital structure, the Company may adjust the dividend payment to shareholders, return capital to shareholders or issue new shares. The Company monitors capital using a gearing ratio, which is net debt divided by total capital plus net debt.

The gearing ratio at end of the reporting period was as follows:

	As at 31st March, 2026	As at 31st March, 2025
Gross Debt	-	-
Cash and Marketable Securities	19.68	12.00
Net Debt (A)	(19.68)	(12.00)
Total Equity (As per Balance Sheet) (B)	500.09	500.09
Net Gearing (A/B)	-	-

32 FINANCIAL INSTRUMENTS

i Valuation

All financial instruments are initially recognized and subsequently re-measured at fair value as described below:

a) The fair value of investment in quoted Equity Shares is measured at quoted price or NAV or cost as available with the management.

b) The fair value of the remaining financial instruments is determined using discounted cash flow analysis.

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Fair Valuation Measurement Hierarchy:

Amount (₹' Lakhs)

Particulars	As at 31.03.2026			As at 31.03.2025		
	Carrying Amount	Level of input used in		Carrying Amount	Level of input used in	
		Level 1	Level 2		Level 1	Level 2
Financial Assets						
At Amortised Cost						
Cash and Cash Equivalents	19.68		-	12.00		-
Bank balances other than Cash and Cash Equivalents	-		-	-		-
Trade Receivables	-		-	-		-
Loans	260.35	-	52.74	305.29	-	64.34
Investments	-		-	-		-
Other Financial Assets	19.41		-	22.35		-
At FVTOCI						
Derivative Financial Instruments	-		-	-		-
Investments	1,847.76		-	1,654.49		-
Other Financial Assets	-		-	-		-
Financial Liabilities						
At Amortised Cost						
Payables						
Trade Payables						

- total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
- total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-	-	-	-
Other Payables				-		
- total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
- total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-	-	-	-
Borrowings (Other than Debt Securities)						
Deposits						
Other Financial Liabilities						
At FVTPL						
Derivative Financial Instruments	-	-	-	-	-	-

Note:

Level 1 : Level 1 hierarchy includes financial instruments measured using quoted prices. This includes listed equity instruments, mutual funds that have quoted price. The fair value of all equity instruments which are traded in the stock exchanges is valued using the closing price as at the reporting period.

Level 2 : The fair value of financial instruments that are not traded in an active market is determined using book value calculated on the basis of latest audited financial statements as available with the management.

ii Foreign Currency Risk : N.A.

iii Interest Rate Risk:

The following table shows exposure of the Company's borrowings to interest rate changes at the end of the reporting period:

Amount (₹' Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
Term Loans from Bank	-	-
Loan repayable on demand from Bank	-	-
Loan repayable on demand from Others	-	-
Total	-	-

iv Credit Risk:

Credit risk is the risk that a customer or counterparty to a financial instrument fails to perform or pay the amounts due, causing financial loss to the company. Credit risk arises from company's activities in investments and outstanding receivables from customers.

The Company has a prudent and conservative process for managing its credit risk arising in the course of its business activities. Dues from customers to whom sales are made on credit are generally receovered within credit days allowed to the customer.

Following provides exposure to credit risk for trade receivables:

Amount (₹' Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
Trade Receivables	-	-
Other Receivables	-	-
Total	-	-

v Liquidity Risk:

Liquidity risk arises from the Company's inability to meet its cash flow commitments on time. Prudent liquidity risk management implies maintaining sufficient stock of cash and marketable securities (` 19.68 Lacs as on 31st March 2025; ` 12.00 Lacs as on 31st March 2025). Company accesses financial markets to meet its liquidity requirements.

The Company's liquidity is managed centrally with operating units forecasting their cash and liquidity requirements. Treasury pools the cash surpluses from across the different operating units and then arranges to either fund the net deficit or invest the net surplus in the market.

33 Maturity Analysis of Assets and Liabilities

The table below shows an analysis of assets and Liabilities according to when they are expected to be recovered or settled:-

(₹' in Lakhs)

		As at 31.03.2026			As at 31.03.2025		
		Upto 12 months	More than 12 months	Total	Upto 12 months	More than 12 months	Total
	ASSETS						
1	**FINANCIAL ASSETS**						
a	Cash and Cash Equivalents	19.68	-	19.68	12.00	-	12.00
b	Bank balances other than Cash and Cash Equivalents	-	-	-	-	-	-
c	Derivative Financial Instruments	-	-	-	-	-	-
d	Receivables:			-			-
i	Trade Receivables	-	-	-	-	-	-
e	Loans	260.35	-	260.35	305.29	-	305.29
f	Investments	-	1,847.76	1,847.76	-	1,654.49	1,654.49
g	Other Financial Assets	19.41	-	19.41	22.35	-	22.35
2	**NON FINANCIAL ASSETS**			-			-
a	Current Tax Assets (Net)	1.84	-	1.84	3.34	-	3.34
b	Deferred Tax Assets (Net)	-	-	-	-	-	-
c	Property, Plant & Equipment	-	0.30	0.30	-	0.30	0.30
d	Other Intangible Assets	-	-	-	-	-	-
e	Other Non- Financial Assets	1.23	-	1.23	1.12	-	1.12
	Total Assets	**302.50**	**1,848.06**	**2,150.56**	**344.10**	**1,654.79**	**1,998.89**

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		As at 31.03.2026			As at 31.03.2025		
		Upto 12 months	More than 12 months	Total	Upto 12 months	More than 12 months	Total
	LIABILITIES						
1	**FINANCIAL LIABILITIES**						
a	Derivative Financial Instruments	-	-	-	-	-	-
b	Payables						
i	Trade Payables						
	- total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
	- total outstanding dues of creditors other than micro enterprises and small enterprises		-	-		-	-
ii	Other Payables						
	- total outstanding dues of micro enterprises and small enterprises		-	-		-	-
	- total outstanding dues of creditors other than micro enterprises and small enterprises		-	-		-	-
c	Borrowings (Other than Debt Securities)		-	-		-	-
d	Deposits		-	-		-	-
e	Other Financial Liabilities		-	-		-	-
2	**NON FINANCIAL LIABILITIES**						
a	Current Tax Liabilities (Net)	-	-	-	0.13	-	0.13
b	Deferred Tax Liabilities (Net)	221.67	-	221.67	204.39	-	204.39
c	Provisions	-	-	-	-	-	-
d	Other Non-Financial Liabilities	0.90	-	0.90	0.89	-	0.89
	Total Liabilities	**222.57**	**-**	**222.57**	**205.40**	**-**	**205.40**

34 Other Regulatory Information

i) Company has no immovable property as on the balance sheet date.

ii) The company has not revalued its Property, Plant and Equipment during the year.

iii) The company has not granted Loans or Advances in the nature of Loans to Promoters, directors, KMPs and the related parties.

iv) The Company do not have any Benami property, where any proceeding has been initiated or pending against the Company for holding any Benami property.

v) The Company do not have any borrowings from banks or financial institutions and has not been declared a wilful defaulter.

vi) The Company do not have any transactions with struck off companies.

vii) The Company do not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory

viii) The Company have not traded or invested in Crypto currency or Virtual Currency during the financial year.

ix) The Company do not have any subsidiary company as defined under clause (87) of section 2 of the Companies Act 2013.

x) The Company have not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding that the Intermediary shall:

a. 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

b. provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries

xi) The Company have 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:

a. 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

b. provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

xii) The Company have not any such transaction which is 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.

xiii) Disclosures under Section 186(4) of the Companies Act 2013 - Nil

35 The following disclosure is required pursuant to RBI Circular No. RBI/2019-20/170 DOR(NBFC).CC.PD.No.109/22.10.106/2019-20 dtd. March 13, 2020:

₹ in Lacs

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 between Ind AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)=(3) - (4)	(6)	(7)=(4) - (6)
Performing Assets						
Standard	Stage 1	261.00	0.65	260.35	0.65	-
Standard	Stage 2	-	-	-	-	-
Subtotal		261.00	0.65	260.35	0.65	-
Non Performing Assets						
Sub Standard	Stage 3	-	-	-	-	-
Doubtful - Upto 1 year	Stage 3	-	-	-	-	-
Doubtful - 1 - 3 years	Stage 3	-	-	-	-	-
Doubtful - More than 3 years	Stage 3	52.74	52.74	(0.00)	52.74	-
Loss	Stage 3	-	-	-	-	-
Subtotal for NPA		52.74	52.74	(0.00)	52.74	-
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	-	-	-	-	-
	Total	-	-	-	-	-
Total	**Stage 1**	**261.00**	**0.65**	**260.35**	**0.65**	**-**
	Stage 2	**-**	**-**	**-**	**-**	**-**
	Stage 3	**52.74**	**52.74**	**(0.00)**	**52.74**	**-**
	Total	**313.74**	**53.39**	**260.35**	**53.39**	**-**

36 SEGMENT REPORTING

The Company's operations predominantly consist of Loan Financing and Investing & Trading in Shares & Securities Activities:

Sr. No.	Particulars	2025-26	2024-25
		Amount (₹' Lacs)	**Amount (₹' Lacs)**
1	**Segment Revenue**		
	(Net Sale / Income of each segment)		
i)	Loan Financing Activities	31.70	31.86
ii)	Investing & Trading in Shares & Securities Activities	6.17	1.98
	Total	**37.86**	**33.83**
Less:	Inter Segment Revenue	-	-
	Net Sales / Income from Operations	**37.86**	**33.83**
2	**Segment Results**		
	(Profit & Loss before Tax & Interest from each segment)		
i)	Loan Financing Activities	14.52	31.65
ii)	Investing & Trading in Shares & Securities Activities	20.40	3.31
	Total	**34.92**	**34.96**
Less:	I. Unallocable Finance Costs	-	-
	II. Other unallocable expenditure net off unallocable income	24.41	23.54
	Profit / (Loss) before Tax	**10.51**	**11.42**
3	**Segment Assets**		
i)	Loan Financing Activities	313.74	375.85
ii)	Investing & Trading in Shares & Securities Activities	1,867.00	1,676.69
iii)	Unallocable Assets	23.31	16.91
	Total Segment Assets	**2,204.05**	**2,069.45**
4	**Segment Liabilities**		
i)	Loan Financing Activities	53.39	70.56
ii)	Investing & Trading in Shares & Securities Activities	221.78	204.54
iii)	Unallocable Liabilities	0.90	0.87
	Total Segment Liabilities	**276.07**	**275.97**
5	**Capital Employed (i.e. Segment Assets less Segment Liabilities)**		
i)	Loan Financing Activities	260.35	305.29
ii)	Investing & Trading in Shares & Securities Activities	1,645.22	1,472.16
iii)	Other Unallocable Assets net of Liabilities	22.41	16.04
	Total Capital Employed	**1,927.98**	**1,793.49**

OCTAL CREDIT CAPITAL LIMITED
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Notes on Standalone Financial Statements for the year ended 31st March, 2026

37 Schedule to the Balance Sheet of a Non-Deposit taking Non-Banking Financial Company
(As required in terms of Non-Banking Financial Company - Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016

		Particulars	(₹ In Lacs)	
		Liabilities side	**Amount outstanding**	**Amount overdue**
I		**Loans and advances availed by the NBFCs inclusive of interest accrued thereon but not paid:**		
	a	Debentures : Secured	-	-
		: Unsecured	-	-
		(other than falling within the meaning of public deposits)		
	b	Deferred Credits	-	-
	c	Term Loans	-	-
	d	Inter-corporate loans and borrowing	-	-
	e	Commercial Paper	-	-
	f	Public Deposits	-	-
	g	Other Loans (specify nature)	-	-
		Loan repayable on demand	-	-
II		**Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid)**		
	a	In the form of Unsecured debentures	-	-
	b	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
	c	Other public deposits	-	-
		Assets side	**(₹ In Lacs)**	
III		**Break-up of Loans and Advances including bills receivables [other than those included in (IV) below] :**		
	a	Secured	-	
	b	Unsecured	313.74	
IV		**Break up of Leased Assets and stock on hire and other assets counting towards AFC activities**		
	i	Lease assets including lease rentals under sundry debtors:		
	a	Financial lease	-	
	b	Operating lease	-	
	ii	Stock on hire including hire charges under sundry debtors:		
	a	Assets on hire	-	
	b	Repossessed Assets	-	

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

	iii	Other loans counting towards AFC activities	
	a	Loans where assets have been repossessed	-
	b	Loans other than (a) above	-
		Assets side	**(₹ In Lacs)**
V		**Break-up of Investments**	
		Current Investments	
	1	Quoted	
	i	Shares	
	a	Equity	19.26
	b	Preference	-
	ii	Debentures and Bonds	-
	iii	Units of mutual funds	-
	iv	Government Securities	-
	v	Others (please specify)	-
	2	Unquoted	
	i	Shares	
	a	Equity	-
	b	Preference	-
	ii	Debentures and Bonds	-
	iii	Units of mutual funds	-
	iv	Government Securities	-
	v	Others (please specify)	-
		Long Term Investments	
	1	Quoted	
	i	Shares	
	a	Equity	383.19
	b	Preference	-
	ii	Debentures and Bonds	-
	iii	Units of mutual funds	-
	iv	Government Securities	-
	v	Others (please specify)	-
	2	Unquoted	
	i	Shares	
	a	Equity	1,464.58
	b	Preference	-
	ii	Debentures and Bonds	-
	iii	Units of mutual funds	-
	iv	Government Securities	-
	v	Others (please specify)	-

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

VI Borrower group-wise classification of all assets financed as in (III) and (IV) above:

	Category	Amount net of provisions (₹ In Lacs)		
		Secured	Unsecured	Total
1	Related Parties			
a	Subsidiaries	-	-	-
b	Companies in the same group	-	-	-
c	Other related parties	-	-	-
2	Other than related parties	-	260.35	260.35
	Total	-	260.35	260.35

VII Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted):

(₹ In Lacs)

	Category	Market Value / Break up or fair value or NAV *	Book Value (Net of Provisions)
1	Related Parties		
a	Subsidiaries	-	-
b	Companies in the same group	1,219.34	1,219.34
c	Other related parties	-	-
2	Other than related parties **	647.69	647.69
	Total	1,867.02	1,867.02

* Market Value / Break up or fair value or NAV of investment in unquoted companies is given as per the latest audited financial statements.

VIII Other Information

	Particulars	Amount (₹ In Lacs)
i	Gross Non-Performing Assets	
a	Related parties	-
b	Other than related parties	52.74
ii	Net Non-Performing Assets	
a	Related parties	-
b	Other than related parties	52.74
iii	Assets acquired in satisfaction of debt	-

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

38 Disclosure requirements under Scale Based Regulation for NBFCs

A) Exposure

1) Exposure to real estate sector

(₹ In Lacs)

	Category	F.Y. 2025-26	F.Y. 2024-25
i)	Direct exposure		
a)	Residential Mortgages -		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Exposure would also include non-fund based (NFB) limits.	-	-
b)	Commercial Real Estate -		
	Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.	-	-
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 Companies.	-	-
	Total Exposure to Real Estate Sector	-	-

2) Exposure to capital market

(₹ In Lacs)

	Category	F.Y. 2025-26	F.Y. 2024-25
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt	1,847.76	1,654.49
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds	-	-
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security	-	-
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares/ convertible bonds/convertible debentures/units of equity oriented mutual funds does not fully cover the advances	-	-
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources	-	-
vii)	Bridge loans to companies against expected equity flows / issues	-	-
viii)	Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	-	-
ix)	Financing to stockbrokers for margin trading	-	-
x)	All exposures to Alternative Investment Funds:		
	(i) Category I	-	-
	(ii) Category II	-	-
	(iii) Category III	-	-
	Total exposure to capital market	**1,847.76**	**1,654.49**

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Notes on Standalone Financial Statements for the year ended 31st March, 2026

3) Sectoral exposure

	Sectors	Current Year			Previous Year		
		Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector
1	Agriculture and Allied Activities	-	-	0.00%	-	-	0.00%
2	Industry						
2.1	Micro and Small	-	-	0.00%	-	-	0.00%
2.2	Medium	-	-	0.00%	-	-	0.00%
2.3	Large	-	-	0.00%	-	-	0.00%
2.4	Others	313.74	53.39	17.02%	375.85	65.11	17.32%
	Total of Industry	313.74	53.39	17.02%	375.85	65.11	17.32%
3	Services						
3.1	Transport Operators	-	-	0.00%	-	-	0.00%
3.2	Computer Software	-	-	0.00%	-	-	0.00%
3.3	Tourism, Hotel and Restaurants	-	-	0.00%	-	-	0.00%
3.4	Shipping	-	-	0.00%	-	-	0.00%
3.5	Professional Services	-	-	0.00%	-	-	0.00%
3.6	Trade						
3.6.1	Wholesale Trade (other than Food Procurement)	-	-	0.00%	-	-	0.00%
3.6.2	Retail Trade	-	-	0.00%	-	-	0.00%
3.7	Commercial Real Estate	-	-	0.00%	-	-	0.00%

OCTAL CREDIT CAPITAL LIMITED
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Notes on Standalone Financial Statements for the year ended 31st March, 2026

	Sectors	Current Year			Previous Year		
		Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector
3.8	NBFCs, of which,	-	-	0.00%	-	-	0.00%
3.8.1	Housing Finance Companies (HFCs)	-	-	0.00%	-	-	0.00%
3.8.2	Public Financial Institutions (PFIs)	-	-	0.00%	-	-	0.00%
3.9	Aviation	-	-	0.00%	-	-	0.00%
3.10	Others	-	-	0.00%	-	-	0.00%
	Total of Services	-	-	0.00%	-	-	0.00%
4	Personal Loans						
4.1	Housing Loans (incl. priority sector Housing)	-	-	0.00%	-	-	0.00%
4.2	Consumer Durables	-	-	0.00%	-	-	0.00%
4.3	Credit Card Receivables	-	-	0.00%	-	-	0.00%
4.4	Vehicle/Auto Loans	-	-	0.00%	-	-	0.00%
4.5	Education Loans	-	-	0.00%	-	-	0.00%
4.6	Advances against Fixed Deposits (incl. FCNR(B),etc)	-	-	0.00%	-	-	0.00%
4.7	Advances to Individuals against Shares, Bonds, etc.	-	-	0.00%	-	-	0.00%
4.8	Advances to Individuals against Gold	-	-	0.00%	-	-	0.00%
4.9	Micro finance loan/SHG Loan	-	-	0.00%	-	-	0.00%
4.1	Others	-	-	0.00%	-	-	0.00%
	Total of Personal Loans	-	-	0.00%	-	-	0.00%
5	Others	-	-	0.00%	-	-	0.00%
	Total (1 to 5)	313.74	53.39	17.02%	375.85	65.11	17.32%

OCTAL CREDIT CAPITAL LIMITED
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Notes on Standalone Financial Statements for the year ended 31st March, 2026

4) Intra-group exposures

Disclosures relating to Intra-group exposures:

(₹ In Lacs)

	Particulars	**F.Y. 2025-26**	**F.Y. 2024-25**
i	Total amount of intra-group exposures	-	-
ii	Total amount of top 20 intra-group exposures	-	-
iii	Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers	0.00%	0.00%

5) Unhedged foreign currency exposure

(₹ In Lacs)

	Particulars	**F.Y. 2025-26**	**F.Y. 2024-25**
i	Details of its unhedged foreign currency exposures	-	-
ii	Policies to manage currency induced risk	N.A.	N.A.

B) Related Party Disclosure

(₹ In Lacs)

	Particulars	Parent (as per ownership or control)		Subsidiaries		Associates / Joint ventures		Key Management Personnel		Relatives of Key Management Personnel		Others		Total	
		F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25
i	Borrowings														
a	Outstanding at the year end	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b	Maximum during the year	-	-	-	-	8.50	168.00	-	-	-	-	-	-	8.50	168.00
ii	Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii	Placement of deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv	Advances														
	Outstanding at the year end	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Maximum during the year	-	-	-	-	-	30.50	-	-	-	-	-	-	-	30.50
v	Investments														
a	Outstanding at the year end	-	-	-	-	11.16	11.16	-	-	-	-	-	-	11.16	11.16
vi	Purchase of fixed /other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii	Sale of fixed /other assets	-	-	-	-	-	-	26.40	-	-	-	-	-	26.40	-
viii	Interest paid	-	-	-	-	0.12	0.12	-	-	-	-	-	-	0.12	0.12
ix	Interest received	-	-	-	-	-	-	-	-	-	-	-	-	-	-
x	Others														
	Rent Paid	-	-	-	-	-	-	-	-	0.72	0.72	-	-	0.72	0.72

C) Disclosure of complaints

1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

Sr. No.	Particulars	F.Y. 2025-26	F.Y. 2024-25
	Complaints received by the NBFC from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	0	0
3	Number of complaints disposed during the year	0	0
3.1	Of which, number of complaints rejected by the NBFC	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the NBFC from Office of Ombudsman		
5	Number of maintainable complaints received by the NBFC from Office of Ombudsman	0	0
5.1	Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

2) Top five grounds of complaints received by the NBFCs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
	F.Y. 2025-26				
Nil	Nil				
	F.Y. 2024-25				
Nil	Nil				

39 The Company has complied with the prudential norms as per NBFC's (Reserve Bank) Directions 1998 with regard to Income Recognition, Assets Classification, Accounting Standard and Provision for Bad & Doubtful Debts as applicable to it. Schedule in terms of Paragraph 13 of Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 is annexed hereto separately.

40 **Related Party Disclosure** :

Related party disclosures as required by Ind AS-18 – 'Related Party Disclosure' are given below:

Key Management Personnel (KMP) : Mr. Arihant Patni (Whole Time Director), Mr. Kamal Nayan Jain (Director), Mrs. Sweety Nahata (Company Secretary) & Mr. Shyam Arora (CFO)

b) Transaction with Related Parties **(₹ in Lacs)**

Name of the Party	Relationship	Nature of Transaction	Volume of Transaction		Outstanding as on	
			25-26	24-25	31.03.2026	31.03.2025
Mr. Arihant Patni	Whole Time Director	Remuneration	2.40	2.40	--	--
Mrs. Sweety Nahata	Company Secretary	Salary	6.00	6.00	--	--
Mr. Shyam Arora	CFO	Salary	2.86	2.60	--	--
Mrs. Anjana Devi Jain	Relative of KMP	Rent	0.24	0.24	--	--
Mrs. Preeti Patni	Relative of KMP	Rent	0.24	0.24	--	--
Mr. Bimal Kumar Patni	Relative of KMP	Rent	0.24	0.24	--	--
New View Consultant Private Limited	Associate	Loan Taken Loan Repaid Loan Given Loan Repaid Interest Paid Interest Received Sale of Investment	4.50 4.50 -- -- 0.10 -- --	171.50 171.50 30.50 30.50 0.12 0.83 97.00	--	--
Patni Resources Private Limited	Enterprise over which KMP have Significant Influence	Loan Taken Loan Repaid Interest Paid	4.00 4.00 .02	-- -- --	--	--
Octal Securities & Services Private Limited	KMP/ Relative of KMP having significant influence	Sale of Investment	--	20.93	--	--
Kamal Nayan Jain	KMP	Sale of Investment	26.40	--	--	--

41 Management has determined that there were no balances outstanding as at the beginning of the year and no transactions entered with Micro, Small and Medium Enterprises as defined under Micro, Small and Medium Enterprises Development Act, 2006, during the current year, based on the information available with the Company as at March 31, 2026.

42. **Analytical Ratios**

As per the Schedule III of Companies Act, 2013 requirements, following ratios are to be disclosed along with explanation for those ratios having variance of more than 25% as compared to preceding year.

Particulars	As at 31.03.26	As at 31.03.25	% change	Reasons for variance
Capital to risk-weighted assets ratio (CRAR)	N.A.	N.A.	N.A.	
Tier I CRAR	N.A.	N.A.	N.A.	
Tier II CRAR	N.A.	N.A.	N.A.	
Liquidity Coverage Ratio	N.A.	N.A.	N.A.	

43. The Company has pledged the following equity shares with Trans Scan Securities (P) Ltd (Broker) as margin:

Name of the Scripts	As at 31.03.2026	As at 31.03.2025
	No. of Shares	No. of Shares
ELECTROSTEEL CASTINGS LIMITED	15000	15000
GENUS POWER INFRASTRUCTURES LIMITED	3000	3000

44. Quantitative details of item traded during the year:

Particulars: Equity Shares (Unit: No.)	2025-2026		2024-2025	
	Qty.	Amount (₹' Lacs)	Qty.	Amount (₹' Lacs)
Opening Stock	59423	22.20	53123	20.86
Purchases/Bonus/Split	5	-	6300	-
Sales/Capital Reduction	990	-	--	-
Closing Stock	58438	19.26	59423	22.20

45 Previous Year figures have been regrouped and/or rearranged wherever considered necessary.

As per our report of even date.

For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

For and on behalf of the Board of Directors

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784XJFQRI8097

D.K.Patni
Director
DIN:01069986

A.Patni
Whole Time Director
DIN:07210950

Place: Kolkata
Dated: The 29th Day of May, 2026

S. Nahata
Company Secretary

S.Arora
CFO

INDEPENDENT AUDITORS' REPORT

To
The Members of
OCTAL CREDIT CAPITAL LIMITED

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the accompanying Ind AS Consolidated Financial Statements of **OCTAL CREDIT CAPITAL LIMITED** ("the Company") and its associates, which comprise the Consolidated Balance Sheet as at March 31 , 2026, the Consolidated Statement of Profit and Loss (including Other Comprehensive Income), the Consolidated Statement of Changes in Equity and the Consolidated Statement of Cash Flows for the year then ended, and notes to the Ind AS Consolidated financial statements including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "Ind AS Consolidated financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Consolidated financial statements give the information required by the Companies Act,2013 ("the Act") in the manner so required and give a true and fair view inconformity with the accounting principles generally accepted in India including the Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Act, of the state of affairs of the Company as at March 31, 2026, its Losses (including other comprehensive income), 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 Consolidated 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 Consolidated 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 on the Ind AS consolidated financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Ind AS Consolidated Financial Statements of the current period. These matters were addressed in the context of our audit of the Ind AS Consolidated Financial Statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matters	**Auditor's Response – Principal Audit Procedures**
1. Impairment loss allowance of loans Impairment loss allowance of loans ("Impairment loss allowance") is a key audit matter as the company has significant credit risk exposure. The value of loans on the balance sheet is significant and there is a high degree of complexity and judgment involved for the Company in estimating individual and collective credit impairment provisions, write-offs against these loans and to additionally determine the potential impact of unprecedented COVID-19 pandemic on asset quality and provision of the Company. The Company's model to calculate expected credit loss ("ECL") is inherently complex and judgment is applied in determining the three-stage impairment model ("ECL Model"), including the selection and input of forward-looking information. ECL provision calculations require the use of large volumes of data. The completeness and reliability of data can significantly impact the accuracy of the modelled impairment provisions. The accuracy of data flows and the implementation of related controls are critical	We started our audit procedures with the understanding of the internal control environment related to Impairment loss allowance. Our procedures over internal controls focused on recognition and measurement of impairment loss allowance. We assessed the design and tested the operating effectiveness of the selected key controls implemented by the Company. We also assessed whether the impairment methodology used by the Company is in accordance with the assumptions and methodology approved by the Board of Directors of the Company, which is based on and in compliance with Ind AS 109, "Financial instruments". More particularly, we assessed the approach of the Company regarding the definition of default, Probability of Default, Loss Given Default and incorporation of forward-looking information for the calculation of ECL. For loans which are assessed for impairment on a portfolio basis, we performed particularly the following procedures:

for the integrity of the estimated impairment provisions.	- tested the reliability of key data inputs and related management controls; - checked the stage classification as at the balance sheet date as per definition of default; - validated the ECL model and calculation; - calculated the ECL provision manually for a selected sample.

Other Information

The Holding Company's Board of Directors are responsible for the other information. The other information comprises the information included in the Holding Company's annual report but does not include the Consolidated Ind AS Financial Statements and our auditors' report hereon. The above mentioned other information are expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS consolidated financial statements does not cover the other information and accordingly, we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Consolidated 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 Ind AS Consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's responsibility for the Consolidated Financial Statements

The Holding Company's Management and Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Ind AS Consolidated 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 the accounting principles generally accepted in India, including Ind AS prescribed under section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended. 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 Ind AS Consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Consolidated 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 respective Management and Board of Directors of the companies included in the Group are responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the Ind AS Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the Consolidated 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 Standalone 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 Consolidated 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 Consolidated 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 Consolidated Financial Statements, including the disclosures, and whether the Consolidated 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 Consolidated 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.

Other Matter

The Consolidated Financial Statement includes the Groups share of Loss of Rs. 167.23 Lacs for the financial year ended 31st March 2026, as considered in the consolidated financial statements, in respect of 1 associates, whose financial statements have not been audited by us. The aforesaid financial statements have been audited by other auditors whose reports have been furnished to us by the Management and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of the associates and our report in terms of sub-sections (3) and (11) of Section 143 of the Act, insofar as it relates to the aforesaid associates, is based solely on the reports of the other auditors.

Our opinion is not modified in respect of the above matters.

Report on other legal and regulatory requirements

1. 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 of the aforesaid Consolidated Ind AS Financial Statements.

   (b) In our opinion, proper books of account as required by law relating to preparation of the aforesaid Consolidated Ind AS Financial Statements have been kept so far as it appears from our examination of those books and the reports of the other auditors.

   (c) The Consolidated Balance Sheet, the Consolidated Statement of Profit and Loss (including Other Comprehensive Income), the Consolidated Statement of Changes in Equity and the Consolidated Statement of Cash Flows dealt with by this report are in agreement with the books of account maintained for the purpose of preparation of the Consolidated Ind AS Financial Statements

   (d) In our opinion, the aforesaid Consolidated Financial Statements comply with the Ind AS prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended.

   (e) On the basis of the written representations received from the directors of the Holding Company as on 31 March 2026, taken on record by the Board of Directors of the Holding Company and the reports of the statutory auditors of its associate companies none of the directors of the Group companies, incorporated in India are disqualified as on 31 March 2026 from being appointed as a director in terms of Section 164(2) of the Act.

   (f) With respect to the adequacy of internal financial controls with reference to the Consolidated Ind AS Financial Statements of the Holding Company and its associate companies and the operating effectiveness of such controls, refer to our separate report in "Annexure A".

   (g) In our opinion and according to the information and explanations given to us the remuneration paid during the current year by the Holding Company, to its directors is in accordance with the provisions of Section 197 of the Act read with Schedule V to the Act.

2. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditor's) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us and based on the consideration of audit reports of the other auditors on separate financial statements of such associates, as noted in the 'Other Matters' paragraph:

i. The Group does not have any pending litigations which would impact its Consolidated Ind AS Financial Statements.

ii. The Group does not have any long-term contracts including derivative contracts for which there were any material foreseeable losses; and

iii. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Group.

iv. (a) The Management has represented that, to the best of its knowledge and belief, 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 Group 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 Group ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The management has represented that, to the best of its knowledge and belief, no funds have been received by the Group from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Group 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;

(c) Based on the audit procedures that are considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.

v. The Holding Company has not declared nor paid any dividend during the year. Hence, reporting the compliance with section 123 of the Act is not applicable.

vi. Based on our examination which included test checks and that performed by the respective auditors of the associates which are companies incorporated in India whose financial statements have been audited under the Act, the company and associates have used an accounting software for maintaining its books of account 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.

3. With respect to the matters specified in paragraphs 3(xxi) and 4 of the Companies (Auditor's Report) Order, 2020 (the "CARO") issued by the Central Government in terms of Section 143(11) of the Act, to be included in the Auditor's report, according to the information and explanations given to us, and based on the CARO reports issued by us for the Company and based on our consideration of CARO reports issued by the respective auditors of the Company's such associates as referred to in Other Matters paragraph above, we report that there are no qualifications or adverse remarks in these CARO reports.

Place:- 5 & 6, Fancy Lane 3rd Floor,
Room No. 9, Kolkata- 700 001

For VASUDEO & ASSOCIATES
Chartered Accountants

Dated: The 29th Day of May, 2026

UDIN- 26054784YZHHSB6131

CA Vasudeo Agarwal
(Partner)
Membership. No. 054784
Firm Reg No. 319299E

"Annexure B" to the Independent Auditor's Report of even date on the Ind AS Consolidated Financial Statements of OCTAL CREDIT CAPITAL LIMITED

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 **OCTAL CREDIT CAPITAL LIMITED** and its associates as of March 31, 2026 in conjunction with our audit of the Ind AS consolidated financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls
The Company's management is 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. 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 judgement, 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 authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the Ind AS Consolidated 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 March 31, 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.

Other Matters

Our aforesaid report under Section 143(3)(i) of the act on the adequacy and operating effectiveness of the internal financial controls over financial reporting in so far as it relates to 1 associate company which is incorporated in India, is based on the corresponding standalone report of the auditors, as applicable, of such companies incorporated in India.

Place:- 5 & 6, Fancy Lane 3rd Floor,
Room No. 9, Kolkata- 700 001

For VASUDEO & ASSOCIATES
Chartered Accountants

Dated: The 29th Day of May, 2026

UDIN- 26054784YZHHSB6131

CA Vasudeo Agarwal
(Partner)
Membership. No. 054784
Firm Reg No. 319299E

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Consolidated Balance Sheet as at 31st March, 2026

(₹ in Lacs)

		Note No.	As at 31.03.2026	As at 31.03.2025
	ASSETS			
1	**FINANCIAL ASSETS**			
a	Cash and Cash Equivalents	1	19.68	12.00
b	Receivables:			
c	Loans	2	260.35	305.29
d	Investments	3	2,320.96	2,294.92
e	Other Financial Assets	4	19.41	22.35
2	**NON FINANCIAL ASSETS**			
a	Current Tax Assets (Net)	5	1.84	3.34
b	Property, Plant & Equipment	6	0.30	0.30
c	Other Non- Financial Assets	7	1.23	1.12
	Total Assets		**2,623.75**	**2,639.32**
	LIABILITIES AND EQUITY			
I	**LIABILITIES**			
1	**FINANCIAL LIABILITIES**			
a	Borrowings	8	-	-
2	**NON FINANCIAL LIABILITIES**			
a	Current Tax Liabilities (Net)	9	-	0.13
b	Deferred Tax Liabilities (Net)	10	289.33	295.97
c	Other Non-Financial Liabilities	11	0.90	0.89
II	**EQUITY**			
a	Equity Share Capital	12	500.09	500.09
b	Other Equity	13	1,833.42	1,842.24
	Total Liabilities and Equity		**2,623.75**	**2,639.32**
			-	-

Significant Accounting Policies : Note A & B

The accompanying notes 1 to 45 are an integral part of the Consolidated Financial Statements

As per our report of even date annexed

For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

For and on behalf of the Board of Directors

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784YZHHSB6131

D.K.Patni
Director
DIN:01069986

A.Patni
Whole Time Director
DIN:07210950

Place: Kolkata
Dated: The 29th Day of May, 2026

S. Nahata
Company Secretary

S.Arora
CFO

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Consolidated Statement of Profit and Loss for the year ended 31st March, 2026

(₹ in Lacs)

	Particulars	Note No.	2025-26	2024-25
I	Revenue from Operations			
i	Interest Income	14	31.70	31.86
ii	Dividend Income	15	6.17	1.98
iii	Sale of products (including Excise Duty)	16	-	-
	Total Revenue from Operations		**37.86**	**33.83**
II	Other Income	17	0.01	0.16
III	**Total Income (I+II)**		**37.87**	**33.99**
IV	**EXPENSES**			
i	Finance Costs	18	0.12	0.12
ii	Impairment on Financial Instruments	19	(17.17)	0.09
iii	Purchase of stock-in-trade	20	-	-
iv	Changes in Inventories of Finished Goods, Stock-In-Trade and Work-in-Progress	21	2.94	(1.33)
v	Employee Benefits Expense	22	12.56	12.17
vi	Depreciation,Amortisation and Impairment	23	-	-
vii	Other Expenses	24	28.92	11.53
	Total Expenses (IV)		**27.36**	**22.57**
V	**Profit/(Loss) before Exceptional Items and Tax (III - IV)**		10.51	11.42
VI	Share in Profit and Loss of Associate		(167.23)	(63.76)
VII	**Profit/(Loss) before Tax (V - VI)**		**(156.72)**	**(52.33)**
VIII	Tax Expense:			
	Current Tax	25	1.95	6.50
	Income Tax For Earlier Year		0.05	-
	Deferred Tax		(0.71)	0.37
IX	**Profit/(Loss) for the period from continuing opertions (VII - VIII)**		**(157.91)**	**(59.21)**
X	Profit/(loss) from discontinued operations		-	-
XI	Tax Expense of discontinued operations		-	-
XII	Profit/(loss) from discontinued operations(After tax) (X-XI)		-	-
XIII	**Profit/(loss) for the period (IX+XII)**		**(157.91)**	**(59.21)**
XIV	**Other Comprehensive Income**			
a.i	Items that will not be reclassified to profit or loss	26	143.17	417.38
a.ii	Income tax relating to items that will not be reclassified to profit or loss		5.93	88.97
	Other Comprehensive Income for the period (Net of Tax) (XIV)		**149.10**	**506.36**
XV	**Total Comprehensive Income for the period (XIII + XIV)**		**(8.82)**	**447.15**
XVI	**Earnings Per Share**	27		
i	Basic (Equity Share Face Value ₹ 10/- each)		(3.16)	(1.18)
ii	Diluted (Equity Share Face Value ₹ 10/- each)		(3.16)	(1.18)

Significant Accounting Policies : Note A & B

The accompanying notes 1 to 45 are an integral part of the Consolidated Financial Statements

As per our attached report of even date

For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

For and on behalf of the Board of Directors

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784YZHHSB6131

D.K.Patni
Director
DIN:01069986

A.Patni
Whole Time Director
DIN:07210950

Place: Kolkata
Dated: The 29th Day of May, 2026

S. Nahata
Company Secretary

S. Arora
(CFO)

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Consolidated Statement of Change in Equity for the year ended 31st March, 2026

A. Equity Share Capital **(₹ in Lacs)**

(1) Current Reporting Period

Balance at the beginning of the reporting period i.e. 1st April 2025	500.09
Changes in Equity Share Capital due to prior period errors	-
Restated Balance at the beginning of the Current Reporting Period	500.09
Changes in Equity Share Capital during the year	-
Balance at the end of the current reporting period i.e. 31st March 2026	500.09

(2) Previous Reporting Period

Balance at the beginning of the reporting period i.e. 1st April 2024	500.09
Changes in Equity Share Capital due to prior period errors	-
Restated Balance at the beginning of the Current Reporting Period	500.09
Changes in Equity Share Capital during the year	-
Balance at the end of the current reporting period i.e. 31st March 2025	500.09

B. Other Equity

(1) Previous Reporting Period

				Other Comprehensive Income	Total
	Reserve Fund	Securities Premium Account	Retained Earnings	Equity Instrument through Other Comprehensive Income	
Balance at the beginning of the reporting period i.e. 1st April 2024	**29.96**	**55.71**	**514.54**	**794.88**	**1,395.09**
Profit/(Loss) for the Year	-	-	(59.21)	-	(59.21)
Fair value change of Investments (net of deferred tax)	-	-	-	506.36	506.36
Transfer to/ (from) Retained Earnings	19.66	-	(19.66)	-	-
Transfer to/ (from) OCI			93.74	(93.74)	-
Balance at the end of the reporting period i.e. 31st March 2025	**49.62**	**55.71**	**529.42**	**1,207.49**	**1,842.24**

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Consolidated Statement of Change in Equity for the year ended 31st March, 2026

(2) Current Reporting Period

				Other Comprehensive Income	Total
	Reserve Fund	Securities Premium Account	Retained Earnings	Equity Instrument through Other Comprehensive Income	
Balance at the beginning of the reporting period i.e. 1st April 2025	**49.62**	**55.71**	**529.42**	**1,207.49**	**1,842.24**
Profit/(Loss) for the Year	-		(157.91)	-	(157.91)
Fair value change of Investments (net of deferred tax)	-		-	149.10	149.10
Transfer to/ (from) Retained Earnings	5.34		(5.34)	-	-
Transfer to/ (from) OCI	-		17.40	(17.40)	-
Balance at the end of the reporting period i.e. 31st March 2026	**54.96**	**55.71**	**383.56**	**1,339.19**	**1,833.42**

The accompanying notes are an integral part of the Financial Statements

As per our Report annexed of even date
For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

For and on behalf of the Board of Directors

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784YZHHSB6131

D.K.Patni
Director
DIN:01069986

A.Patni
Whole Time Director
DIN:07210950

Place: Kolkata
Dated: The 29th Day of May, 2026

S. Nahata
Company Secretary

S.Arora
CFO

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Address: 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata - 700 071

Consolidated Cash Flow Statement for the year ended 31st March, 2026

	2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit Before Tax & Extraordinary Items	10.51	11.42
Adjustment for :		
Depreciation & Amortization Expenses	-	-
Baddebts	17.06	-
Investments Written Off	-	-
Impairment on Financial Instrument	(17.17)	0.09
Operating Profit before Working Capital Adjustment	**10.40**	**11.51**
Changes in Working Capital		
(Increase)/Decrease in Loans	62.11	(34.07)
(Increase)/Decrease in Other Financial Asset	(14.12)	(1.33)
(Increase)/Decrease in Current Tax Asset	1.50	3.00
(Increase)/Decrease in Other Non-Financial Assets	(0.11)	0.03
Increase/(Decrease) in Other Non-Financial Liabilities	(0.11)	(0.14)
Cash Generated from Operation	**59.68**	**(21.00)**
Less: Payment of Taxes	1.90	6.50
Net cash flow from operating activities (A)	**57.77**	**(27.50)**
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Investments	(76.50)	(100.70)
Proceeds from sale of Investments	26.40	117.93
Net cash realised from Investing Activities (B)	**(50.10)**	**17.23**
C. CASH FLOW FROM FINANCING ACTIVITIES		
Increase/(Decrease) in Borrowings	-	-
Net cash realised from financing activities (C)	**-**	**-**
Net increase/(Decrease) in cash and cash equivalent	**7.67**	**(10.27)**
Opening Cash & Cash Equivalent	12.00	22.27
Closing Cash & Cash Equivalent	**19.68**	**12.00**
CLOSING CASH & CASH EQUIVALENT		
Cash at Bank & Cheque in Hand	16.29	8.77
Cash in Hand	3.38	3.23
	19.68	**12.00**

As per our attached report of even date

For and on behalf of the Board of Directors

For Vasudeo & Associates
Chartered Accountants
Firm Registration No. 319299E

D.K.Patni	A.Patni
Director	Whole Time Director
DIN:01069986	DIN:07210950

CA. Vasudeo Agarwal
Partner
Membership No. 054784
UDIN- 26054784YZHHSB6131

S. Nahata	S.Arora
Company Secretary	CFO

Place: Kolkata
Dated: The 29th Day of May, 2026

OCTAL CREDIT CAPITAL LIMITED

<u>Notes to Consolidated Financial Statements as on and for the year ended 31st March, 2026</u>

A. CORPORATE INFORMATION

Octal Credit Capital Limited having its registered office at 16A, Shakespeare Sarani, Unit II, 2nd Floor, Kolkata 700071 is a Non Banking Finance Company (Reg. with RBI) and is engaged in Loan Financing and Trading in Shares and Securities.

B. SIGNIFICANT ACCOUNTING POLICIES

B.1 Basis of Preparation

The financial statements of the Company have been prepared to comply with the Indian Accounting standards ('Ind AS'), including the rules notified under the relevant provisions of the Companies Act, 2013. Upto the year ended March 31, 2019, the Company has prepared its financial statements in accordance with the requirement of Indian Generally Accepted Accounting Principles (GAAP), which includes Standards notified under the Companies (Accounting Standards) Rules, 2006 and considered as "Previous GAAP. These financial statements are the Company`s first Ind AS financial statements.

The financial statements have been prepared on a historical cost convention on the accrual basis, except for the following assets and liabilities which have been measured at fair value.

a. Certain financial assets at fair value (refer accounting policy regarding financial instruments).

The financial statements are presented in Indian Rupees (₹' Lakhs).

B.2 Summary of Significant Accounting Policies

a) Property, Plant and Equipment

On transition to Ind AS, the Company has adopted optional exception under Ind AS 101 to measure property, plant and equipment at Indian GAAP carrying value as deemed cost. Consequently, the Indian GAAP carrying values has been assumed to be deemed cost of property, plant and equipment on the date of transition. Subsequently, property, plant and equipment are carried at cost less accumulated depreciation and accumulated impairment losses, if any. Cost includes expenditure that is directly attributable to the acquisition of the items.

Depreciation on the property, plant and equipment is provided over the useful life of assets as specified in schedule II to the Companies Act, 2013. Property, plant and equipment which are added / disposed off during the year, depreciation is provided on pro-rata basis with reference to the date of addition / deletion.

Property, plant and equipment's are eliminated from financial statement, either on disposal or when retired from active use. Profits / losses arising in the case of retirement of property, plant and equipment and gains or losses arising from disposal of property, plant and equipment are recognised in the statement of profit and loss in the year of occurrence.

The estimated useful lives of Property, Plant & Equipments of the Company as follows:

Furniture & Fixtures	:	10 years
Vehicles	:	8 years
Office Equipment	:	5 years
Computer & Accessories	:	3 and 6 years
Air Conditioner	:	10 years
Electrical Installation	:	10 years
Generator	:	10 years

The assets residual values, useful lives and method of depreciation are reviewed at each financial year end and are adjusted prospectively, if appropriate.

b) Impairment of non-current assets

An asset is considered as impaired when at the date of Balance Sheet there are indications of impairment and the carrying amount of the asset or where applicable the cash generating unit to which the asset belongs exceeds its recoverable amount (i.e. the higher of the net asset selling price less cost to sell and value in use). The carrying amount is reduced to the recoverable amount and the reduction is recognised as an impairment loss in the statement of Profit and Loss. The impairment loss recognised in the prior accounting period is reversed if there has been a change in the estimate of recoverable amount. Post impairment, depreciation is provided on the revised carrying value of the impaired asset over its remaining useful life.

c) Cash and Cash equivalents

Cash and cash equivalent in the balance sheet comprise cash at banks, cash in hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits, as defined above, net of outstanding bank overdrafts as they are considered an integral part of the Company's cash management.

d) Employee Benefits

Payment of Gratuity Act is not applicable to the company as numbers of employees are less than the minimum required for applicability of Gratuity Act.

e) Tax Expenses

The tax expense for the period comprises of current and deferred tax. Tax is recognised in Statement of Profit & Loss, except to the extent that it relates to items recognised in the comprehensive income or directly in equity respectively. In which case, the tax is also recognised in other comprehensive income or equity.

Current Tax

Current tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities, based on tax rates and laws that are enacted or substantively enacted at the balance sheet date.

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 profit.

Deferred tax liabilities and assets are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realised, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period. The carrying amount of deferred tax liabilities and assets are reviewed at the end of each reporting period.

f) Financial Instruments – Initial recognition, subsequent measurement and impairment

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

Financial Assets Initial Recognition and Measurement

All financial assets are recognised initially at fair value plus, in the case of financial assets not recorded at fair value through profit or loss, transaction costs that are attributable to the acquisition of the financial asset. Financial assets are classified, at initial recognition, as financial assets measured at fair value or as financial assets measured at amortised cost.

Financial Assets – Subsequent Measurement

For the purpose of subsequent measurement financial assets are classified in two broad categories:-

a) Financial Assets at fair value
b) Financial assets at amortised cost

Where assets are measured at fair value, gains and losses are either recognised entirely in the statement of profit and loss (i.e. fair value through profit or loss) or recognised in other comprehensive income (i.e. fair value through other comprehensive income)

A financial asset that meets the following two conditions in measured at amortised cost (net of any write down for impairment) unless the asset is designated at fair value through profit or loss under the fair value option.

a) Business Model Test: The objective of the Company's business model is to hold the financial asset to collect the contractual cash flow (rather than to sell the instrument).
b) Cash Flow Characteristics Test: The contractual terms of the financial asset give rise on specified dates to cash flow that are solely payments of principal and interest on the principal amount outstanding.

A financial asset that meets the following two conditions is measured at fair value through other comprehensive income unless the asset is designated at fair value through profit or loss under the fair value option.

a) Business Model Test: The financial asset is held within a business model whose objective is achieved by both collecting contractual cash flow and selling financial assets.
b) Cash Flow characteristics Test: The contractual terms of the financial asset give rise on specified dates to cash flow that are solely payments of principal and interest on the principal amount outstanding.

Even if an instrument meets the two requirements to be measured at amortised cost or fair value through other comprehensive, a financial asset is measured at fair value through profit or loss if doing so eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as an accounting mismatch) that would otherwise arise from measuring assets or liabilities or recognising the gains and losses on them on different bases. All other financial assets are measured at fair value through profit or loss.

All equity instruments are measured at fair value in the balance sheet, with value changes recognised through other comprehensive income, except for those equity instruments for which the entity has elected to present value changes in the statement of profit and loss.

Financial Assets – De-recognition

A financial asset (or where applicable, a part of a financial asset or part of a group of similar financial assets) is primarily derecognised (i.e. removed from the Company's statement of financial position) when:

a) The rights to receive cash flows from the asset have expired or
b) The Company has transferred its rights to receive cash flow from the asset or has assumed an obligation to pay the received cash flow in full without material delay to a third party under a pass-through arrangement and either i) the company has transferred substantially all the risks and rewards of the asset, or ii) the company has neither transferred nor retained substantially all the risks and rewards of the assets, but has transferred control of the asset.

When the company has transferred its rights to receive cash flow from an asset or has entered into a pass-through arrangement, it evaluates if and to what extent it has retained the risks and rewards of ownership. When it has neither transferred nor retained substantially all of the risks and rewards of the asset, nor transferred control of the asset, the Company continues to recognise the transferred to recognise the transferred asset to the extent of the Company's continuing involvement. In that case, the company also recognises an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying of the asset and the maximum amount of consideration that the company could be required to repay.

Financial Liabilities – Initial Recognition and Measurement

The financial liabilities are recognised initially at fair value and in the case of loans and borrowings and payables, net of directly attributable transaction costs. The Company's financial liabilities include trade and other payable, loans and borrowings including bank overdrafts.

Financial Liabilities – Subsequent Measurement

The measurement of financial liabilities depends on their classification, as described below:

Financial liabilities at fair value through profit or loss

Financial Liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss.

Gains or losses on liabilities held for trading are recognised in the statement of profit and loss.

Financial liabilities designated upon initial recognised at fair value through profit or loss are designated at the initial date of recognition and only if the criteria in Ind AS 109 as satisfied.

Financial Liabilities – Loans and Borrowings

After initial recognition, interest bearing loans and borrowings are subsequently measured at amortised cost using Effective Interest Rate (EIR) Method. Gains and losses are recognised in profit and loss when the liabilities are de-recognition as well as through the EIR amortisation process. Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortisation in includes as finance costs in the statement of profit and loss.

Financial Liabilities – De-recognition

A financial liability is de-recognised when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another, from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the de-recognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognised in the statement of profit and loss.

g) Revenue Recognition and Other Income

Sale of Shares & Securities

Income from Sale of Shares is recognised on the date of transaction.

Interest income

For all financial instruments measured at amortised cost, interest income is recorded using the effective interest rate (EIR). EIR is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or a shorter period, where appropriate to the net carrying amount of the financial asset. Interest income is included in the other income in the statement of profit and loss.

h) Provisions, contingent liabilities, contingent assets and commitments

Provisions are recognised when the company has a present obligations (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations and a reliable estimate can be made of the amount of the obligations. If the effect of the time value of money is material, provisions are discounted using equivalent period government securities interest rate. Unwinding of the discount is recognised in the statement of Profit and loss as a finance cost. Provisions are reviewed at each balance sheet date and are adjusted to reflect the current best estimate.

Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made. Information on contingent liability is disclosed in the Notes to be Financial Statements.

Contingent assets are not recognised. However when the realisation of income is virtually certain, then the related asset is no longer a contingent asset, but it is recognised as an asset.

i) Current and Non-current Classification

The company presents assets and liabilities in statement of financial position based on current / non-current classification.

The company has presented non-current assets and current assets before equity, non-current liabilities and current liabilities in accordance with Schedule III, Division II of Companies Act, 2013 notified by Ministry of Corporate Affairs.

An assets is classified as current when it is:

a) Expected to be realised or intended to be sold or consumed in normal operating cycle.
b) Held primarily for the purpose of trading.
c) Expected to be realised within twelve months after the reporting period or

d) Cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period.

All other assets are classified as non-current
A liability is classified as current when it is :

a) Expected to be settled in normal operating cycle
b) Held primarily for the purpose of trading
c) Due to be settled within twelve months after the reporting period or
d) There is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting period

All other liabilities are classified as non-current
The operating cycle is the time between the acquisition of assets for processing and their realisation in cash or cash equivalents. Deferred tax assets and liabilities are classified as non-current assets and liabilities. The company has identified twelve months as its normal operating cycle.

j) Fair Value Measurement :
The company measures financial instruments at fair value at each balance sheet date.
Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either.

a) In the principal market for the asset or liability or
b) In the absence of a principal market, in the most advantageous market for the asset or liability.

The principal or the most advantageous market must be accessible by the company. The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.
A fair value measurement of non-financial asset takes into account a market participants ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.
The company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximising the use of relevant observable inputs and minimising the use of unobservable inputs.
All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole.

a) Level 1 – Quoted (unadjusted) market prices in active markets for identical assets or liabilities.
b) Level 2 - Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.
c) Level 3 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable

For assets and liabilities that are recognised in the financial statements on a recurring basis, the company determines whether transfers have occurred between levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

k) Offsetting Financial Instruments
Financial assets and liabilities are offset and the net amount is reported in the balance sheet where there is a legally enforceable rights to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously. The legally enforceable rights must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or counterparty.

B.3 Significant Accounting Judgement, Estimates and Assumptions
The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts of revenues, expenses, assets, and liabilities and the accompanying disclosures, and the disclosure of contingent liabilities. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future period. The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date, that have a significnat risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year, are described below. The company based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, however, may change due to market changes or circumstances arising that are beyond the control of the company. Such changes are reflected in the assumptions when they occur.

Property, Plant and Equipment
Internal technical team or user team assess the remaining useful lives and residual value of property, plant and equipment. Management believes that the assigned useful lives and residual value are reasonable.

Contingencies
Management has estimated the possible outflow of resources at the end of each annual reporting period, if any, in respect of contingencies / claim / litigations against the company as it is not possible to predict the outcome of pending matters with accuracy.

Impairment of Financial Assets
The impairment provisions for financial assets are based on assumptions about risk of default and expected loss rates. The Company uses judgement in making these assumptions and selecting the inputs to the impairment calculation, based on Company's past history, existing market conditions as well as forward looking estimates at the end of each reporting period.

Impairment of Non-Financial Assets

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's or Cash Generating Units (CGU) fair value less costs of disposal and its value in use. It is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent to those from other assets or groups of assets. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. In determining fair value less cost of disposal recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used. These calculations are corroborated by valuation multiples or other available fair value indicators.

Fair Value Measurement of Financial Instruments

When the fair value of financial assets and financial liabilities recorded in the balance sheet cannot be measured based on quoted prices in active markets, their fair value is measured using valuation techniques including the Discounted Cash flow (DCF) model. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgement is required in establishing fair values. Judgements include considerations of inputs such as liquidity risk, credit risk and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

C The Consolidated financial statements of the Company have been prepared to comply with the Indian Accounting standards ('Ind AS')-28, including the rules notified under the relevant provisions of the Companies Act, 2013.

C.1 The consolidated financial statements relates to The Holding Company and its associates. The details are as given below:-

Name of Associates	New View Consultants Private Limited
Country Of Incorporation	India
Proportion of Ownership Interest	22.74%

C.2 Consolidation Process

Investment in Associates are accounted in accordance with Ind AS-28 on "Investments in Associates and Joint Ventures", under equity method. The difference between cost of investment in the associates and the share of net assets at the time of acquisition of shares in the associates is identified in the consolidated financial statements as Goodwill or Capital Reserve as the case may be.

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Consolidated Financial Statements for the year ended 31st March, 2026

			As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
1		**Cash and Cash Equivalents**		
	i	Cash on hand	3.38	3.23
	ii	Balances with Banks -- In Current Accounts	4.31	8.77
	iii	Cheque in Hand	11.99	-
			19.68	12.00
2		**Loans**		
	i	**At amortised cost**		
	a	Loans repayable on Demand(Unsecured)		
		To Related Parties	-	-
		To Others		
		Unsecured - Considered good	261.00	306.06
		Unsecured - Considered doubtful	52.74	64.34
		Total - Gross	313.74	370.40
		Less: Impairment loss allowance	53.39	65.11
		Total - Net (i)	260.35	305.29
	(A)	**Secured/Unsecured:**		
		(a) Secured	-	-
		(b) Unsecured	313.74	370.40
		Total (A) - Gross	313.74	370.40
		Less: Impairment loss allowance	53.39	65.11
		Total (A) - Net	260.35	305.29
	(B)	**(i) Loans in India**		
		(a) Private Sector	313.74	370.40
		Total (B) (i) - Gross	313.74	370.40
		Less: Impairment loss allowance *	53.39	65.11
		Total (B) (i) - Net	260.35	305.29
		(ii) Loans outside India	-	-
		Less: Impairment loss allowance	-	-
		Total (B) (ii) - Net	-	-
		Total (B) (i+ii)	260.35	305.29
	(C)	**Stage wise break up of loans**		
	a	Low Credit Risk (Stage 1)	261.00	306.06
	b	Signifiant increase in Credit Risk (Stage 2)	-	-
	c	Credit impaired (Stage 3)	52.74	64.34
			313.74	370.40

		As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
ii	At fair value through other comprehensive income	-	-
iii	At fair value through profit or loss	-	-
iv	At fair value designated at fair value through profit or loss	-	-
	Total (i+ii+iii+iv)	260.35	305.29

* The management of the company has considered Loan given to 1 party (Prev. Year 6 parties) amounting to Rs 52.74 Lacs (Prev. Year Rs 64.34 Lacs) as Doubtful Assets as the interest and principal is not received for more than 3 years and a provision of 100% has been made as per RBI guidelines.

* This amounts includes Rs 0.65 Lacs (P.Y Rs 0.77 Lacs)as provision on Standard Asset @ 0.25% as per RBI Guidelines

		As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
4	**Other Financial Assets**		
	(Unsecured, considered good)		
a	Security Deposits to Others	0.15	0.15
b	Inventories (Refer Note No.30)	19.26	22.20
c	Interest Accrued and due on Loans		
	From Others	-	5.46
		19.41	27.80
	Less: Impairment loss allowance	-	5.46
		19.41	22.35
5	**Current Tax Assets (Net)**		
	Balance with Income Tax Authorities	1.84	3.34
		1.84	3.34
7	**Other Non-Financial Assets**		
	(Unsecured Considered Good)		
	TDS Excess Paid	0.00	-
	Prepaid Expenses	0.10	-
	Security Deposit with CESC	0.12	0.12
	Other Advance	1.00	1.00
		1.23	1.12

				No. of Shares	As at 31.03.2026 (₹ in Lacs)	No. of Shares	As at 31.03.2025 (₹ in Lacs)
3			**Investments**				
I	(A)		**At Amortised Cost**				
		i	Equity Instruments:				
			(Unquoted, Non-Trade Investments)				
			In Associate				
			New View Consultant (P) Ltd. (extent of holding - 22.74%, P.Y. - 22.74%) (includes Capital Reserve of Rs. 414.08 Lacs)	5,58,000	484.35	5,58,000	651.58
			Total (A)	**5,58,000**	**484.35**	**5,58,000**	**651.58**
	(B)		**At fair value through other comprehensive income**				
			Equity Instruments:				
		i	(Quoted, Non trade Investments)				
			Arihant Enterprises Limited#	10,000	0.10	10,000	0.10
			Baid Mercantiles Limited#	82,000	8.20	82,000	13.30
			Checons Limited	1,700	0.85	1,700	0.85
			Consortium Vyapaar Limited	500	0.01	500	0.01
			Electrosteel Casting Limited	2,25,000	165.71	1,15,000	112.98
			GMB Ceramics Limited#	300	0.00	300	0.00
			International Construction Limited	6,900	0.69	6,900	1.14
			Kankkinara Enterprises Limited (Form: Bhatpara Papers Limited)#	33,333	0.33	33,333	0.33
			Lords Chemical Limited	1,000	0.04	1,000	0.04
			Quality Synthetics Limited	6,500	2.47	6,500	2.47
			Shradha Projects Ltd.	2,64,600	204.77	2,64,600	204.77
			Uniworth (I) Limited	460	0.00	460	0.00
			Uniworth Textile Limited	75	0.00	75	0.00
			Total (i)	6,32,368	383.19	5,22,368	336.00

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Consolidated Financial Statements for the year ended 31st March, 2026

			As at 31.03.2026 (₹ in Lacs)		As at 31.03.2025 (₹ in Lacs)
ii	(UnQuoted, Non trade Investments)				
	In Other Companies				
	Octal Securities & Services (P) Ltd. ^	4,10,000	185.24	4,10,000	397.29
	Patni Resources (P) Ltd. *	4,30,000	197.89	4,30,000	195.22
	Trans Scan Securities (P) Ltd.*	13,61,250	825.05	13,61,250	529.39
	Darkin Vincom (P) Ltd. *	4,84,200	228.06	4,84,200	155.19
	M.S. Finvests (P) Ltd. *	1,08,000	4.98	1,08,000	5.00
	Varanasi Commercial Limited *	1,400	12.20	1,400	10.97
	Niche Technologies Pvt Ltd *	-	-	30,000	14.28
	Total (ii)	**27,94,850**	**1,453.42**	**28,24,850**	**1,307.34**
	Total B (i + ii)	**34,27,218**	**1,836.60**	**33,47,218**	**1,643.33**
	Total Gross I=(A+B)	**39,85,218**	**2,320.96**	**39,05,218**	**2,294.92**
II	**i** Investment outside India	-	-	-	-
	ii Investment in India	39,85,218	2,320.96	39,05,218	2,294.92
	Total Gross II	39,85,218	2,320.96	39,05,218	2,294.92
III	Less: Allowance for Impairment Loss	-	-	-	-
IV	**Total Net IV = I - III**	**39,85,218**	**2,320.96**	**39,05,218**	**2,294.92**

In Physical Form

* Investments are valued at book value calculated on the basis of latest audited financial statements as available with the management.

^ Valued at Fair Market Value in previous financial year. This year booked at Book Value

	31.03.2026	31.03.2025
Cost of quoted investments	191.24	114.74
Aggregate cost of unquoted investments	124.00	133.00
Aggregate cost of investments	315.24	247.74

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Consolidated Financial Statements for the year ended 31st March, 2026

6 **Property, Plant & Equipment**

₹ in Lacs

PARTICULARS	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As at 01.04.2025	Addition	Disposal/ Deduction	As at 31.03.2026	As at 01.04.2025	For the Year *	Adjustment for Disposal	As at 31.03.2026	As at 31.03.2026	As at 31.03.2025
Furniture & Fixtures	0.83	-	-	0.83	0.79	-	-	0.79	0.04	0.04
Office Equipment	2.14	-	-	2.14	2.03	-	-	2.03	0.11	0.11
Computers & Printers	2.94	-	-	2.94	2.80	-	-	2.80	0.15	0.15
Total	**5.91**	**-**	**-**	**5.91**	**5.62**	**-**	**-**	**5.62**	**0.30**	**0.30**
Previous Year	**5.91**	**-**	**-**	**5.91**	**5.62**	**-**	**-**	**5.62**	**0.30**	**-**

* Depreciation not provided for the year 2025-2026 as all the assets are at their residual value.

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Consolidated Financial Statements for the year ended 31st March, 2026

			As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
8		**Borrowings (Other than Debt Securities)**		
I		At amortised cost		
		Loan repayable on demand		
	a	Loans from related parties	-	-
			-	-
		Less:Interest accrued and due on Borrowings	-	-
		Total I=(a+b)	-	-
II	**i**	Borrowings in India	-	-
	ii	Borrowings outside India	-	-
		Total II=(i+ii)	-	-
9		**Other Non-Financial Liabilities**		
		Current Tax Liabilities	-	0.13
			-	0.13
10		**Deferred Tax Liabilities (Net)**		
		On account of unabsorbed Depreciation	(0.12)	(0.15)
		Financial assets - Investments at FVTOCI	286.82	292.75
		Financial assets - Inventories at FVTPL	2.63	3.37
			289.33	295.97
11		**Other Non-Financial Liabilities**		
		Liabilities for Expenses	0.90	0.89
			0.90	0.89

12 Equity Share Capital

		2025-26		2024-25	
		No. of Shares	**(₹ in Lacs)**	**No. of Shares**	**(₹ in Lacs)**
a	Authorised Share Capital				
	Ordinary Equity Shares of ₹ 10/- each with voting rights	55,00,000	550.00	55,00,000	550.00
		55,00,000	550.00	55,00,000	550.00
b	Issued Share Capital				
	Ordinary Equity Shares of ₹ 10/- each with voting rights	50,00,900	500.09	50,00,900	500.09
		50,00,900	500.09	50,00,900	500.09
c	Subscribed and Paid-up Share Capital				
	Ordinary Equity Shares of ₹ 10/- each with voting rights	50,00,900	500.09	50,00,900	500.09
		50,00,900	500.09	50,00,900	500.09

d Reconciliation of the number of shares at the beginning and at the end of the year

	2025-2026		2024-2025	
Equity Shares	No. of Shares	**(₹ in Lacs)**	No. of Shares	**(₹ in Lacs)**
At the beginning of the year	50,00,900	500.09	50,00,900	500.09
Issued during the year	-	-	-	-
Outstanding at the end of the year	50,00,900	500.09	50,00,900	500.09

e Rights Attached to the Shares

The company has only one class of shares having par value of ₹ 10/- per share. Each holder of equity shares is entitled to one vote per share.

f Details of the Shareholder holding shares more than 5 %

Name of the Shareholder	As at 31st March 2026		As at 31st March 2025	
	No. of Shares	**% of holding**	**No. of Shares**	**% of holding**
Patni Resources Pvt. Ltd.	824800	16.49%	824800	16.49%

g Details of Promoters holding shares at the end of the year

Shares held by Promoters as at the end of the year 31.03.2025				% Changes during the year
S.No.	**Promoter Name**	**No of Shares**	**% of Total Shares**	
1	ARUNA PATNI	20,000	0.40	-
2	BIMAL KUMAR PATNI	10,000	0.20	-
3	BIMALA DEVI JAIN	10,000	0.20	-
4	DHANRAJ PATNI	70,000	1.40	-
5	DILIP KUMAR PATNI	16,000	0.32	-
6	KAMAL NAYAN JAIN	11,000	0.22	-
7	MAHENDRA KUMAR PATNI	45,300	0.91	-
8	MEENA DEVI JAIN	10,000	0.20	-
9	OCTAL SECURITIES & SERVICES PVT. LTD.	1,15,000	2.30	-
10	PATNI RESOURCES PVT. LTD.	8,24,800	16.49	-
11	SANDEEP JAIN (PATNI)	10,000	0.20	-
12	SHREE CHAND SARAOGI	40,000	0.80	-
13	SRISHTI PATNI	1,40,000	2.80	-
14	VIJAY KUMAR PATNI	10,000	0.20	-
		13,32,100	**26.64**	-

OCTAL CREDIT CAPITAL LIMITED

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

Shares held by Promoters as at the end of the year 31.03.2026				% Changes during the year
S.No.	**Promoter Name**	**No of Shares**	**% of Total Shares**	
1	ARUNA PATNI	20,000	0.40	-
2	BIMAL KUMAR PATNI	10,000	0.20	-
3	BIMALA DEVI JAIN	10,000	0.20	-
4	DHANRAJ PATNI	70,000	1.40	-
5	DILIP KUMAR PATNI	16,000	0.32	-
6	KAMAL NAYAN JAIN	11,000	0.22	-
7	MAHENDRA KUMAR PATNI	45,300	0.91	-
8	MEENA DEVI JAIN	10,000	0.20	-
9	OCTAL SECURITIES & SERVICES PVT. LTD.	1,15,000	2.30	-
10	PATNI RESOURCES PVT. LTD.	8,24,800	16.49	-
11	SANDEEP JAIN (PATNI)	10,000	0.20	-
12	SHREE CHAND SARAOGI	40,000	0.80	-
13	SRISHTI PATNI	1,40,000	2.80	-
14	VIJAY KUMAR PATNI	10,000	0.20	-
		13,32,100	**26.64**	

		As at 31.03.2026 (₹ in Lacs)	As at 31.03.2025 (₹ in Lacs)
13	**Other Equity**		
a	Reserve Fund		
	Balance at the beginning of the year	49.62	29.96
	Addition during the year	5.34	19.66
	Balance at the at the end of the year	54.96	49.62
b	Securities Premium Account		
	Balance at the beginning of the year	55.71	55.71
	Addition during the year		-
	Balance at the at the end of the year	55.71	55.71
c	Retained Earnings		
	Balance at the beginning of the year	529.42	514.54
	Fair value change of Investments (net of deferred tax)	-	-
	Restated balance at the beginning of the year	529.42	514.54
	Profit / (Loss) for the year	(157.91)	(59.21)
	Transfer to Reserve Fund	(5.34)	(19.66)
	Transfer from Other Comprehensive Income	17.40	93.74
	Balance at the at the end of the year	383.56	529.42
d	Other Comprehensive Income		
	Balance at the beginning of the year	1,207.49	794.88
	Addition during the year	149.10	506.36
	Transfer to Retained Earnings	(17.40)	(93.74)
	Balance at the at the end of the year	1,339.19	1,207.49
	Total Other Equity (a+b+c+d)	**1,833.42**	**1,842.24**

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Consolidated Financial Statements for the year ended 31st March, 2026

		2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
I	**Revenue From Operations**		
14	**Interest Income**		
	On Financial Assets measured at Amortised Cost		
	Interest on Loans (TDS Rs. 3.16 Lacs, Prev. Year Rs. 3.19 Lacs)	31.70	31.86
		31.70	31.86
15	**Dividend Income**		
	Dividend from Shares lying as Non Current Investments	1.61	0.14
	Dividend from shares lying as Inventories	4.56	1.84
		6.17	1.98
16	**Sales of Products**		
	Sales of Equity Shares	-	-
		-	-
17	**Other Income**		
	Interest Income on Income Tax Refund	-	0.12
	Interest Income on Security Deposit (CESC)	0.01	0.01
	Other Miscellaneous Income	-	0.03
		0.01	0.16
18	**Finance Costs**		
A	**On Financial liabilities measured at Amortised Cost**		
i	Interest on borrowings		
	From Banks	-	-
	From Others	0.12	0.12
ii	Other interest expense	-	-
		0.12	0.12
19	**Impairment on Financial Instruments**		
A	**On Financial Instruments measured at Amortised Cost**		
	Loans	(17.17)	0.09
	Debts	-	-
B	**On Financial Instruments measured at fair value through OCI**		
	Investments	-	-
		(17.17)	0.09
20	**Purchase of Stock in Trade**		
	Purchases of Shares	-	-
		-	-
21	**Changes in Inventories of Stock-In-Trade**		
	Opening Stock in trade	22.20	20.86
	Less: Closing Stock in trade	19.26	22.20
		2.94	(1.33)

OCTAL CREDIT CAPITAL LIMITED

CIN: L74140WB1992PLC055931

Notes on Consolidated Financial Statements for the year ended 31st March, 2026

		2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
22	**Employee Benefits Expense**		
	Salary & bonus	12.56	12.17
		12.56	12.17

Salary & Bonus include ₹ 2.40 Lacs (P.Y. ₹ 2.40 Lacs) paid to Whole Time Director towards managerial remuneration.

		2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
23	**Depreciation and Amortisation Expense**		
	Depreciation of Tangible Assets	-	-
		-	-
24	**Other Expenses**		
	Rates & Taxes	0.37	0.41
	Rent	0.72	0.72
	Payment to Auditors		
	For Statutory Audit	0.18	0.18
	Advertisment Charges	0.39	0.51
	Electricity Charges	0.43	0.53
	Professional Fees	0.90	0.88
	Repair & Maintenance	0.58	0.42
	Internal Audit Fee	0.09	0.09
	Printing & Stationery	0.31	0.13
	Listing Fee	4.13	4.13
	Travelling & Conveyance Expenses	0.52	0.26
	Depository Charges	0.67	0.67
	Communication Charges	0.54	0.58
	Baddebts	17.06	-
	Miscellaneous Expenses	2.04	2.03
		28.92	11.53
25	**TAX EXPENSE**		
	Current Tax		
	Provision for Income Tax	1.95	6.50
		1.95	6.50

		2025-26 (₹ in Lacs)	2024-25 (₹ in Lacs)
26	**OTHER COMPREHENSIVE INCOME**		
	Items that will not be reclassified to profit or loss		
	Fair value change of Investments	2,023.09	417.38
	Tax expense on the above	(85.65)	88.97
		1,937.44	506.36
27	**Earning per Shares**		
	Nominal Value of Equity Shares (₹)	10.00	10.00
	a) Profit / (Loss) for the period in Lacs	(157.91)	(59.21)
	b) Weighted Average Number of Equity Shares	50,00,900	50,00,900
	Basic EPS (a/b) in Rs.	(3.16)	(1.18)
	c) Weighted Average Number of Equity Shares	50,00,900	50,00,900
	Diluted EPS (a/c) in Rs.	(3.16)	(1.18)

NOTE - 28

Trade Receivable Ageing Schedule

Particulars	Outstanding for following periods from due date of payment					(₹ in Lacs)
	Less than 6months	6months- 1 year	1-2 years	2-3 years	More than 3 years	Total
	31.03.2026	31.03.2026	31.03.2026	31.03.2026	31.03.2026	31.03.2026
i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
iv) Disputed Trade Receivable - Considered good	-	-	-	-	-	-
v) Disputed Trade Receivable -which have significant increase in credit risk	-	-	-	-	-	-
vi) Disputed Trade Receivables - Credit Impaired	-	-	-	-	-	-

Trade Receivable Ageing Schedule

Particulars	Outstanding for following periods from due date of payment					(₹ in Lacs)
	Less than 6months	6months- 1 year	1-2 years	2-3 years	More than 3 years	Total
	31.03.2025	31.03.2025	31.03.2025	31.03.2025	31.03.2025	31.03.2025
i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
iv) Disputed Trade Receivable - Considered good	-	-	-	-	-	-
v) Disputed Trade Receivable -which have significant increase in credit risk	-	-	-	-	-	-
vi) Disputed Trade Receivables - Credit Impaired	-	-	-	-	-	-

Note No. 29
Loan to Related Parties

(₹ in Lacs)

Type of Borrower	Amount of loan or advance in the nature of loan outstanding		Percentage to the total Loans and Advances in the nature of loans	
	2025-2026	2024-2025	2025-2026	2024-2025
Promoters	-	-	0.00%	0.00%
Directors	-	-	0.00%	0.00%
KMPs	-	-	0.00%	0.00%
Related Party	-	-	0.00%	0.00%
	-	-		

NOTE NO. 30

INVENTORIES

	2025-26		2024-25	
Shares (Quoted) Fully Paid up	**Qty.**	**(₹ in Lacs)**	**Qty.**	**(₹ in Lacs)**
(Valued at Fair Market Value)				
Balmer Lawrie Investment Limited	3000	1.96	3,000	2.02
Fedders Holding Limited (Form-IM+ Capital Limited)^	4000	1.26	4,000	1.94
Genus Power Infra. Limited	3000	6.45	3,000	7.85
Genus Paper & Board Limited	3000	0.27	3,000	0.58
Steel Exchange India Limited	20	0.00	20	0.00
Marsons Limited	320	0.39	320	0.60
Marsons Limited (Bonus)	280	0.34	280	0.53
MFL India Limited	19000	0.07	19,000	0.12
Sharda Motor Industries Ltd.^	5	0.04	5	0.08
Sharda Motor Industries Ltd. (Bonus)^	5	0.04	-	-
(Valued at Cost)				
Bala Techno Global Limited	2000	0.02	2,000	0.02
Balmer Lawrie Vanleer Limited	300	0.08	300	0.08
Chemox Lab Limited*	100	0.01	100	0.01
Hindustan Finance Management Limited	500	0.09	500	0.09
Precision Fastner Limited	500	0.01	500	0.01
The Scottish Assam (India) Limited	21398	7.49	21,398	7.49
Skyline NEPC Limited*	1000	0.75	1,000	0.75
CLC Industries Limited (Prev.Spentex Industries Limited) $	10	0.00	1,000	0.03
Total	58,438	19.26	59,423	22.20

31 CAPITAL MANAGEMENT

For the purpose of the Company's capital management, capital includes issued equity capital and all other equity reserves attributable to the equity holders of the Company. The primary objective of the Company's capital management is to maximise the shareholder value.
The Company manages its capital structure and makes adjustments in light of changes in economic conditions and the requirements of the financial covenants. To maintain or adjust the capital structure, the Company may adjust the dividend payment to shareholders, return capital to shareholders or issue new shares. The Company monitors capital using a gearing ratio, which is net debt divided by total capital plus net debt.

The gearing ratio at end of the reporting period was as follows:

	As at 31st March, 2026	As at 31st March, 2025
Gross Debt	-	-
Cash and Marketable Securities	19.68	12.00
Net Debt (A)	(19.68)	(12.00)
Total Equity (As per Balance Sheet) (B)	500.09	500.09
Net Gearing (A/B)	-	-

32 FINANCIAL INSTRUMENTS

i Valuation

All financial instruments are initially recognized and subsequently re-measured at fair value as described below:

a) The fair value of investment in quoted Equity Shares is measured at quoted price or NAV or cost as available with the management.

b) The fair value of the remaining financial instruments is determined using discounted cash flow analysis.

OCTAL CREDIT CAPITAL LIMITED

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

Fair Valuation Measurement Hierarchy:

Amount (₹' Lakhs)

Particulars	As at 31.03.2026			As at 31.03.2025		
	Carrying Amount	Level of input used in		Carrying Amount	Level of input used in	
		Level 1	Level 2		Level 1	Level 2
Financial Assets						
At Amortised Cost						
Cash and Cash Equivalents	19.68		-	12.00		-
Bank balances other than Cash and Cash Equivalents	-		-	-		-
Trade Receivables	-		-	-		-
Loans	260.35	-	52.74	305.29	-	64.34
Investments	-		-	-		-
Other Financial Assets	19.41		-	22.35		-
At FVTOCI						
Derivative Financial Instruments	-		-	-		-
Investments	2,320.96		-	2,294.92		-
Other Financial Assets	-		-	-		-
Financial Liabilities						
At Amortised Cost						
Payables						
Trade Payables						

- total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
- total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-	-	-	-
Other Payables				-		
- total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
- total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-	-	-	-
Borrowings (Other than Debt Securities)						
Deposits						
Other Financial Liabilities						
At FVTPL						
Derivative Financial Instruments	-	-	-	-	-	-

Note:
Level 1 : Level 1 hierarchy includes financial instruments measured using quoted prices. This includes listed equity instruments, mutual funds that have quoted price. The fair value of all equity instruments which are traded in the stock exchanges is valued using the closing price as at the reporting period.

Level 2 : The fair value of financial instruments that are not traded in an active market is determined using book value calculated on the basis of latest audited financial statements as available with the management.

ii **Foreign Currency Risk : N.A.**

iii **Interest Rate Risk:**

The following table shows exposure of the Company's borrowings to interest rate changes at the end of the reporting period:

Amount (₹' Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
Term Loans from Bank	-	-
Loan repayable on demand from Bank	-	-
Loan repayable on demand from Others	-	-
Total	-	-

iv **Credit Risk:**

Credit risk is the risk that a customer or counterparty to a financial instrument fails to perform or pay the amounts due, causing financial loss to the company. Credit risk arises from company's activities in investments and outstanding receivables from customers.

The Company has a prudent and conservative process for managing its credit risk arising in the course of its business activities. Dues from customers to whom sales are made on credit are generally receovered within credit days allowed to the customer.

Following provides exposure to credit risk for trade receivables:

Amount (₹' Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
Trade Receivables	-	-
Other Receivables	-	-
Total	-	-

v **Liquidity Risk:**

Liquidity risk arises from the Company's inability to meet its cash flow commitments on time. Prudent liquidity risk management implies maintaining sufficient stock of cash and marketable securities (` 19.68 Lacs as on 31st March 2026; ` 12 Lacs as on 31st March 2025). Company accesses financial markets to meet its liquidity requirements.

The Company's liquidity is managed centrally with operating units forecasting their cash and liquidity requirements. Treasury pools the cash surpluses from across the different operating units and then arranges to either fund the net deficit or invest the net surplus in the market.

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

33 Maturity Analysis of Assets and Liabilities

The table below shows an analysis of assets and Liabilities according to when they are expected to be recovered or settled:-

(₹' in Lakhs)

		As at 31.03.2026			As at 31.03.2025		
		Upto 12 months	More than 12 months	Total	Upto 12 months	More than 12 months	Total
	ASSETS						
1	**FINANCIAL ASSETS**						
a	Cash and Cash Equivalents	19.68	-	19.68	12.00	-	12.00
b	Bank balances other than Cash and Cash Equivalents	-	-	-	-	-	-
c	Derivative Financial Instruments	-	-	-	-	-	-
d	Receivables:			-			-
i	Trade Receivables	-	-	-	-	-	-
e	Loans	260.35	-	260.35	305.29	-	305.29
f	Investments	-	2,320.96	2,320.96	-	2,294.92	2,294.92
g	Other Financial Assets	19.41	-	19.41	22.35	-	22.35
2	**NON FINANCIAL ASSETS**			-			-
a	Current Tax Assets (Net)	1.84	-	1.84	3.34	-	3.34
b	Deferred Tax Assets (Net)	-	-	-	-	-	-
c	Property, Plant & Equipment	-	0.30	0.30	-	0.30	0.30
d	Other Intangible Assets	-	-	-	-	-	-
e	Other Non- Financial Assets	1.23	-	1.23	1.12	-	1.12
	Total Assets	**302.50**	**2,321.25**	**2,623.75**	**344.10**	**2,295.22**	**2,639.32**

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		As at 31.03.2026			As at 31.03.2025		
		Upto 12 months	More than 12 months	Total	Upto 12 months	More than 12 months	Total
	LIABILITIES						
1	**FINANCIAL LIABILITIES**						
a	Derivative Financial Instruments	-	-	-	-	-	-
b	Payables						
i	Trade Payables						
	- total outstanding dues of micro enterprises and small enterprises	-	-	-	-	-	-
	- total outstanding dues of creditors other than micro enterprises and small enterprises		-	-		-	-
ii	Other Payables						
	- total outstanding dues of micro enterprises and small enterprises		-	-		-	-
	- total outstanding dues of creditors other than micro enterprises and small enterprises		-	-		-	-
c	Borrowings (Other than Debt Securities)		-	-		-	-
d	Deposits		-	-		-	-
e	Other Financial Liabilities		-	-		-	-
2	**NON FINANCIAL LIABILITIES**						
a	Current Tax Liabilities (Net)	-	-	-	0.13	-	0.13
b	Deferred Tax Liabilities (Net)	289.33	-	289.33	-	295.97	295.97
c	Provisions	-	-	-	-	-	-
d	Other Non-Financial Liabilities	0.90	-	0.90	0.89	-	0.89
	Total Liabilities	**290.24**	**-**	**290.24**	**1.02**	**295.97**	**296.99**

34 Other Regulatory Information

i) Group has no immovable property as on the balance sheet date.

ii) The Group has not revalued its Property, Plant and Equipment during the year.

iii) The company has not granted Loans or Advances in the nature of Loans to Promoters, directors, KMPs and the related parties.

iv) The Group do not have any Benami property, where any proceeding has been initiated or pending against the Company for holding any Benami property.

v) The Group do not have any borrowings from banks or financial institutions and has not been declared a wilful defaulter.

vi) The Group do not have any transactions with struck off companies.

vii) The Group do not have any charges or satisfaction which is yet to be registered with ROC beyond the statutory period.

viii) The Group have not traded or invested in Crypto currency or Virtual Currency during the financial year.

ix) The Group do not have any subsidiary company as defined under clause (87) of section 2 of the Companies Act 2013.

x) The Group have not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding that the Intermediary shall:

- a. directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Group (Ultimate Beneficiaries), or
- b. provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries

xi) The Group have 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 Group shall:

- a. 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
- b. provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

xii) The Group have not any such transaction which is 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.

xiii) Disclosures under Section 186(4) of the Companies Act 2013 - Nil

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

35 The following disclosure is required pursuant to RBI Circular No. RBI/2019-20/170 DOR(NBFC).CC.PD.No.109/22.10.106/2019-20 dtd. March 13, 2020:

Amount (₹In Lacs)

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 between Ind AS 109 provisions and IRACP norms
(1)	**(2)**	**(3)**	**(4)**	**(5)=(3) - (4)**	**(6)**	**(7)=(4) - (6)**
Performing Assets						
Standard	Stage 1	261.00	0.65	260.35	0.65	-
Standard	Stage 2	-	-	-	-	-
Subtotal		261.00	0.65	260.35	0.65	-
Non Performing Assets						
Sub Standard	Stage 3	-	-	-	-	-
Doubtful - Upto 1 year	Stage 3	-	-	-	-	-
Doubtful - 1 - 3 years	Stage 3	-	-	-	-	-
Doubtful - More than 3 years	Stage 3	52.74	52.74	(0.00)	52.74	-
Loss	Stage 3	-	-	-	-	-
Subtotal for NPA		52.74	52.74	(0.00)	52.74	-
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	-	-	-	-	-
	Total	-	-	-	-	-
Total	**Stage 1**	**261.00**	**0.65**	**260.35**	**0.65**	**-**
	Stage 2	**-**	**-**	**-**	**-**	**-**
	Stage 3	**52.74**	**52.74**	**(0.00)**	**52.74**	**-**
	Total	**313.74**	**53.39**	**260.35**	**53.39**	**-**

36 SEGMENT REPORTING

The Company's operations predominantly consist of Loan Financing and Investing & Trading in Shares & Securities Activities:

Sr. No.	Particulars	2025-26	2024-25
		Amount (₹' Lacs)	Amount (₹' Lacs)
1	**Segment Revenue**		
	(Net Sale / Income of each segment)		
i)	Loan Financing Activities	31.70	31.86
ii)	Investing & Trading in Shares & Securities Activities	6.17	1.98
	Total	**37.86**	**33.83**
Less:	Inter Segment Revenue	-	-
	Net Sales / Income from Operations	**37.86**	**33.83**
2	**Segment Results**		
	(Profit & Loss before Tax & Interest from each segment)		
i)	Loan Financing Activities	48.75	31.65
ii)	Investing & Trading in Shares & Securities Activities	3.23	3.31
	Total	**51.98**	**34.96**
Less:	I. Unallocable Finance Costs	-	-
	II. Other unallocable expenditure net off unallocable income	41.47	23.54
	Profit / (Loss) before Tax	**10.51**	**11.42**
3	**Segment Assets**		
i)	Loan Financing Activities	313.74	375.85
ii)	Investing & Trading in Shares & Securities Activities	2,340.22	2,317.11
iii)	Unallocable Assets	23.18	16.91
	Total Segment Assets	**2,677.14**	**2,709.87**
4	**Segment Liabilities**		
i)	Loan Financing Activities	53.39	70.56
ii)	Investing & Trading in Shares & Securities Activities	289.45	296.12
iii)	Unallocable Liabilities	0.79	0.87
	Total Segment Liabilities	**343.63**	**367.55**
5	**Capital Employed (i.e. Segment Assets less Segment Liabilities)**		
i)	Loan Financing Activities	260.35	305.29
ii)	Investing & Trading in Shares & Securities Activities	2,050.77	2,021.00
iii)	Other Unallocable Assets net of Liabilities	22.40	16.04
	Total Capital Employed	**2,333.51**	**2,342.33**

37 Disclosure requirements under Scale Based Regulation for NBFCs

A) Exposure

1) Exposure to real estate sector

Amount (₹' In Lacs)

	Category	F.Y. 2025-26	F.Y. 2024-25
i)	Direct exposure		
a)	Residential Mortgages -		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Exposure would also include non-fund based (NFB) limits.	-	-
b)	Commercial Real Estate -		
	Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.	-	-
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 Companies.	-	-
	Total Exposure to Real Estate Sector	-	-

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2) Exposure to capital market

Amount (₹' In Lacs)

	Category	F.Y. 2025-26	F.Y. 2024-25
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt	2,320.96	2,294.92
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds	-	-
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security	-	-
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares/ convertible bonds/convertible debentures/units of equity oriented mutual funds does not fully cover the advances	-	-
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources	-	-
vii)	Bridge loans to companies against expected equity flows / issues	-	-
viii)	Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	-	-
ix)	Financing to stockbrokers for margin trading	-	-
x)	All exposures to Alternative Investment Funds:		
	(i) Category I	-	-
	(ii) Category II	-	-
	(iii) Category III	-	-
	Total exposure to capital market	**2,320.96**	**2,294.92**

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

3) Sectoral exposure

	Sectors	Current Year			Previous Year		
		Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector
1	Agriculture and Allied Activities	-	-	0.00%	-	-	0.00%
2	Industry						
2.1	Micro and Small	-	-	0.00%	-	-	0.00%
2.2	Medium	-	-	0.00%	-	-	0.00%
2.3	Large	-	-	0.00%	-	-	0.00%
2.4	Others	313.74	52.74	16.81%	375.85	69.80	18.57%
	Total of Industry	313.74	52.74	16.81%	375.85	69.80	18.57%
3	Services						
3.1	Transport Operators	-	-	0.00%	-	-	0.00%
3.2	Computer Software	-	-	0.00%	-	-	0.00%
3.3	Tourism, Hotel and Restaurants	-	-	0.00%	-	-	0.00%
3.4	Shipping	-	-	0.00%	-	-	0.00%
3.5	Professional Services	-	-	0.00%	-	-	0.00%
3.6	Trade						
3.6.1	Wholesale Trade (other than Food Procurement)	-	-	0.00%	-	-	0.00%
3.6.2	Retail Trade	-	-	0.00%	-	-	0.00%
3.7	Commercial Real Estate	-	-	0.00%	-	-	0.00%

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

	Sectors	Current Year			Previous Year		
		Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹' 00)	Gross NPAs (₹' 00)	Percentage of Gross NPAs to total exposure in that sector
3.8	NBFCs, of which,	-	-	0.00%	-	-	0.00%
3.8.1	Housing Finance Companies (HFCs)	-	-	0.00%	-	-	0.00%
3.8.2	Public Financial Institutions (PFIs)	-	-	0.00%	-	-	0.00%
3.9	Aviation	-	-	0.00%	-	-	0.00%
3.10	Others	-	-	0.00%	-	-	0.00%
	Total of Services	-	-	0.00%	-	-	0.00%
4	Personal Loans						
4.1	Housing Loans (incl. priority sector Housing)	-	-	0.00%	-	-	0.00%
4.2	Consumer Durables	-	-	0.00%	-	-	0.00%
4.3	Credit Card Receivables	-	-	0.00%	-	-	0.00%
4.4	Vehicle/Auto Loans	-	-	0.00%	-	-	0.00%
4.5	Education Loans	-	-	0.00%	-	-	0.00%
4.6	Advances against Fixed Deposits (incl. FCNR(B),etc)	-	-	0.00%	-	-	0.00%
4.7	Advances to Individuals against Shares, Bonds, etc.	-	-	0.00%	-	-	0.00%
4.8	Advances to Individuals against Gold	-	-	0.00%	-	-	0.00%
4.9	Micro finance loan/SHG Loan	-	-	0.00%	-	-	0.00%
4.1	Others	-	-	0.00%	-	-	0.00%
	Total of Personal Loans	-	-	0.00%	-	-	0.00%
5	Others	-	-	0.00%	-	-	0.00%
	Total (1 to 5)	313.74	52.74	16.81%	375.85	69.80	18.57%

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

4) Intra-group exposures

Disclosures relating to Intra-group exposures:

Amount (₹' In Lacs)

	Particulars	**F.Y. 2025-26**	**F.Y. 2024-25**
i	Total amount of intra-group exposures	-	-
ii	Total amount of top 20 intra-group exposures	-	-
iii	Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers	0.00%	0.00%

5) Unhedged foreign currency exposure

Amount (₹' In Lacs)

	Particulars	**F.Y. 2025-26**	**F.Y. 2024-25**
i	Details of its unhedged foreign currency exposures	-	-
ii	Policies to manage currency induced risk	N.A.	N.A.

OCTAL CREDIT CAPITAL LIMITED

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Notes on Consolidated Financial Statements for the year ended 31st March, 2026

B) Related Party Disclosure

Amount (₹' Rs. In Lacs)

	Particulars	Parent (as per ownership or control)		Subsidiaries		Associates / Joint ventures		Key Management Personnel		Relatives of Key Management Personnel		Others		Total	
		F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25	F.Y. 2025-26	F.Y. 2024-25
i	Borrowings														
a	Outstanding at the year end	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b	Maximum during the year	-	-	-	-	8.50	168.00	-	-	-	-	-	-	8.50	168.00
ii	Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii	Placement of deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv	Advances														
	Outstanding at the year end	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Maximum during the year	-	-	-	-	-	30.50	-	-	-	-	-	-	-	30.50
v	Investments														
a	Outstanding at the year end	-	-	-	-	11.16	11.16	-	-	-	-	-	-	11.16	11.16
vi	Purchase of fixed /other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
vii	Sale of fixed /other assets	-	-	-	-	-	-	26.40	-	-	-	-	-	26.40	-
viii	Interest paid	-	-	-	-	0.12	0.12	-	-	-	-	-	-	0.12	0.12
ix	Interest received	-	-	-	-	-	-	-	-	-	-	-	-	-	-
x	Others														
	Rent Paid	-	-	-	-	-	-	-	-	0.72	0.72	-	-	0.72	0.72

C) Disclosure of complaints

1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

Sr. No.	Particulars	F.Y. 2025-26	F.Y. 2024-25
	Complaints received by the NBFC from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	0	0
3	Number of complaints disposed during the year	0	0
3.1	Of which, number of complaints rejected by the NBFC	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the NBFC from Office of Ombudsman		
5	Number of maintainable complaints received by the NBFC from Office of Ombudsman	0	0
5.1	Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

2) Top five grounds of complaints received by the NBFCs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
	F.Y. 2025-26				
Nil	Nil				
	F.Y. 2024-25				
Nil	Nil				

38 The Company has complied with the prudential norms as per NBFC's (Reserve Bank) Directions 1998 with regard to Income Recognition, Assets Classification, Accounting Standard and Provision for Bad & Doubtful Debts as applicable to it. Schedule in terms of Paragraph 13 of Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007 is annexed hereto separately.

39 **Related Party Disclosure** :

Related party disclosures as required by Ind AS-18 – 'Related Party Disclosure' are given below:

Key Management Personnel (KMP) : Mr. Arihant Patni (Whole Time Director), Mr. Kamal Nayan Jain (Director), Mrs. Sweety Nahata (Company Secretary) & Mr. Shyam Arora (CFO)

b) Transaction with Related Parties **(₹ in Lacs)**

Name of the Party	Relationship	Nature of Transaction	Volume of Transaction		Outstanding as on	
			25-26	24-25	31.03.2026	31.03.2025
Mr. Arihant Patni	Whole Time Director	Remuneration	2.40	2.40	--	--
Mrs. Sweety Nahata	Company Secretary	Salary	6.00	6.00	--	--
Mr. Shyam Arora	CFO	Salary	2.86	2.60	--	--
Mrs. Anjana Devi Jain	Relative of KMP	Rent	0.24	0.24	--	--
Mrs. Preeti Patni	Relative of KMP	Rent	0.24	0.24	--	--
Mr. Bimal Kumar Patni	Relative of KMP	Rent	0.24	0.24	--	--
New View Consultant Private Limited	Associate	Loan Taken Loan Repaid Loan Given Loan Repaid Interest Paid Interest Received Sale of Investment	4.50 4.50 -- -- 0.10 -- --	171.50 171.50 30.50 30.50 0.12 0.83 97.00	--	--
Patni Resources Private Limited	Enterprise over which KMP have Significant Influence	Loan Taken Loan Repaid Interest Paid	4.00 4.00 .02	-- -- --	--	--
Octal Securities & Services Private Limited	KMP/ Relative of KMP having significant influence	Sale of Investment	--	20.93	--	--
Kamal Nayan Jain	KMP	Sale of Investment	26.40	--	--	--

40 Management has determined that there were no balances outstanding as at the beginning of the year and no transactions entered with Micro, Small and Medium Enterprises as defined under Micro, Small and Medium Enterprises Development Act, 2006, during the current year, based on the information available with the Company as at March 31, 2026.

41 **Analytical Ratios**

As per the Schedule III of Companies Act, 2013 requirements, following ratios are to be disclosed along with explanation for those ratios having variance of more than 25% as compared to preceding year.

Particulars	As at 31.03.26	As at 31.03.25	% change	Reasons for variance
Capital to risk-weighted assets ratio (CRAR)	N.A.	N.A.	N.A.	
Tier I CRAR	N.A.	N.A.	N.A.	
Tier II CRAR	N.A.	N.A.	N.A.	
Liquidity Coverage Ratio	N.A.	N.A.	N.A.	

42 **Additional information, as required under schedule III to the Companies Act 2013, of enterprises consolidated as Associates:**

Name of the Enterprise	Net Assets i.e. Total assets minus Total liabilities		Share in Profit or loss	
	As % of consolidated net assets	Amount (₹ in Lacs)	As % of consolidated profit or loss	Amount (₹ in lacs)
Parent				
Octal Credit Capital Limited	79.24%	1849.16	-1795.12%	158.41
Subsidiaries	-	-	-	-
Minority Interests in all subsidiaries	-	-	-	-
Associates (Investment as per the equity method)				
Indian				
New View Consultant Private Limited	20.76%	484.35	1895.12%	-167.23
	100.00%	2333.51	100.00 %	-8.82

43 The Company has pledged the following equity shares with Trans Scan Securities (P) Ltd (Broker) as margin:

Name of the Scripts	As at 31.03.2026	As at 31.03.2025
	No. of Shares	No. of Shares
ELECTROSTEEL CASTINGS LIMITED	15000	15000
GENUS POWER INFRASTRUCTURES LIMITED	3000	3000

44 Quantitative details of item traded during the year:

Particulars: Equity Shares (Unit: No.)	2025-2026		2024-2025	
	Qty.	Amount (₹' Lacs)	Qty.	Amount (₹' Lacs)
Opening Stock	59423	22.20	53123	20.86
Purchases/Bonus/Split	5	-	6300	-
Sales/Capital Reduction	990	-	--	-
Closing Stock	58438	19.26	59423	22.20

45. Previous Year figures have been regrouped and/or rearranged wherever considered necessary.

As per our report of even date.

For Vasudeo & Associates Chartered Accountants Firm Registration No. 319299E	For and on behalf of the Board of Directors	
CA. Vasudeo Agarwal Partner Membership No. 054784 UDIN- 26054784YZHHSB6131	D.K.Patni Director DIN:01069986	A.Patni Whole Time Director DIN:07210950
Place: Kolkata Dated: The 29th Day of May, 2026	S. Nahata Company Secretary	S.Arora CFO

OCTAL CREDIT CAPITAL LIMITED
CIN : L74140WB1992PLC055931
REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071
Ph no. 033-2282-6815/6818/6899, Fax no. 033-2231-4193
Email: octalcredit1992@gmail.com Website : www.occl.co.in

NOTICE OF THE 34TH ANNUAL GENERAL MEETING

Notice is hereby given that the 34th Annual General Meeting (AGM) of the members of Octal Credit Capital Limited ("the Company") will be held on Monday, 10th Day of August, 2026 at 11.00 A.M. at its Registered office, 16A, Shakespeare Sarani, Unit – II, 2ND floor, Kolkata - 700 071 to transact the following businesses

ORDINARY BUSINESS

1. To consider and adopt the Audited Annual Financial Statement (Standalone & Consolidated) of the Company for the financial year ended 31st March, 2026 together with the Reports of the Auditors and the Board of Directors thereon and to consider and if thought fit, to pass with or without modification(s) the following resolution as an Ordinary Resolution:

   "**RESOLVED THAT** the Directors' Report and the Audited Annual Financial Statement (Standalone & Consolidated) for the financial year ended 31st March, 2026 along with the Auditors' Report thereon are hereby considered, approved and adopted."

2. To appoint a Director in place of Mr. Dilip Kumar Patni (DIN 01069986) who retires by rotation and, being eligible, offers himself for reappointment.

   Therefore, the shareholders are requested to consider and if thought fit, to pass with or without modifications the following resolution as Ordinary Resolution:

   "**RESOLVED THAT** pursuant to Section 152 of the Companies Act, 2013, approval of the Board be and is hereby accorded for re-appointment of Mr. Dilip Kumar Patni (DIN 01069986), Director, who shall retire by rotation at the ensuing Annual General Meeting and be re-appointed as Director of the company."

3. To Re-Appoint M/s VASUDEO & ASSOCIATES, Chartered Accountants (FRN 319299E) as Statutory Auditor of the company for 3 years i.e. till the conclusion of the Annual General Meeting to be held in 2029.

   "**RESOLVED THAT** pursuant to section 139 and all other applicable provisions, if any, of the Companies Act, 2013 and the Companies (Audit and Auditors) Rules, 2014, M/s VASUDEO & ASSOCIATES, Chartered Accountants (FRN 319299E) are hereby re-appointed as Statutory Auditor of the company for 3 years i.e. from the conclusion of this Annual General Meeting till the conclusion of the Annual General Meeting to be held in 2029 at a remuneration to be decided by the Board of Directors".

SPECIAL BUSINESS

4. **To Re-appoint Mr. Arihant Patni (DIN: 07210950) as Whole-Time Director of the Company.**

   To consider and, if thought fit, to pass the following resolution as an Ordinary Resolution:

   "**RESOLVED THAT** pursuant to the provisions of Sections 196, 197, 198, 203 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with Schedule V thereto, the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including any statutory modification(s) or re-enactment(s) thereof for the time being in force, and in accordance with the Articles of Association of the Company, consent of the Members be and is hereby accorded to the appointment of Mr. Arihant Patni (DIN: 07210950) as Whole-Time Director of the Company, for a further period of 5 years with effect from 29th March 2026 and ending on 28th March, 2031, not liable to retire by rotation, upon the terms and conditions, including remuneration, as recommended by the Nomination and Remuneration Committee and approved by the Board of Directors, and as set out in the Explanatory Statement annexed to this Notice.

RESOLVED FURTHER THAT the Board of Directors of the Company (which expression shall include any Committee thereof) be and is hereby authorised to alter, vary or revise the terms and conditions of the re-appointment and remuneration of Mr. Arihant Patni from time to time, provided that such variation is within the overall limits specified under the Companies Act, 2013, Schedule V thereto and other applicable laws.

5. **Appointment of Mr. Mukul Jain (DIN: 06900282) as an Independent Director of the Company**

To consider and, if thought fit, to pass the following resolution as an Ordinary Resolution:

"**RESOLVED THAT** pursuant to the provisions of Sections 149, 150, 152, 161 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with Schedule IV thereto, the Companies (Appointment and Qualification of Directors) Rules, 2014 and Regulation 17(1C), Regulation 25 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including any statutory modification(s) or re-enactment(s) thereof for the time being in force, and pursuant to the recommendation of the Nomination and Remuneration Committee and approval of the Board of Directors, Mr. Mukul Jain (DIN: 06900282), who was appointed by the Board as an Additional Director in category of Non-Executive Independent Director with effect from 21st May, 2026 under Section 161 of the Act and who holds office up to the date of this Annual General Meeting, and who has submitted a declaration confirming that he meets the criteria of independence prescribed under Section 149(6) of the Act and Regulation 16(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, be and is hereby appointed as an Independent Director of the Company, not liable to retire by rotation, to hold office for a first term of 5 consecutive years commencing from 21st May, 2026 up to 20th May, 2031.

6. **Appointment of Mrs Sweta Agarwal (DIN 11247147) as an Independent Director of the Company**

To consider and, if thought fit, to pass the following resolution as an Ordinary Resolution:

"**RESOLVED THAT** pursuant to the provisions of Sections 149, 150, 152, 161 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with Schedule IV thereto, the Companies (Appointment and Qualification of Directors) Rules, 2014 and Regulation 17(1C), Regulation 25 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including any statutory modification(s) or re-enactment(s) thereof for the time being in force, and pursuant to the recommendation of the Nomination and Remuneration Committee and approval of the Board of Directors, Mrs Sweta Agarwal (DIN 11247147), who was appointed by the Board as an Additional Director in category of Non-Executive Independent Director with effect from 21st May, 2026 under Section 161 of the Act and who holds office up to the date of this Annual General Meeting, and who has submitted a declaration confirming that she meets the criteria of independence prescribed under Section 149(6) of the Act and Regulation 16(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, be and is hereby appointed as an Independent Director of the Company, not liable to retire by rotation, to hold office for a first term of 5 consecutive years commencing from 21st May, 2026 up to 20th May, 2031.

NOTES:

1. The Explanatory Statement pursuant to Section 102 of the Companies Act, 2013 in respect of the Special Business is annexed hereto.

2. Member entitled to attend and vote at the ANNUAL GENERAL MEETING, is ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF/ HERSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY. Pursuant to the provisions of Section 105 of the Companies Act, 2013, a person can act as a proxy on behalf of member not exceeding fifty (50) and holding in aggregate not more than ten percent of the total Share Capital of the Company. Members holding more than ten percent of the total Share Capital of the Company may appoint a single person as proxy, who shall not act as a proxy for any other Member. The instrument appointing Proxy as per the format included in the Annual Report should be deposited at the Registered Office of the Company, duly completed and sign not less than FORTY-EIGHT HOURS before the commencement of the meeting.

3. Corporate members intending to send their authorized representatives to attend the Meeting 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 Meeting.

4. During the period beginning 24 hours before the time fixed for the commencement of the meeting and ending with the conclusion of the meeting, a member would be entitled to inspect the proxies lodged at any time during the business hours of the Company, provided that not less than three days of notice in writing is given to the Company.

5. The Register of Members and the Share Transfer Books of the Company will remain closed from from 4th Day of August, 2026 to 10th Day of August, 2026 (both days inclusive).

6. The Ministry of Corporate Affairs ("MCA") has taken a "Green Initiative in the Corporate Governance" by allowing paperless compliances by Companies and has issued a circular on April 21, 2011 stating that the service of document by a Company can be made through electronic mode. Electronic copy of the Annual Report for the FY 2025-26 is being sent to all the members whose email id's are registered with the Company/Depository Participants. Members who have not yet registered their email addresses are requested to register the same with their DPs, in case the shares are held by them in electronic form and with the Company/ Niche Technologies Pvt Ltd., the Registrar and Share Transfer Agent in case the shares are held by them in physical form.

7. Documents referred to in the accompanying Notice and the statement and other statutory registers are available for inspection by members at the Registered Office of the Company during office

hours on all working days except Saturdays, Sundays and Holidays between 11:00 a.m. to 1:00 p.m. up to the date of Annual General Meeting.

8. Members / proxies are requested to bring their attendance slip along with their copy of Annual Report to the meeting. As a measure of economy, copies of the Annual Report will not be distributed at the meeting. Members, who hold shares in dematerialised form, are requested to bring their Client ID and DP ID numbers for easy identification of attendance at the meeting.

9. Members holding shares in electronic form are requested to intimate immediately any change in their address or bank mandates to their Depository Participants with whom they are maintaining their demat accounts. Members holding shares in physical form are requested to notify any change in their address or bank mandates immediately to the RTA.

10. The Securities and Exchange Board of India (SEBI) has mandated the submission of PAN by every participant in the securities market. Members holding shares in electronic form are therefore, requested to submit their PAN to their Depository Participants. Members holding shares in physical form are required to submit their PAN details to the company.

11. Members holding shares in the same name under different Ledger Folios are requested to apply for consolidation of such Folios and send the relevant share certificates to Niche Technologies Pvt. Ltd. for their doing the needful.

12. Members are requested to notify change in address, if any, immediately to Niche Technologies Pvt. Ltd. quoting their folio numbers.

13. The Notice of the 34th AGM and instructions for e-voting, along with the Attendance Slip and Proxy Form, is being sent by electronic mode to all members whose email addresses are registered with the Company / Depository Participant(s) unless a member has requested for a hard copy of the same. Members may also note that the Notice of the 34th AGM and the Annual Report 2026 will be available on the Company's website, www.occl.co.in. The Notice can also be accessed from the websites of the Stock Exchanges where the shares are listed, viz www.bseindia.com and www.cse-india.com. The said Notice is also available on the website of NSDL at www.evoting.nsdl.com.

14. Members are requested to send their queries, if any, relating to the accounts of the Company, well in advance, so that the necessary information can be made available at the meeting.

15. Members who have not registered their e-mail addresses so far are requested to register their e-mail address for receiving all communication including Annual Report, Notices, Circulars, etc. from the Company electronically.

16. Additional information, as required under Regulation 36(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standards SS2 in respect of director seeking appointment / reappointment are given hereunder :

Mr. Dilip Kumar Patni (Director)

Name	Mr. Dilip Kumar Patni
DIN	01069986
Age	58
Qualification	Chartered Accountant
Experience	34 Years
Expertise in specific functional Area	Corporate Law & Finance
Terms and Conditions of Appointment/ Reappointment along with details of remuneration sought to be paid	The details are provided in the resolution at Item no. 2 of this notice.
Remuneration Last drawn (including sitting fee, if any) as per last audited Balance sheet as on 31st March , 2026	Nil
Date of first appointment on the Board	15.06.1993
Relationship with other Directors / KMP	Nil
Directorship held in other Companies	1. PATNI RESOURCES PVT LTD 2. NICHE TECHNOLOGIES PRIVATE LIMITED 3. PATNI SWEET HOUSING PRIVATE LIMITED 4. GEMINI VINIMAY PRIVATE LIMITED 5. SPRINGFIELD JAIN DEVELOPERS PRIVATE LIMITED 6. NIRMALKUNJ PROJECTS PRIVATE LIMITED 7. TEENLOK BUILDERS PRIVATE LIMITED 8. LIFEFRESH REALCON PRIVATE LIMITED 9. OCTAL REALCON PRIVATE LIMITED
Membership / Chairmanship of the Committee of the Board of Directors of other Companies in which he/she is a Director	Nil
Number of Equity Shares held in the Company as on 31.03.2026	16000

Mr. Arihant Patni (Whole time Director)

Name	Mr. Arihant Patni
DIN	07210950
Age	34
Qualification	B. Com
Experience	13 Years
Expertise in specific functional Area	Finance & Banking
Terms and Conditions of Appointment/ Reappointment along with details of remuneration sought to be paid	Re-appointment as the Whole Time of the Company for the term of 5 (Five) consecutive years effective from March 29, 2026, to March 28, 2031 subject to the approval by the Members at the ensuing General meeting of the Company.
Date of first appointment on the Board	29.03.2016
Relationship with other Directors / KMP	Nil
Directorship held in other Companies	1. MAGNET COMMOTRADE PRIVATE LIMITED 2. GALLANT TRADECOMM PRIVATE LIMITED 3. DARKIN VINCOM PVT LTD 4. TRANS SCAN SECURITIES PRIVATE LIMITED 5. NICHE TECHNOLOGIES PRIVATE LIMITED 6. NEW VIEW CONSULTANTS PVT.LTD. 7. SPRINGFIELD JAIN DEVELOPERS PRIVATE LIMITED
Membership / Chairmanship of the Committee of the Board of Directors of other Companies in which he/she is a Director	Nil
Information pursuant to BSE Circular with ref. no. LIST/COMP/14/2018-19 and NSE Circular NSE/CML/2018/24 ('Circulars')	Mr. Arihant Patni is not debarred from holding the office of a director by virtue of any SEBI order or any other such authority as required under the circulars.
Number of Equity Shares held in the Company as on 31.03.2025	Nil

Mr. Mukul Jain (Independent Director)

Particulars	Details
Name	Mr. Mukul Jain
DIN	06900282
Type	Director (Non-Executive, Independent Director)

Qualifications	Bachelor of Commerce (Honours)
No. of Equity Shares held	Nil
Date of Appointment/ Term of appointment	Appointed as an Additional Director (Non-Executive Independent director) for first term of 5 years commencing from May 21, 2026, subject to the approval of the shareholders of the Company.
Brief Profile (in case of appointment of Director)	Mr. Mukul Jain has experience of almost 12 years in the field of corporate finance and corporate strategy. He held leadership roles in various organization during this period
Disclosure of Relationship between Directors (in case of appointment of Director)	NIL
Information as required pursuant to BSE Circular with ref. no. LIST/COMP/14/2018-19 and the National Stock Exchange of India Limited Circular with ref. no. NSE/CML/2018/ 24, both dated 20 June 2018	Mr. Mukul Jain is not debarred from holding the office of director by virtue of any SEBI order or any other such authority.

Mr. Sweta Agarwal (Independent Director)

Particulars	Details
Name	Mrs. Sweta Agarwal
DIN	11247147
Type	Director (Non-Executive, Independent Director)
Qualifications	Company Secretary
No. of Equity Shares held	Nil
Date of Appointment/Term of appointment	Appointed as an Additional Director (Non-Executive Independent director) for first term of 5 years commencing from May 21, 2026, subject to the approval of the shareholders of the Company.
Brief Profile (in case of appointment of Director)	Ms. Sweta Aggarwal has experience of more than 10 years as qualified company secretary. She brings her expertise in Corporate Law and Compliances along with knowledge in finance field.
Disclosure of Relationship between Directors (in case of appointment of Director)	NIL

OCTAL CREDIT CAPITAL LIMITED
CIN : L74140WB1992PLC055931
REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071
Ph no. 033-2282-6815/6818/6899, Fax no. 033-2231-4193
Email: octalcredit1992@gmail.com Website : www.occl.co.in

Information as required pursuant to BSE Circular with ref. no. LIST/COMP/14/2018-19 and the National Stock Exchange of India Limited Circular with ref. no. NSE/CML/2018/ 24, both dated 20 June 2018	Ms. Sweta Agarwal is not debarred from holding the office of director by virtue of any SEBI order or any other such authority.

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING ARE AS UNDER:-

The remote e-voting period begins on 7th August, 2026 at 09:00 A.M. and ends on 9th August, 2026 at 05:00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. 3rd Day of August, 2026, may cast their vote electronically. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being 03.08.2026.

How do I vote electronically using NSDL e-Voting system?

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting for Individual shareholders holding securities in demat mode

In terms of SEBI circular 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.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	**Login Method**
Individual Shareholders holding securities in demat mode with NSDL.	1. For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID,8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. 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 i.e. NSDL** and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period 2. Existing **IDeAS** user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "**Beneficial Owner"** icon under **"Login"** which is available under **'IDeAS'**

	section , this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added 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 i.e. NSDL** and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period If you are 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 i.e. NSDL** and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period. 4. Shareholders/Members can also download NSDL Mobile App "**NSDL Speede**" facility by scanning the QR code mentioned below for seamless voting experience. **NSDL Mobile App is available on** App Store Google Play
Individual Shareholders holding securities in demat mode with CDSL	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 Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password.

	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. 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) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. 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 i.e. NSDL and you will be redirected to e-Voting website of NSDL 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. NSDL and CDSL.

Login type	**Helpdesk details**
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.com or call at 022 - 4886 7000

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

B) Login Method for e-Voting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

1. 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.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at https://eservices.nsdl.com/ with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12************** then your user ID is 12**************

c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Password details for shareholders other than Individual shareholders are given below:

   a) If you are already registered for e-Voting, then you can user your existing password to login and cast your vote.

   b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

   c) How to retrieve your 'initial password'?

      (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.

      (ii) If your email ID is not registered, please follow steps mentioned below in **process for those shareholders whose email ids are not registered.**

6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:

   a) Click on "**Forgot User Details/Password?**"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.

   b) **Physical User Reset Password?**" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.

c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address etc.

d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically on NSDL e-Voting system.

How to cast your vote electronically on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle is in active status.
2. Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period.
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders

1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to **patnibl@yahoo.com** with a copy marked to evoting@nsdl.com. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board

Resolution / Power of Attorney / Authority Letter etc. by clicking on **"Upload Board Resolution / Authority Letter"** displayed under **"e-Voting"** tab in their login.

2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.

3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on : 022 - 4886 7000 or send a request to Mr. Pritam Dutta, Senior Manager at pritamd@nsdl.com / evoting@nsdl.com

Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in physical mode please provide 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 **octalcredit1992@gmail.com.**

2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) to **octalcredit1992@gmail.com.** If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A)** i.e. **Login method for e-Voting for Individual shareholders holding securities in demat mode**.

3. Alternatively shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.

4. In terms of SEBI circular 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 required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

By Order of the Board

Place: Kolkata
Date: 17.07.2026

Sweety Nahata
Company Secretary and Compliance Officer

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

As required under Section 102 of the Act, the following Explanatory Statement sets out all material facts relating to the businesses mentioned under Item Nos. 4 to 6 of the accompanying notice.

Item No. 4 : Re-appointment of Mr. Arihant Patni (DIN-07210950) as Whole Time Director

The present term of Mr. Arihant Patni (DIN-07210950), Whole-time Director of the Company, expired on 28th March, 2026. Considering his contribution towards the growth and efficient management of the Company, the Nomination and Remuneration Committee and the Board of Directors at their respective meetings held on 25.03.2026 have recommended and approved, subject to the approval of the members, the re-appointment of Mr. Arihant Patni (DIN-07210950), as the Whole-time Director of the Company for a further period of 5 years with effect from 29th March, 2026.

The re-appointment is made pursuant to the provisions of Sections 196, 197, 198, 203 and other applicable provisions of the Companies Act, 2013, read with Schedule V thereto, the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and Regulation 17(6), Regulation 36 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

The principal terms and conditions of his re-appointment are as under:

Terms of Re-appointment

1. Tenure
For a period of 5 years commencing from 29th March, 2026 and ending on 28th March, 2031.

2. Remuneration

Mr. Arihant Patni shall be entitled to the following remuneration:

- Basic Salary: ₹20,000/- (Rupees Twenty Thousand only) per month.
- Annual Increment, if any, may be granted by the Board/Nomination and Remuneration Committee within the limits approved by the Members and as permissible under applicable laws.
- Reimbursement of actual business-related expenses incurred in the performance of his duties.

3. Minimum Remuneration
Notwithstanding anything contained herein, where in any financial year during the tenure of his appointment, the Company has no profits or its profits are inadequate, Mr. Arihant Patni shall be entitled to receive the above remuneration as minimum remuneration, in accordance with the provisions of Section 197 read with Schedule V of the Companies Act, 2013, as amended from time to time, or such other limits as may be prescribed by the Central Government.
In the event the remuneration payable exceeds the limits prescribed under Schedule V, the Company shall obtain such approvals as may be required under the Companies Act, 2013 and other applicable laws.

Other Terms

- He shall devote his whole time and attention to the business of the Company.
- He shall not be entitled to sitting fees for attending meetings of the Board or Committees thereof.

- The Board shall have the authority to alter or vary the terms of remuneration within the limits prescribed under the Companies Act, 2013 and SEBI (LODR) Regulations, 2015, subject to such approvals as may be necessary.
- Either party may terminate the appointment by giving 1 months' written notice or salary in lieu thereof.

Disclosure pursuant to SEBI (LODR)

The Board of Directors is of the opinion that the continued association of Mr. Arihant Patni would be beneficial to the Company considering his experience, industry knowledge, leadership abilities and contribution towards the growth and strategic direction of the Company. His re-appointment will ensure continuity of management and effective implementation of the Company's business plans.

The Board has, on the recommendation of the Nomination and Remuneration Committee, evaluated his performance, integrity, expertise and skills and is satisfied that his re-appointment is in the best interests of the Company and its shareholders.

The information required pursuant to Regulation 36(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Secretarial Standard-2 on General Meetings, and the applicable provisions of the Companies Act, 2013 relating to Mr. Arihant Patni is provided in the Notes forming part of the Notice convening this Annual General Meeting.

The terms and conditions of his re-appointment shall be available for inspection by the Members at the Registered Office of the Company during business hours on all working days up to the date of the Annual

General Meeting and shall also be available electronically for inspection by the Members.

Except Mr. Arihant Patni, none of the Directors, Key Managerial Personnel of the Company or their relatives are concerned or interested, financially or otherwise, in the proposed resolution.

Item No. 5: Appointment of Mr. Mukul Jain (DIN: 06900282) as an Independent Director of the Company

Pursuant to the recommendation of Nomination and Remuneration Committee, the Board of Directors have appointed Mr. Mukul Jain (DIN: 06900282) as an Additional Director and as an Independent Director, not liable to retire by rotation, for a term of five years from May 21, 2026 to May 20, 2031, subject to approval of the Members. The Company has, in terms of Section 160(1) of the Act, received in writing a notice from a Member, proposing his candidature for the office of Director. The Company has received declarations from Mr. Mukul Jain (DIN: 06900282) to the effect that he meets the criteria of independence as provided in Section 149(6) of the Act read with the Rules framed thereunder and Regulation 16(1)(b) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") and is not disqualified from being appointed as Director in terms of Section 164 of the Act. In terms of Regulation 25(8) of SEBI Listing Regulations, Mr. Mukul Jain (DIN: 06900282) has confirmed that he is not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact his ability to discharge his duties. The Company has received the requisite consent and disclosures from Mr. Mukul Jain relating to his appointment. In the opinion of the Board, Mr. Mukul Jain (DIN: 06900282) fulfills the conditions specified in the Act, Rules and SEBI Listing Regulations for appointment as an Independent Director, that he is independent of the management of the Company. He possesses appropriate skills, experience, knowledge and capabilities required for the role of Independent Director.

A brief profile of Mr. Mukul Jain (DIN: 06900282) is given below:

Mr. Mukul Jain is a seasoned professional with extensive experience in finance, corporate governance, regulatory compliance and business management. He possesses sound knowledge of accounting, taxation, risk management, internal controls and strategic planning, and has been associated with various business organisations in advisory and leadership capacities.

His professional expertise, independent judgment and understanding of corporate governance practices enable him to provide valuable guidance to the Board in ensuring transparency, accountability and sustainable business growth. As an Independent Director, he is expected to contribute effectively towards strengthening the Company's governance framework, safeguarding stakeholders' interests and providing objective oversight on strategic and operational matters.

The Board is of the opinion that Mr. Mukul Jain's experience, integrity and professional competence will be of immense value to the Company in discharging its responsibilities effectively.

Except Mr. Mukul Jain, none of the other Director, Key Managerial Personnel of the Company or their relatives are concerned or interested, financially or otherwise, in the proposed resolution.

Item No. 6: Appointment of Mrs. Sweta Agarwal (DIN: 11247147) as an Independent Director of the Company

Pursuant to the recommendation of the Nomination and Remuneration Committee, the Board of Directors has appointed Mrs. Sweta Agarwal (DIN: 11247147) as an Additional Director and as an Independent Director, not liable to retire by rotation, for a term of five consecutive years from May 21, 2026 to May 20, 2031, subject to the approval of the Members.

The Company has, in terms of Section 160(1) of the Companies Act, 2013 ("the Act"), received in writing a notice from a Member proposing her candidature for the office of Director. The Company has also received declarations from Mrs. Sweta Agarwal (DIN: 11247147) to the effect that she meets the criteria of independence as provided under Section 149(6) of the Act read with the Rules framed thereunder and Regulation 16(1)(b) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), and that she is not disqualified from being appointed as a Director in terms of Section 164 of the Act.

In terms of Regulation 25(8) of the SEBI Listing Regulations, Mrs. Sweta Agarwal (DIN: 11247147) has confirmed that she is not aware of any circumstance or situation which exists or may reasonably be anticipated that could impair or impact her ability to discharge her duties. The Company has also received the requisite consent and disclosures from Mrs. Sweta Agarwal relating to her appointment.

In the opinion of the Board, Mrs. Sweta Agarwal (DIN: 11247147) fulfils the conditions specified in the Act, the Rules made thereunder and the SEBI Listing Regulations for appointment as an Independent Director and is independent of the management of the Company. She possesses the requisite skills, experience, knowledge and capabilities required for the role of an Independent Director.

A brief profile of Mrs. Sweta Agarwal (DIN: 11247147) is given below:

Mrs. Sweta Agarwal is a seasoned professional with extensive experience in corporate governance and regulatory compliance. She possesses sound secretarial knowledge and been associated with various business organisations in advisory capacities.

Her professional expertise, independent judgment and understanding of corporate governance practices enable her to provide valuable guidance to the Board in ensuring transparency, accountability and sustainable business growth. As an Independent Director, she is expected to contribute effectively towards strengthening the Company's governance framework, safeguarding stakeholders' interests and providing objective oversight on strategic and operational matters.

The Board is of the opinion that Mrs. Sweta Agarwal's experience, integrity and professional competence will be of immense value to the Company in discharging its responsibilities effectively.

Except Mrs. Sweta Agarwal, none of the other Director, Key Managerial Personnel of the Company or their relatives are concerned or interested, financially or otherwise, in the proposed resolution.

OCTAL CREDIT CAPITAL LIMITED

CIN : L74140WB1992PLC055931

REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071

Ph no. 033-2282-6815/6818/6899, Fax no. 033-2231-4193

Email: octalcredit1992@gmail.com Website : www.occl.co.in

ANNEXURE TO THE NOTICE FOR THE 34TH ANNUAL GENERAL MEETING OF THE COMPANY TO BE HELD ON 10TH DAY OF AUGUST, 2026

Name & Registered Address
of Sole/First named Member:

Joint Holders Name (If any) :

Folio No. / DP ID & Client ID :

No. of Equity Shares Held :

Dear Shareholder,

Subject: Process and manner for availing E-voting facility:

Pursuant to Provisions of Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Rules 2015, the Company is pleased to provide E-voting facility to the members to cast their votes electronically on all resolutions proposed to be considered at the Annual General Meeting (AGM) to be held on Monday 10th Day of August, 2026 at 11.00 A.M. at its Registered office, 16A, Shakespeare Sarani, Unit – II, 2ND floor, Kolkata - 700 071 and at any adjournment thereof.

The Company has engaged the services of National Securities Depository Limited (NSDL) to provide the e-voting facility. The e-voting facility is available at the link https://www.evoting.nsdl.com.

The Electronic Voting Particulars are set out below:

EVEN (Electronic Voting Event Number)	USER - ID	PASSWORD
140188		

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

Remote e-Voting start on	Remote e-Voting end on
7th Day of August, 2026 at 9:00 A.M. (IST)	9th Day of August, 2026 at 5:00 P.M. (IST)

Please read the instructions mentioned in the Notice of the AGM before exercising your vote.

By Order of the Board

Place: Kolkata
Date: 17.07.2026

SWEETY NAHATA
CS and Compliance Officer

Encl: AGM Notice / Attendance Slip / Proxy Form / Annual Report

OCTAL CREDIT CAPITAL LIMITED

CIN : L74140WB1992PLC055931

REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071

Ph no. 033-2282-6815/6818/6899, Fax no. 033-2231-4193

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Dear Shareholder(s),

Sub: Service of Documents through Electronic Mode

Your Company is making an effort to build a greener world and we request your support. You are requested to subscribe to a soft copy of the Company's various documents like Notices of Meetings, Annual Reports and other shareholder communication by registering your email id with your Depository Participant (DP)/Company, if you have not already done so. You are also requested to keep your DP/Company informed of any change in your email id. With this one small action, you could leave a greener legacy for future generations. We look forward to your support.

Thanking you,

Yours sincerely

For OCTAL CREDIT CAPITAL LIMITED

Sweety Nahata
Company Secretary & Compliance Officer

--Cut Here--

ATTENDANCE SLIP

DPID* :	FOLIO NO. :
CLIENT ID. * :	NO. OF SHARES HELD :

I/We hereby record my/our presence at 34th Annual General Meeting of the Company held at 16A, SHAKEASPEARE SARANI, UNIT – II, 2ND FLOOR, KOLKATA – 700 071 at 11.00 A.M. on Monday, the 10th of August, 2026.

NAME(S) OF THE MEMBER(S)	
SIGNATURE OF THE MEMBER(S)	

Full Name of proxy (Block Letters)　　　　Members / proxy's Signature

OCTAL CREDIT CAPITAL LIMITED

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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 : L74140WB1992PLC055931
Name of the Company : OCTAL CREDIT CAPITAL LIMITED
REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071

Name of the Member (s)…………………………………………………………………………………………

Registered Address ………………………………………………………………………………………

………

………

Email ID. ……………………………………………………………………………………………..

Folio No./Client ID. ………………………………………………………………………

DP ID …………………………………………..

I/We being the member of ……………………………………………………………shares of the above name company, herby appoint .

Name ……………………………………………………………………………………………………..

Address ………………………………………………………………………………………………..

Email ID. ………………………………………………………………………………………………..

Signature ………………………………………………………………………………………………..

Or Failing him/her,

Name ……………………………………………………………………………………………………..

Address ………………………………………………………………………………………………..

Email ID. ………………………………………………………………………………………………..

Signature ………………………………………………………………………………………………..

Or Failing him/her,

Name ……………………………………………………………………………………………………..

Address ………………………………………………………………………………………………..

Email ID. ………………………………………………………………………………………………..

Signature ………………………………………………………………………………………………..

As my/our proxy to attend and vote (on a pole) for me/us and on my/our behalf at the 34th Annual General Meeting of the Company, to be held on Monday, 10th of August, 2026 at 16A, Shakespeare Sarani, Unit II, 2ND Floor, Kolkata 700 071 and at any adjournment thereof in respect of such resolutions as are indicated below :

OCTAL CREDIT CAPITAL LIMITED
CIN : L74140WB1992PLC055931
REGISTERED OFFICE : 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071
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Email: octalcredit1992@gmail.com Website : www.occl.co.in

Resolution No.	Resolution	Vote (Optional)	
		For	Against
ORDINARY RESOLUTION			
1.	Adoption of Audited Annual Financial Statement (Standalone & Consolidated) of the Company for the financial year ended 31st March, 2026 together with the Reports of the Auditors and the Board of Directors thereon		
2.	Re-Appointment of Director in place of Mr. Dilip Kumar Patni (DIN 01069986) who retires by rotation and, being eligible, offers himself for reappointment.		
3.	Re-Appoint M/s VASUDEO & ASSOCIATES, Chartered Accountant (FRN 319299E) as Statutory Auditor of the company for 3 years i.e. till the conclusion of the Annual General Meeting to be held in 2029.		
4.	Re-appointment of Mr. Arihant Patni (DIN: 07210950) as Whole-Time Director of the Company.		
5.	Appointment of Mr. Mukul Jain (DIN: 06900282) as Non-Executive Independent Director of the Company.		
6.	Appointment of Mrs Sweta Agarwal (DIN 11247147) as Non-Executive Independent Director of the Company.		

Signed this ………………………………………………………… Day of ………………….. 2026.

Signature of the Shareholder : ……………………………………………………………………

Affix Revenue Stamp

Signature of 1st Proxy holder (s) : ……………………………………………………………

NOTE : This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, at OCTAL CREDIT CAPITAL LIMITED, 16A, SHAKESPEARE SARANI, UNIT-II, 2ND FLOOR, KOLKATA – 700 071 not less than FORTY EIGHT HOURS before commencement of the meeting.

Notes:
1) This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.
2) A proxy need not be a member of the Company and shall prove his identity at the time of attending the Meeting. 3) A person can act as a proxy on behalf of members not exceeding fifty and holding in the aggregate not more than 10% of the total share capital of the Company carrying voting rights. A member holding more than 10% of the total share capital of the Company carrying voting rights may appoint a single person as proxy and such person shall not act as a proxy for any other person or Member.
4) This is only optional. Please put a 'Π' in the appropriate column against the resolutions indicated in the Box. If you leave the 'For' or 'Against' column blank against any or all the resolutions, your proxy will be entitled to vote (on poll) at the Meeting in the manner he/she thinks appropriate.

5) Appointing a proxy does not prevent a member from attending the Meeting in person if he / she so wishes. When a member appoints a proxy and both the Member and proxy attend the Meeting, the proxy will stand automatically revoked.
6) In the case of joint holders, the signature of any one holder will be sufficient, but names of all the joint holders should be stated.
7) This form of proxy shall be signed by the appointer or his attorney duly authorised in writing, or if the appointer is a body corporate, be under its seal or be signed by an officer or an attorney duly authorised by it.
8) This form of proxy will be valid only if it is duly completed in all respects, properly stamped and submitted as per the applicable law. Incomplete form or form which remains unstamped or inadequately stamped or form upon which the stamps have not been cancelled will be treated as invalid.
9) Undated proxy form will not be considered valid.
10) If Company receives multiple proxies for the same holdings of a member, the proxy which is dated last will be considered valid; if they are not dated or bear the same date without specific mention of time, all such multiple proxies will be treated as invalid.

Google Maps 16, Shakespeare Sarani Rd