"To be a credible destination of repute for effective financial solutions."

Chairman's Speech

Dear Shareholders,

It is my privilege to present the 19th Annual Report of Onelife Capital Advisors Limited (OCAL) for the financial year 2025–26. I trust this message finds you and your families in good health and high spirits.

The economic environment continues to highlight India's robust position as a global leader in growth and resilience. Backed by strong macroeconomic fundamentals, progressive digital public infrastructure, and expanding participation in capital markets, our economic landscape is deepening rapidly. This dynamic environment opens up significant opportunities for innovative enterprises that can combine financial advisory expertise with scalable, tech-driven operating structures.

At OCAL, our strategy remains guided by three key corporate enablers—technology, funding, and management oversight. These pillars form the foundation of our strategy, enabling us to create sustainable value today while preparing the group to capture emerging opportunities tomorrow.

The defining corporate milestone of this fiscal year has been the successful conclusion of our **₹36.00 Crore Rights Issue** in March 2026. This capital infusion expanded our equity share capital base by 2.40 Crore shares. In strict alignment with the stated objects of the issue, the direct deployment of these proceeds into our wholly-owned subsidiary, Dealmoney Commodities Private Limited (DCPL), is actively underway to meet its strategic margin money requirements. This financial fortification significantly enhances our institutional capital adequacy, positioning the company to sequentially scale our subsequent technology verticals from a position of financial stability.

Our financial indicators for the period demonstrate this disciplined progression. On a standalone basis, your Company achieved a Total Income of **₹679.61 Lakhs**, yielding a Net Profit After Tax of **₹208.16 Lakhs**. On a consolidated basis, the Group demonstrated its robust revenue-generating potential, logging a strong Total Income of **₹3,051.55 Lakhs** and an ultimate Consolidated Net Profit After Tax of **₹550.50 Lakhs**.

Technology and continuous innovation remain at the very core of our vision. Through our proprietary suite of **"Ready" branded software applications**, we have significantly upgraded our capabilities across multiple consumer and corporate business sectors. Our primary milestone remains the optimization and commercial scaling of our proprietary Super App ecosystem, **"Onelifetouch."** By unifying stock broking, financial services, healthcare, real estate, and e-commerce into a single sign-in framework, we solve critical fragmentation in the digital market while driving organic lead generation through an incentive-based partner referral engine. Furthermore, we are constantly strengthening our technical teams to integrate **Artificial Intelligence (AI)** and **Data Science** responsibly, bringing predictive diagnostics and analytical decision-making into our multi-vertical play.

Long-term success requires combining business growth with absolute governance excellence. We continue to enforce a vigilant, dual-layer risk management framework that centralizes core back-office, Operations and legal compliance functions at the parent level, ensuring strict operational discipline across all group entities. Our proactive strategy successfully resolved temporary electronic data challenges this year, demonstrating the technical strength, quick recovery capabilities, and resilient internal control mechanisms of our professional management group.

As we look ahead, OCAL is moving into the upcoming fiscal cycle with a solid balance sheet and clear operational direction. With the capitalization of Dealmoney Commodities progressing steadily, we are actively exploring subsequent round corporate funding initiatives to back the rapid scaling of our next identified high-growth business segments.

On behalf of the Board, I extend my profound gratitude to our valued customers, banking partners, and shareholders for your continued trust and confidence. I also place on record my appreciation for our permanent workforce, whose dedication and solidarity continue to power our forward momentum. We look forward to your ongoing partnership as we build a resilient, innovative, and future-ready enterprise.

Warm regards,

Sd/-

Prabhakara Naig
Chairman and Whole-time Director
Onelife Capital Advisors Limited

CORPORATE INFORMATION

BOARD OF DIRECTORS & KEY MANAGERIAL PERSONNEL:

Mr. Prabhakara Naig	Chairman and Whole-time Director
Mr. Pandoo Naig	Executive Director, Chief Executive Officer (Appointed with effect from June 1, 2026), Chief Financial Officer (Resigned with effect from January 20, 2026).
Mr. Dhananjay Parikh	Director (Non – Executive Independent Director)
Mr. Nitesh Shrinath singh	Director (Non – Executive Independent Director)
Mr. Ranu Jain	Director (Non – Executive Independent Director)
Mr. Abhay Kumar Sethia	Director (Non – Executive Independent Director)
Mrs. Shalini Shivcharan Patidar	Director (Non – Executive non Independent Director)
Mrs. Kajal Shethia	Company Secretary & Compliance Officer (Resigned with effect from 24.06.2025)
Mr. Rohit Gupta	Company Secretary & Compliance Officer (Appointed with effect from 07.08.2025)

BOARD COMMITTEES:

AUDIT COMMITTEE

Mr. Dhananjay Parikh	Chairman
Mr. Abhay Kumar Sethia	Member
Mr. Nitesh Singh	Member
Mr. Pandoo Naig	Member

STAKEHOLDER RELATIONS COMMITTEE

Mrs. Ranu Jain	Chairperson
Mr. Dhananjay Parikh	Member
Ms. Shalini Patidar	Member

NOMINATION AND REMUNERATION COMMITTEE

Mr. Dhananjay Parikh	Chairman
Mrs. Ranu Jain	Member
Ms. Shalini Patidar	Member

RISK MANAGEMENT COMMITTEE

Mr. Abhay Kumar Sethia	Chairman
Mr. Nitesh Singh	Member
Mr. Dhananjay Parikh	Member
Mr. Pandoo Naig	Member

STATUTORY AUDITORS:

M/s. Rafik & Associates
Chartered Accountants

SECRETARIAL AUDITORS

M/s. Ajay Kumar & Co.
Practicing Company Secretaries

INTERNAL AUDITORS:
G.S. Toshniwal & Associates
Chartered Accountants

REGISTERED OFFICE:
Onelife Capital Advisors Limited
CIN No: L74140MH2007PLC173660
Registered Address: Plot No. A356, Road No. 26, Wagle Industrial Estate, MIDC, Thane (West) - 400604, Maharashtra.
Tel no.: 022-26210036 /022-25833206
Email Id: cs@onelifecapital.in
Website: www.onelifecapital.in

BANKERS:
Indian Bank
Axis Bank
HDFC Bank Limited

REGISTRAR & SHARE TRANSFER AGENT:
KFin Technologies Limited
(Formerly known as KFin Technologies Private Limited)
Selenium Building, Tower-B, Plot No 31 & 32,
Financial District, Nanakramguda, Serilingampally,
Hyderabad, Rangareddy, Telangana India - 500032.
Contact Details: 91-40- 6716 2222, 7961-1000
E-mail: complianie.corp@kfintech.com/einward.ris@karvy.com
Website: www.kfintech.com

SHARES LISTED AT:
BSE Limited (Scrip code: 533632)
National Stock Exchange of India Limited (Symbol: ONELIFECAP)

DEPOSITORIES:
National Securities Depository Limited
Central Depository Services (India) Limited

NOTICE OF THE 19TH ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT THE 19th ANNUAL GENERAL MEETING OF THE MEMBERS OF ONELIFE CAPITAL ADVISORS LIMITED WILL BE HELD ON TUESDAY, 29TH SEPTEMBER 2026 AT 3:00 P.M. THROUGH VIDEO CONFERENCING ("VC") OR OTHER AUDIOVISUAL MEANS ("OAVM") TO TRANSACT THE FOLLOWING BUSINESSES:

ORDINARY BUSINESSES:

1. **ADOPTION OF FINANCIAL STATEMENTS:**

   To receive, consider and adopt:

   i) The Audited Standalone Financial Statements of the Company for the Financial Year ended 31st March, 2026 and the Reports of the Board of Directors and the Auditors thereon; and

   ii) The Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March, 2026 and the Report of the Auditors thereon.

2. **APPOINTMENT OF A DIRECTOR:**

   To appoint a Director in place of Mr. Pandoo Naig (DIN: 00158221), who retires by rotation and being eligible, offers himself for re-appointment.

3. **TO DECLARE FINAL DIVIDEND OF 1 % (I.E. RS. 0.10 PER EQUITY SHARE ON FACE VALUE OF RS 10/- EACH FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026, AS RECOMMENDED BY THE BOARD OF THE DIRECTORS OF THE COMPANY:**

   "RESOLVED THAT pursuant to the recommendation of the Board of Directors of the Company, a final dividend of ₹0.10 (Rupees Ten Paisa only) per equity share, being 1% of the face value of ₹10/- each, fully paid-up, for the financial year ended 31st March, 2026, be and is hereby declared and the same be paid to the members whose names appear in the Register of Members of the Company or in the Register of Beneficial Owners maintained by the Depositories, as on Tuesday, i.e. 22nd September, 2026, being the Record Date fixed for determining the entitlement of Members to receive the said final dividend."

Registered Office:
Regd. Off: Plot No. A356, Road No. 26,
Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra

CIN: L74140MH2007PLC173660
E-mail: cs@onelifecapital.in
Website: www.onelifecapital.in
Tel no.: 022-26210036 /022-25833206

Place: Thane
Date: 2nd September 2026

For and on behalf of the Board
ONELIFE CAPITAL ADVISORS LIMITED

Sd/-
Prabhakara Naig
Executive Chairman
DIN: 00716975

NOTES

1. An Explanatory Statement pursuant to Section 102 of the Companies Act, 2013 ('the Act'), in respect of business to be transacted at the 19th Annual General Meeting ("AGM"), as set out above and the relevant details of the Directors as required by Regulation 36 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Listing Regulations') and as required under Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India, is annexed hereto.

2. The Ministry of Corporate Affairs (MCA) vide its General Circular No. 03/2025 dated 22.09.2025, General Circular No. 09/2024 dated 19.09.2024, General Circular No. 09/2023 dated 25.09.2023, General Circular No. 10/2022 dated December 28, 2022 read with its General Circular No. 14/2020 dated April 8, 2020, General Circular No.17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 5, 2020, General Circular no. 02/2021 dated January 13, 2021, General Circular no. 19/2021 dated December 08, 2021, General Circular no. 21/2021 dated December 14, 2021 followed by Circular No. 02/2022 dated 5th May, 2022 (collectively "MCA Circulars") and Securities and Exchange Board of India ("SEBI") vide its Circular dated 03rd October, 2024, circular no. SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 05, 2023 read with its circular no.SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, circular no. SEBI/HO/CFD/CMD2/ CIR/P/2021/11 dated January 15, 2021 followed by SEBI circular no. SEBI/HO/CFD/ CMD2/CIR/P/2022/62 dated 13th May, 2022 (collectively "SEBI Circulars"), have permitted companies to conduct AGM through Video Conferencing (VC) or other audio-visual means (OAVM), subject to compliance of various conditions mentioned therein. The forthcoming AGM will thus be held through video conferencing (VC) or other audio-visual means (OAVM). Hence, Members can attend and participate in the ensuing AGM through VC/OAVM.

3. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), and MCA General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020 and other relevant circulars issued by the MCA from time to time, including General Circular No. 03/2025 dated September 22, 2025 the Company is providing facility of remote e-voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with Central Depository Services (India) Limited (CDSL) for facilitating voting through electronic means, as the authorized e-Voting's agency. The facility of casting votes by a member using remote e-voting as well as the e-voting system on the date of the AGM will be provided by CDSL.

4. The Members can join the AGM in the VC/OAVM mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC/OAVM will be made available to at least 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

5. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of ascertaining the quorum under Section 103 of the Companies Act, 2013.

6. Pursuant to MCA General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, 20/2020 dated May 5, 2020 and other relevant circulars issued by the MCA from time to time, including General Circular No. 03/2025 dated September 22, 2025, the facility to appoint proxy to attend and cast

vote for the members is not available for this AGM. However, in pursuance of Section 112 and Section 113 of the Companies Act, 2013, representatives of the members such as the President of India or the Governor of a State or body corporate can attend the AGM through VC/OAVM and cast their votes through e-voting.

7. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, and other relevant circulars issued by the MCA from time to time, including General Circular No. 03/2025 dated September 22, 2025 the Notice calling the AGM has been uploaded on the website of the Company at http://www.onelifecapital.in/. The Notice can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively. The AGM Notice is also disseminated on the website of CDSL (agency for providing the Remote e-Voting facility and e-voting system during the AGM) i.e. www.evotingindia.com.

8. The AGM has been convened through VC/OAVM in compliance with applicable provisions of the Companies Act, 2013 read with MCA Circular No. 14/2020 dated April 8, 2020 and MCA Circular No. 17/2020 dated April 13, 2020 and MCA Circular No. 20/2020 dated May 05, 2020 including General Circular No. 03/2025 dated September 22, 2025.

9. In continuation of MCA General Circular Nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020 and 20/2020 dated May 5, 2020, and other relevant circulars issued by the Ministry of Corporate Affairs from time to time, including General Circular No. 03/2025 dated September 22, 2025, companies are permitted to convene and conduct their Annual General Meetings through Video Conferencing ("VC") or Other Audio Visual Means ("OAVM") in accordance with the framework and conditions prescribed under General Circular No. 20/2020, as amended and applicable from time to time. Accordingly, the Company is conducting this Annual General Meeting through VC/OAVM in compliance with the applicable provisions of the Companies Act, 2013 and the aforesaid MCA Circulars.

10. **Dividend related information:**

a) The Board of Directors of the Company at their meeting held on 30th May 2026 have approved and recommended payment of Final dividend of Rs 0.10 (Rupees Ten paisa only) per equity share of the face value of Rs 10 (Rupee Ten) each fully paid up for the financial year ended 31st March 2026 (‘Final dividend’), subject to the approval of shareholders at the ensuing AGM.

b) Final dividend for the financial year ended 31st March 2026, if approved by the members at the ensuing AGM, will be paid within 30 days from the date of declaration of the dividend at the AGM, to those Members whose names appear in the Register of Members of the Company or in the Register of Beneficial Owners maintained by the Depositories as on the Record Date, i.e., September 22, 2026.”

c) Members holding shares in physical/demat form are hereby informed that the bank particulars registered with RTA or their respective DP will be considered by the Company for payment of final dividend.

d) Members holding shares in physical/demat form are required to submit their bank account details, if not already registered, as mandated by the SEBI.

e) The Company shall make payment of dividend to the Members through electronic mode, in accordance with the applicable provisions of the Companies Act, 2013, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the applicable SEBI circulars, as amended from time to time.

f) Members holding shares in physical form are required to ensure that their PAN, KYC details, including bank account details, contact details and other requisite particulars are duly updated with the Company's Registrar and Share Transfer Agent. Dividend shall be credited electronically to the bank account registered with the Company/RTA, subject to the applicable regulatory requirements.

g) In case the electronic payment of dividend cannot be effected due to non-availability, incomplete or incorrect bank account details or any other reason, the Company shall deal with such dividend in accordance with the applicable provisions of the Companies Act, 2013, SEBI LODR Regulations and the relevant SEBI circulars, as amended from time to time.

11. **Tax Deducted at Source ("TDS") on Dividend**

a) Dividend income is taxable in the hands of the shareholders and the Company is required to deduct tax at source ("TDS") from dividend payable to shareholders at the applicable rates prescribed under the Income-tax Act, 1961 ("Income-tax Act"), as amended from time to time. The applicable TDS rate may vary depending upon the residential status and category of the shareholder and subject to submission of the requisite declarations, forms and supporting documents by the shareholder.

b) The Company will separately communicate to the shareholders the applicable provisions relating to TDS on dividend, including the applicable tax rates for different categories of shareholders and the documents/details required to be submitted for determining the appropriate TDS rate. The relevant details will also be made available on the website of the Company at www.onelifecapital.in.

c) Shareholders are requested to submit the requisite declarations, forms and supporting documents, as applicable, to the Company's Registrar and Transfer Agent ("RTA") within the prescribed timeline communicated by the Company, to enable the Company to determine and apply the appropriate TDS rate. Shareholders are advised to ensure that the documents submitted by them are complete and valid as on the relevant date.

d) In case the requisite declarations, forms or documents are not received within the prescribed timeline, or are found to be incomplete or invalid, the Company may deduct TDS at the applicable statutory rate without considering any exemption, lower rate or benefit that may otherwise be available to the shareholder.

e) In the event TDS is deducted at a higher rate due to non-submission or non-receipt of the requisite declarations/documents or due to any other reason attributable to the shareholder, the shareholder may claim credit of the TDS deducted and, where eligible, claim a refund by filing the applicable income-tax return in accordance with the provisions of the Income-tax Act. No claim shall lie against the Company for such deduction of tax at source in accordance with the applicable provisions of law.

f) Shareholders are requested to ensure that their Permanent Account Number ("PAN") and other relevant details available with the Company/RTA are updated and valid. Shareholders should also ensure compliance with the applicable provisions of the Income-tax Act for determining the correct TDS rate.

Investor Education and Protection Fund ("IEPF") Related Information

a) Pursuant to Sections 124 and 125 of the Companies Act, 2013 ("the Act"), read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("IEPF Rules"), dividends that remain unpaid or unclaimed for a period of seven consecutive years from the date of their transfer to the Unpaid Dividend Account are required to be transferred by the Company to the Investor Education and Protection Fund ("IEPF") administered by the Central Government. Further, in accordance with the IEPF Rules, shares in respect of which dividend remains unpaid or unclaimed for seven consecutive years or more are also required to be transferred to the IEPF.

b) The dividend amount and shares transferred to the IEPF can be claimed by the concerned shareholder(s)/legal heir(s) from the IEPF Authority by following the procedure prescribed under the IEPF Rules. The details of unclaimed dividends are available on the Company's website at http://www.onelifecapital.in/ and have also been uploaded on the website of the IEPF Authority, which can be accessed at www.iepf.gov.in. Members are requested to refer to the **"General Shareholder Information"** section forming part of this Integrated Annual Report for further details regarding unclaimed dividends and the transfer of dividends/shares to the IEPF.

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

1) **Step 1:** Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

2) **Step 2:** Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

(i) The voting period begins on 26th September, 2026 (09.00 A.M. IST) and ends on 28th September, 2026 (05.00 P.M. IST). During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date Tuesday, 22nd September, 2026 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

(ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.

(iii) Pursuant to SEBI Circular No. **SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020,** under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level.

Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders.

In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to **all the demat account holders**, **by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants**. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.

Step 1: Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

(iv) In terms of **SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 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.

Pursuant to abovesaid SEBI Circular**,** Login method for e-Voting and joining virtual meetings **for Individual shareholders holding securities in Demat mode CDSL/NSDL** is given below:

Type of shareholders	Login Method

Individual Shareholders holding securities in Demat modewith **CDSL Depository**	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 to Easi / Easiest arerequested to visit cdsl website www.cdslindia.com and click on login icon & New System Myeasi Tab. 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 or joining virtual meeting & voting during the meeting. 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 with **NSDL Depository**	1. If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting 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 name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 2. If the user is 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 name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting
Individual Shareholders (holding securities in demat mode) login through their **Depository Participants (DP)**	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you 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 name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

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. CDSL and NSDL

Login type	**Helpdesk details**
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 22 55 33
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.co.in or call at toll free no.: 1800 1020 990 and 1800 22 44 30

Step 2: Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

Login method for e-Voting and joining virtual meetings for **Physical shareholders and shareholders other than individual holding in Demat form.**

1. The shareholders should log on to the e-voting website www.evotingindia.com.

2. Click on "Shareholders" module.

3. Now enter your User ID
    a. For CDSL: 16 digits beneficiary ID,
    b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
    c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.

4. Next enter the Image Verification as displayed and Click on Login.

5. If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.

6. If you are a first time user follow the steps given below:

	For Physical shareholders and other than individual shareholders holding shares in Demat.
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) • Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. • If both the details are not recorded with the depository or company please enter the member id / folio number in the Dividend Bank details field as mentioned in instruction (v).

7. After entering these details appropriately, click on “SUBMIT” tab.

8. Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach ‘Password Creation’ menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.

9. For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.

10. Click on the EVSN for the relevant Onelife Capital Advisors Limited on which you choose to vote.

11. On the voting page, you will see “RESOLUTION DESCRIPTION” and against the same the option “YES/NO” for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.

12. Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.

13. After selecting the resolution you have decided to vote on, click on “SUBMIT”. A confirmation box will be displayed. If you wish to confirm your vote, click on “OK”, else to change your vote, click on “CANCEL” and accordingly modify your vote.

14. Once you "CONFIRM" your vote on the resolution, you will not be allowed to modify your vote.

15. You can also take a print of the votes cast by clicking on "Click here to print" option on the Voting page.

16. If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.

17. There is also an optional provision to upload BR/POA if any uploaded, which will be made available to scrutinizer for verification.

18. **Additional Facility for Non – Individual Shareholders and Custodians – For Remote Voting only.**

- Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the "Corporates" module.
- A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
- After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
- The list of accounts linked in the login will be mapped automatically & can be delink in case of any wrong mapping.
- It is Mandatory that, a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
- Alternatively Non Individual shareholders are required mandatory to send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address viz; cs@onelifecapital.in, if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

INSTRUCTIONS FOR SHAREHOLDERS ATTENDING THE AGM THROUGH VC/OAVM & E-VOTING DURING MEETING ARE AS UNDER:

1. The procedure for attending meeting & e-Voting on the day of the AGM is same as the instructions mentioned above for e-voting.

2. The link for VC/OAVM to attend meeting will be available where the EVSN of Company will be displayed after successful login as per the instructions mentioned above for e-voting.

3. Shareholders who have voted through Remote e-Voting will be eligible to attend the meeting. However, they will not be eligible to vote at the AGM.

4. Shareholders are encouraged to join the Meeting through Laptops / IPads for better experience.

5. Further shareholders will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

6. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.

7. Shareholders who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request in advance atleast 7 days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at (company email id). The shareholders who do not wish to speak during the AGM but have queries

may send their queries in advance 7 days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at (company email id). These queries will be replied to by the company suitably by email.

8. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting.

9. Only those shareholders, who are present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system available during the AGM.

10. If any Votes are cast by the shareholders through the e-voting available during the AGM and if the same shareholders have not participated in the meeting through VC/OAVM facility, then the votes cast by such shareholders may be considered invalid as the facility of e-voting during the meeting is available only to the shareholders attending the meeting.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL/MOBILE NO ARE NOT REGISTERED WITH THE COMPANY/DEPOSITORIES.

1.For Physical shareholders- please provide necessary details like 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 **Company/RTA email id.**

2.For Demat shareholders - Please update your email id & mobile no. with your respective **Depository Participant (DP)**

3.**For Individual Demat shareholders** – Please update your email id & mobile no. with your respective Depository Participant (DP) which is mandatory while e- Voting & joining virtual meetings through Depository.

If you have any queries or issues regarding attending AGM & e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no.- 1800 22 55 33.

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call toll free no. 1800 22 55 33.

ANNEXURE A:

Details of the Directors seeking appointment / re-appointment at the Annual General Meeting scheduled to be held on 29th September, 2026 Pursuant to Regulation 36 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015:

(I)

Name of the Directors	**Mr. Pandoo Naig (DIN: 00158221)**
Date of Birth	15/04/1981
Date of Appointment	March 23, 2023
Brief Resume	Businessman with experience of running various companies related to capital markets, real estate, agricultural, software, healthcare etc.
Relationship with the Directors and Key Managerial Personnel	Son of Mr. Prabhakara Naig – A Promoter
Expertise in specific Functional Area	Capital Market and Investment Banking & Finance
Qualification	HSC
Board Membership of other Listed Companies as on 31st March, 2026	Nil
Chairman /Member of the Committee of the Board of Directors of other listed companies as on 31st March, 2026	
a) Audit Committee	1
b) Nomination And Remuneration Committee	NIL
c) Stakeholder's Relationship Committee	NIL
d) Risk Management Committee	1
Number of shares held in Company as on 31st March, 2026	153799

Note:

- The Directorship, Committee membership and Chairmanship do not include positions in Foreign Companies, Unlisted Companies and Private Companies, as an advisory Board Member and position in Companies under Section 8 of the Companies Act, 2013. The information pertaining to remuneration paid to the Directors who are being appointed /re-appointed and number of Board Meeting attended during the year 2025-26 are provided in the Corporate Governance Report.
- The proposal of appointment /re-appointment has been approved by the Board and recommended by the Nomination and Remuneration Committee considering their skills, experience and knowledge.

BOARD'S REPORT

Dear Members,

Your Directors are pleased to present the 19th Annual Report together with the Audited Financial Statements of your Company for the year ended 31st March, 2026.

1. FINANCIAL PERFORMANCE:

The Financial performance of the Company for the year ended 31st March, 2026 is summarized below:

(Rs. In Lakhs)

Particulars	**Standalone**		**Consolidated**	
	Current Year 2025-26	**Previous year 2024-25**	**Current Year 2025-26**	**Previous year 2024-25**
Revenue from Operations	217	-	911.46	1,128.31
Other Income	462.61	571.77	2140.09	2,050.10
Total	**679.61**	**571.77**	**3051.55**	**3,178.42**
Expenditure				
Purchase of stock in trade		-		
Changes in Inventories of Finished Goods, Work –in – Progress & Stock in Trade		-		2,938.80
Employee Benefit Expenses	190.23	178.80	394.91	437.11
Depreciation & Amortization expenses	148.35	0.14	310.82	193.21
Finance costs	0.48	0.26	72.69	61.55
Other Expenses	125.56	318.64	1650.61	1,545.01
Total	**464.62**	**497.84**	**2429.02**	**5,175.69**
Profit / (Loss) from ordinary activities before exceptional items	**214.99**	**73.94**	**622.52**	**(1,997.27)**
Exceptional items	-	-	-	(1,742.57)
Profit / (Loss) from ordinary activities before tax	**214.99**	**73.94**	**622.52**	**(254.70)**
Tax Expense				
Current Year Tax	5.29	20.51	70.47	183.91
Deferred Tax Credit	1.55	2.50	1.55	49.20
Earlier year				-
Profit/Loss for the period	**208.16**	**50.93**	**550.50**	**(487.81)**
Add: Share of Profit/(Loss) of associates (net)	-	-	**(3.12)**	-
Profit/Loss for the period	**208.16**	**50.93**	**547.38**	**(487.81)**
Other Comprehensive income for the year	2.95	(0.22)	2.60	(0.22)
Total Comprehensive income for the year	**211.11**	**50.71**	**549.99**	**(488.03)**
Basic and Diluted Earnings per equity share (Rs.)	**1.35**	**0.38**	**3.58**	**(3.65)**

COMPANY'S PERFORMANCE:

Standalone

The standalone revenue in FY 2025-26 stood at Rs. 679.61 Lakhs. Total expenses for the year stood at Rs. 464.62 Lakhs. The profit stood at Rs. 214.99 Lakhs and net profit after tax for the year came in at Rs. 208.16 Lakhs.

Consolidated

The consolidated revenue for the year stood at Rs. 3,051.55 Lakhs. Total expenses for the year stood at Rs. 2429.02 Lakhs. The profit before taxation (PBT) stood at Rs. 622.52 Lakhs.

There has been no change in the nature of business of the Company during the year under review. A detailed note on the Company's operational and financial performance is given in Management Discussion and Analysis (MDA) Report which is annexed to the Director's Report. The MDA report has been prepared in compliance with the terms of Regulation 34(2) (e) of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015.

FINANCIAL STATEMENTS:

This Statement of Standalone and Consolidated Financial Results have been prepared in accordance with Indian Accounting standards (Ind AS) prescribed under Section 133 of the Companies Act 2013, read with Rule 3 of the Companies (Indian Accounting Standards) Rules. 2015, Companies (Indian Accounting standards) (Amendment) Rules, 2016 and other accounting principles generally accepted in India.

2. SHARE CAPITAL

During the financial year 2025-26 the some of the Changes which happened and resulted into increase of Paid up Share capital. The paid-up Equity Share Capital of the Company as on March 31, 2026 stood at Rs. ₹37.36 Crores.

Rights Issue:

During the financial year under review, the Company successfully completed a Rights Issue of 2,40,00,000 Equity Shares of face value of ₹10/- each at an issue price of ₹15/- per Equity Share, including a premium of ₹5/- per Equity Share.

The Rights Issue aggregated to ₹36.00 Crores and was fully subscribed. The Equity Shares issued pursuant to the Rights Issue were fully paid-up.

Prior to the Rights Issue, the paid-up equity share capital of the Company stood at ₹13.36 Crores, comprising 1,33,60,000 Equity Shares of ₹10/- each. Consequent upon the allotment of 2,40,00,000 Equity Shares pursuant to the Rights Issue, the paid-up equity share capital of the Company increased by ₹24.00 Crores.

Accordingly, as on 31st March, 2026, the paid-up equity share capital of the Company stood at ₹37.36 Crores, comprising 3,73,60,000 Equity Shares of ₹10/- each.

The Rights Issue was undertaken and completed in accordance with the applicable provisions of the Companies Act, 2013, the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, and other applicable laws and regulations.

The proceeds of the Rights Issue have been/are being utilised towards the objects specified in the relevant offer documents and in accordance with the applicable regulatory requirements. The details of utilisation of the Issue proceeds are disclosed in the financial statements and elsewhere in this Annual Report, as applicable.

3. DIVIDEND:

Based on the Company's performance for the financial year ended 31st March 2026, the Board of Directors, at its meeting held on 30th May 2026, has recommended for the approval of the members a final dividend of 10 paisa (i.e., 1% of face value of Re. 10 /- each) per equity share on fully paid-up equity shares. Accordingly, the total amount of final dividend recommended by the Board is ₹37,36,000/- (Rupees Thirty-Seven Lakh Thirty-Six Thousand only) on 37,360,000 fully paid-up equity shares to the eligible shareholders of the Company as on the Record Date, i.e., 22nd September 2026. The payment of final dividend is subject to the approval of the shareholders at the ensuing Annual General Meeting ('AGM') of the Company.

The Dividend will be paid to the Shareholders whose names appear in the Register of Members of the Company as on 22nd September, 2026. The Shareholders of your Company are requested to note that the Income Tax Act, 1961, as amended by the Finance Act, 2020, mandates that dividends paid or distributed by a Company after 1st April, 2020 shall be taxable in the hands of the Shareholders. The Company shall, therefore, be required to deduct Tax at Source (TDS) at the time of making payment of the final dividend. In order to enable your Company to determine and deduct the appropriate TDS as applicable, the Shareholders are requested to read the instructions given in the Notes to the Notice convening the 19th (Nineteenth) Annual General Meeting of the Company, forming a part of this Annual Report.

4. TRANSFER TO RESERVES:

Your Company does not propose to transfer any amount to the General Reserve.

5. PUBLIC DEPOSITS:

During the financial year 2025-26, your Company has not accepted any deposit within the meaning of Sections 73 of the Companies Act, 2013 read together with the Companies (Acceptance of Deposits) Rules, 2014.

6. MANAGEMENT DISCUSSION AND ANALYSIS REPORT:

Detailed information on the operations of the Company and details on the state of affairs of the Company are covered in the Management Discussion and Analysis Report. The Management Discussion and Analysis forms an integral part of this Report.

7. CORPORATE GOVERNANCE REPORT:

Pursuant to Regulation 34(3) read with Para C of Schedule V of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("Listing Regulations"), the Management Discussion and Analysis, Report on Corporate Governance and a Certificate by the Chairman & Chief

Financial Officer (CFO) confirming compliance by all the Board Members and Senior Management Personnel with Company's Code of Conduct are made a part of the Annual Report.

8. BOARD OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:

BOARD'S COMPOSITION AND INDEPENDENCE

As on date, the Board is comprised of Two Executive Directors, one Non-Executive Non-Independent Directors and Four Non-Executive Independent Directors.

DECLARATION OF INDEPENDENCE

The Company has received necessary declarations from the Independent Directors stating that they meet the prescribed criteria for independence.

NUMBER OF MEETINGS OF THE BOARD

During the year under review, 8 (Eight) Board meetings were held. Detailed information is given in the Corporate Governance Report.

RETIREMENT BY ROTATION

Mr. Pandoo Naig (DIN: 00158221), Executive Director, retires by rotation at the ensuing Annual General Meeting, and being eligible offers himself for re-appointment.

APPOINTMENT & RESIGNATION DURING THE YEAR

i. Mr. Nitesh Singh (DIN: 08707310) was appointed as a Non-Executive Independent Director of the Company for a term of one (1) year with effect from 29th March, 2025. Thereafter, based on the recommendation of the Nomination and Remuneration Committee and the approval of the Board of Directors, the Members of the Company approved his re-appointment as a Non-Executive Independent Director for a further term of five (5) consecutive years with effect from 29th March, 2026.
ii. Ms. Ranu Jain (DIN:11012104) was appointed as a Non-Executive Independent Director of the Company for a term of one (1) year with effect from 29th March, 2025. Thereafter, based on the recommendation of the Nomination and Remuneration Committee and the approval of the Board of Directors, the Members of the Company approved her re-appointment as a Non-Executive Independent Director for a further term of five (5) consecutive years with effect from 29th March, 2026.
iii. Mr. Abhay Kumar Sethia (DIN: 09721583) was appointed as a Non-Executive Independent Director of the Company for a term of one (1) year with effect from 13th January, 2025. Thereafter, based on the recommendation of the Nomination and Remuneration Committee and the approval of the Board of Directors, the Members of the Company approved his re-appointment as a Non-Executive Independent Director for a further term of five (5) consecutive years with effect from 13th January, 2026
iv. Mr. Pandoo Naig resigned from the post of CFO on 20th January, 2026.
v. Mr. Satish Kumar was appointed as the CFO of the Company on 03rd February 2026.
vi. Mr. Pandoo Naig was appointed as the CEO of the Company on 01st June 2026.
vii. Mr. Satish Kumar resigned from the post of CFO on 20th June 2026.

viii. Mrs. Kajal Shethia resigned as Company Secretary and Compliance Officer of the Company on 24th June, 2025

ix. Mr. Rohit Gupta was appointed as the Company Secretary & Compliance Officer of the Company on 07th August 2025

(*Note:*

i. Mr. Pandoo Naig was appointed as the CEO of the Company on 01st June 2026.

ii. Mr. Satish Kumar resigned from the post of CFO on 20th June 2026.

COMMITTEES OF THE BOARD

The Company's Board has the following committees:

1. Audit Committee
2. Nomination and Remuneration Committee
3. Stakeholders' Relationship Committee
4. Risk Management Committee
5. POSH & ESG Committee

Details of Committee membership, terms of reference of the Committees and attendance at meetings of the Committees are provided in the Corporate Governance report.

9. ANNUAL EVALUATION OF THE PERFORMANCE OF BOARD, ITS COMMITTEES AND DIRECTORS:

Information on the manner in which formal annual evaluation has been made by the Board of its own performance and that of its Committees and individual directors is given in the Corporate Governance Report.

10. DIRECTORS' RESPONSIBILITY STATEMENT:

Pursuant to Section 134(3) (c) of the Companies Act, 2013, your Directors confirm:

a) that the applicable accounting standards have been followed in the preparation of the annual accounts and that there are no material departures;

b) that such accounting policies have been selected and applied consistently and judgments and estimates made are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at March 31, 2026 and of the profit/loss of the Company for the year ended on that date;

c) that proper and sufficient care has been taken for the maintenance of adequate accounting records in accordance with the provisions of the Act to safeguard the assets of the Company and to prevent and detect fraud and other irregularities;

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

e) that they have laid down internal financial controls to be followed by the Company and that such internal financial controls are adequate and were operating effectively; and

f) that proper systems have been devised to ensure compliance with the provisions of all applicable laws and that such systems are adequate and operating effectively.

11. SECRETARIAL STANDARDS

The Company complies with all applicable secretarial standards.

12. SUBSIDIARIES & Associate and Joint Venture Companies:

As on 31st March, 2026, the Company had Eight Subsidiaries and one Associate namely:

1. Eyelid Infrastructure Private Limited (Wholly Owned Subsidiary)
2. Dealmoney Insurance Broking Private Limited (Wholly Owned Subsidiary)
3. Sarsan Securities Private Limited (Wholly Owned Subsidiary)
4. Dealmoney Distribution and Advisory Services Private Limited (Wholly Owned Subsidiary)
5. Dealmoney Commodities Private Limited (Subsidiary)
6. Dealmoney Financial Services Private Limited (Subsidiary)
7. Continental Controls Limited (Associate)
8. Dealmoney Real Estate Private Limited (Wholly Owned Subsidiary w.e.f 31.03.2025)
9. Dealmoney Distribution & E-marketing Private Limited (Wholly Owned Subsidiary w.e.f 31.03.2025)

NAME OF THE COMPANIES WHICH HAVE BECAME / CEASED TO BE SUBSIDIARIES / ASSOCIATES OR JOINT VENTURES DURING THE YEAR

*** *None of the Companies ceased to be Subsidiaries / Associates or Joint Ventures during the year.**

The summary of the key financials of the Company's subsidiaries in **Form AOC-1** is included in this Annual Report as **Annexure- [1]** to the board's report. Salient features of financial statements of all subsidiaries of your Company is attached to the Accounts which forms part of Consolidated Financial Statements in compliance with Section 129 and other applicable provisions, if any, of the Companies Act, 2013.

Any member desirous of obtaining a soft copy of the aforesaid financial statements may write to the Company Secretary at cs@onelifecapital.in. The financial statements including the Consolidated Financial Statements, financial statements of each Subsidiary have been uploaded on the website of the Company i.e. www.onelifecapital.in.

13. STATUTORY DISCLOSURES:

The financial statements of each subsidiary companies is kept for inspection by any member of the Company at its Registered Office during business hours on all days except Saturdays, Sundays and public holidays up to the date of the Annual General Meeting (AGM) as required under Section 136 of the Companies Act, 2013. You may write to the Company Secretary on cs@onelifecapital.in and also the same are placed on the Company's website www.onelifecapital.in.

14. **MATERIAL CHANGES AND COMMITMENTS, IF ANY, AFFECTING THE FINANCIAL POSITION OF THE COMPANY WHICH HAS OCCURRED BETWEEN THE END OF THE FINANCIAL YEAR OF THE COMPANY TO WHICH THE FINANCIAL STATEMENTS RELATE AND THE DATE OF THE REPORT:**

1. During the period between the end of the Financial Year and the date of this Report, the Members of the Company, by way of Postal Ballot, passed the requisite Special Resolutions on 13 July 2026**,** approving the "Onelife Capital Advisors Limited – Employee Stock Option Plan, 2026" and the extension of the benefits of the said Plan to eligible employees and Directors of the subsidiary and associate companies of the Company, subject to the terms and conditions of the Plan and applicable laws. The said Plan provides for a maximum pool of 18,68,000 Stock Options, subject to applicable adjustments. As on the date of this Report, the Company has not obtained the in-principle approval from the Stock Exchanges. The Company shall take necessary steps for obtaining the requisite in-principle, listing and trading approvals, as applicable, prior to the issue/allotment of Equity Shares pursuant to the exercise of Options.

2. During the period between the end of the Financial Year and the date of this Report, Mr. Pandoo Naig (DIN: 00158221), Executive Director of the Company, was appointed as the Chief Executive Officer ("CEO") of the Company with effect from 1 June 2026 and his remuneration was revised from ₹15,00,000/- (Rupees Fifteen Lakh Only) per annum to ₹1,20,00,000/- (Rupees One Crore Twenty Lakh Only) per annum, pursuant to the approval accorded by the Members of the Company by way of Postal Ballot on 13 July 2026.

There have been no other material changes and commitments affecting the financial position of the company which have occurred between the end of the financial year of the company to which the financial statements relate and the date of this report.

15. **DISCLOSURE RELATING TO REMUNERATION OF DIRECTORS, KEY MANAGERIAL PERSONNEL AND PARTICULARS OF EMPLOYEES:**

The information required under Section 197 of the Companies Act, 2013 read with Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 in respect of Directors/ employees of your Company is set out in **"Annexure [2]"** to this Report and is available on the website of your Company i.e. www.onelifecapital.in. A physical copy of the same will be made available to any shareholder on request.

The salient aspects covered in the Nomination and Remuneration Policy, covering the policy on appointment and remuneration of Directors and other matters have been outlined in the Corporate Governance Report which forms part of this Report.

16. **DETAILS OF SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS OR TRIBUNALS IMPACTING THE GOING CONCERN STATUS AND COMPANY'S OPERATIONS IN FUTURE:**

During the year under review, there were no significant and material orders passed by the regulators or courts or tribunals impacting the going concern status and company's operations in future.

17. **LISTING OF EQUITY SHARES:**

Pursuant to the provisions of Listing Agreement with the Stock Exchanges, the Company declares that the Equity Shares of the Company are listed at the BSE Limited and NSE Limited.

The Company confirms that it has paid Annual Listing Fees due to stock exchanges up to the Financial Year – 2025-26.

18. AUDITORS AND AUDITORS’ REPORT:

iii) STATUTORY AUDITORS

Pursuant to the provisions of Section 139 of the Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014, M/s. Rafik & Associates, Chartered Accountants (Firm Registration No. 146573W), were appointed as the Statutory Auditors of the Company at the Annual General Meeting held in 2025 to hold office for a term of five consecutive years, from the conclusion of the said AGM until the conclusion of the Annual General Meeting of the Company to be held in the year 2030, to conduct the statutory audit of the Company for the financial years **2025-26 to 2029-30,** subject to the provisions of the Companies Act, 2013**.**

The Statutory Auditors have confirmed that they continue to satisfy the eligibility criteria prescribed under the Companies Act, 2013 and that they are independent in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India.

The Statutory Auditors' Report on the Standalone and Consolidated Financial Statements for the financial year ended March 31, 2026, does not contain any qualification, reservation, adverse remark or disclaimer. The Notes forming part of the Financial Statements referred to in the Auditors' Report are self-explanatory and do not call for any further comments by the Board.

iv) COST AUDITORS

Maintenance of cost records and requirement of cost audit as prescribed under the provisions of Section 148 (1) of the Companies Act, 2013 are not applicable to the Company for the FY 2025-26.

v) SECRETARIAL AUDIT:

Pursuant to the provisions of Section 204 of the Companies Act, 2013 read with the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, M/s. Ajay Kumar & Co., Practicing Company Secretaries (Membership No. 3399 and Certificate of Practice No. 2944), a Peer Reviewed Firm (Peer Review Certificate No. 7693/2026), continue to act as the Secretarial Auditors of the Company for a term of five consecutive financial years, i.e., from **FY 2025-26 to FY 2029-30**, pursuant to the approval of the Members at the Annual General Meeting held in 2025.

In compliance with the provisions of Section 204 of the Companies Act, 2013 and Regulation 24A of the SEBI Listing Regulations, the Secretarial Audit of the Company for the financial year ended March 31, 2026, has been carried out by M/s. Ajay Kumar & Co., Practicing Company Secretaries. Further, the Secretarial Audit of the Company's Unlisted Material Subsidiary, **Dealmoney Commodities Private Limited**, has also been conducted in accordance with the applicable provisions of the Companies Act, 2013 and the SEBI Listing Regulations.

The Secretarial Audit Report of the Company in **Form MR-3** is annexed to this Board's Report as **Annexure – [3]**, and the Secretarial Audit Report of the Unlisted Material Subsidiary, **Dealmoney Commodities Private Limited**, is annexed as **Annexure – [4]**.

19. EXTRACT OF ANNUAL RETURN:

Pursuant to Section 92(3) read with Section 134(3)(a) of the Act, the Annual Return as on March 31, 2026 is available on the Company's website at www.onelifecapital.in.

20. CYBER SECURITY INCIDENT

During the Financial Year 2025-26, the Company detected a malware/cyber security incident affecting certain information technology systems of the Company on 30th January, 2026.

Upon detection of the incident, the Company took immediate steps to assess and contain the incident and initiated appropriate measures to mitigate any potential impact. The Company also undertook necessary remedial and preventive measures in relation to its information technology systems and cyber security controls.

The incident was duly intimated to the Stock Exchanges pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Schedule III thereof.

The Company continues to monitor its information technology systems and strengthen its cyber security framework and controls to enhance the security and resilience of its systems against potential cyber threats.

21. RELATED PARTY TRANSACTIONS:

All Related Party Transactions that were entered during the financial year were on an arm's length basis and in the ordinary course of business and is in compliance with the applicable provisions of the Act and the Listing Regulations. There were no materially significant Related Party Transactions made by the Company during the year that required shareholders' approval under Regulation 23 of the Listing Regulations.

Details with respect to transactions with related parties entered into by the Company during the year under review are disclosed in the accompanying financial results and the details pursuant to clause (h) of Section 134(3) of act and Rule 8(2) of the Companies (Accounts) Rules, 2014 are given in **"Annexure - [5]"** in the form AOC-2.

Further, details of related party transactions are presented in Note No. 39 of notes to consolidated financial statements of the Company.

22. PARTICULARS OF LOANS, GUARANTEE OR INVESTMENTS:

Information regarding loans, guarantees and investments covered under the provisions of Section 186 of the Companies Act, 2013 are mentioned in detail in the Financial Statements.

23. RISK MANAGEMENT POLICY:

Information on the development and implementation of a Risk Management Policy of the Company including identification therein of elements of risk which in the opinion of the Board may threaten the existence of the Company, is given in the Corporate Governance Report.

There are no risks which in the opinion of the Board threaten the existence of your Company. However, some of the risks which may pose challenges are set out in the Management Discussion and Analysis which forms part of this Report.

24. VIGIL MECHANISM POLICY:

Your Company is committed to highest standards of ethical, moral and legal business conduct. Accordingly, the Board of Directors has formulated a Whistle Blower Policy & Vigil Mechanism which is in compliance with the provisions of Section 177 (10) of the Companies Act, 2013 and Regulation 22 of the Listing Regulation, 2015. The policy provides for a framework and process whereby concerns can be raised by its directors and employees against any kind of discrimination, harassment, victimization or any other unfair practice being adopted against them. More details on the Whistle Blower Policy & Vigil Mechanism of your Company have been outlined in the Corporate Governance Report which forms part of this report.

25. PREVENTION OF SEXUAL HARASSMENT AT WORKPLACE:

The Company has zero tolerance for sexual harassment at the work place and has adopted a policy on prevention, prohibition and redressal of sexual harassment in line with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the Rules thereunder for prevention and redressal of complaints of sexual harassment at workplace.

Summary of sexual harassment issues raised attended and dispensed during financial year 2026:

1. No. of complaints received: Nil
2. No. of complaints disposed off: Nil
3. No. of cases pending for more than 90 days: Nil

26. CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS AND OUTGO:

The Company being engaged in the Advisory Services does not have any energy utilization or technology absorption.

During the year under review, there are no foreign exchange earnings and outgo.

27. INTERNAL CONTROL SYSTEM:

The Board ensures the effectiveness of the Company's system of internal controls including financial, operational and compliance control and risk management controls and the same is subject to review periodically by the Board of Directors and M/s. G.S. Toshniwal & Associates, Chartered accountants for its effectiveness. The control measures adopted by the company have been found to be effective and adequate to the Company's requirement.

28. CORPORATE SOCIAL RESPONSIBILITY:

The provisions of Corporate Social Responsibility are not applicable to the Company.

29. INVESTOR EDUCATION AND PROTECTION FUND ('IEPF'):

Pursuant to the applicable provisions of the Companies Act, 2013, read with the IEPF Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("the IEPF Rules"), all unpaid or unclaimed dividends are required to be transferred by the Company to the Investor Education and Protection Fund ("IEPF") established by the Government of India, after the completion of seven years. Further, in accordance with the IEPF Rules, the shares in respect of which dividend has remained unpaid or unclaimed for seven consecutive years or more shall also be transferred to the demat account of the IEPF Authority.

30. CAUTIONARY STATEMENT:

Certain statements in the Directors' Report describing the Company's objectives, projections, estimates, expectations or predictions may be forward-looking statements within the meaning of applicable securities laws and regulations. Actual results could differ from those expressed or implied. Important factors that could make a difference to the Company's operations include labour and material availability, and prices, cyclical demand and pricing in the Company's principal markets, changes in government regulations, tax regimes, economic development within India and other incidental factors.

31. ACKNOWLEDGEMENT:

Your Directors wish to convey their gratitude and place on record their appreciation for all the employees at all levels for their hard work, solidarity, cooperation and dedication during the year. Your Directors sincerely convey their appreciation to customers, shareholders, vendors, bankers, business associates, regulatory and government authorities for their continued support.

Registered Office:
Regd. Off: Plot No. A356, Road No. 26,
Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra

CIN: L74140MH2007PLC173660
E-mail: cs@onelifecapital.in
Website: www.onelifecapital.in
Tel no.: 022-25833206

For and on behalf of the Board
ONELIFE CAPITAL ADVISORS LIMITED

Sd/-
Prabhakara Naig
Whole Time Director
DIN: 00716975

Place: Thane
Date: 02nd September 2026

Annexure [1] to Board's Report

FORM AOC – 1

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

Financial Information on Subsidiary and Associates Companies for the year ended March 31, 2026

(Amount in Rs.)

Particulars	1	2	3	4
	Eyelid Infrastructure Private Limited	**Dealmoney Insurance Broking Private Limited**	**Dealmoney Distribution and Advisory Services Private Limited**	**Dealmoney Commodities Private Limited**
Capital	10,00,000	100,00,000.00	2,40,00,000	18,83,54,520
Other Equity	(13417181)	(64,96,984)	(1,97,22,756)	21,47,17,065
Total Assets	24357998	35,46,585	3,89,48,569	70,69,33,656
Total Liabilities	36775194	43,570	3,46,71,325	30,38,62,071
Investments	21031130	-	-	12,24,80,673
Total Income	500000	-	3,00,00,000	16,96,91,736
Profit/(Loss) Before Taxation	450000	(60,364)	2,99,21,479	2,03,17,877
Provision for Taxation	-	-	-	-
Profit/(Loss) After Taxation	450000	(60,364)	2,99,21,479	2,03,17,877
Proposed Dividend	-	-	-	-

(Amount in Rs.)

Particulars	5	6	7	8	9
	Dealmoney Financial Services Private Limited	**Sarsan Securities Private Limited**	**Dealmoney Real Estate Private Limited**	**Dealmoney Distribution And E-Marketing Private Limited**	**Continental Controls Limited**
Capital	10,00,000	1,36,34,350	10,00,000	4,75,00,000	6,14,62,560
Other Equity	(1,86,512)	5,32,32,578	(1,96,14,747)	(25,05,40,556)	(4,14,37,498)
Total Assets	8,23,488	17,75,73,801	24,01,67,078	38,20,14,885	2,12,22,732
Total Liabilities	10,000	11,07,06,873	25,87,81,825	58,50,55,442	11,97,670
Investments	-	385	-	-	-
Total Income	-	2,09,38,759	2,00,46,272	24,29,035	2301842
Profit/(Loss) Before Taxation	(21,500)	(1,87,34,435)	1,22,87,345	(37,02,000)	(1172917)
Provision for Taxation	-	-	-	-	96680

Profit/(Loss) After Taxation	(21,500)	(1,87,34,435)	1,22,87,345	(37,02,000)	(1269597)
Proposed Dividend	-	-	-	-	-

Registered Office:
Regd. Off: Plot No. A356, Road No. 26,
Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra

CIN: L74140MH2007PLC173660
E-mail: cs@onelifecapital.in
Website: www.onelifecapital.in
Tel no.: 022-25833206

Place: Thane
Date: 02nd September 2026

For and on behalf of the Board
ONELIFE CAPITAL ADVISORS LIMITED

Sd/-
Prabhakara Naig
Whole Time Director
DIN: 00716975

Annexure [2] to Board's Report

STATEMENT OF DISCLOSURE OF REMUNERATION UNDER SECTION 197 OF COMPANIES ACT, 2013 AND RULE 5(1) OF COMPANIES (APPOINTMENT AND REMUNERATION OF MANAGERIAL PERSONNEL) RULES, 2014:

i. Ratio of the remuneration of each Executive Director to the median remuneration of the Employees of the Company for the financial year 2025-26, the percentage increase in remuneration of Chief Executive Officer, Chief Financial Officer and other Executive Director and Company Secretary during the financial year 2025-26:

Sr. No.	Name of Director/KMP	Designation	Ratio of remuneration of each Director to median remuneration of Employees	Percentage increase in Remuneration
1	Mr. Prabhakara Naig	Chairman and Whole Time Director	4.70	Nil
2	Mr. Pandoo Naig	Executive Director	4.70	Nil
3	Mr. Rohit Gupta	Company Secretary	1.92	Nil
4.	Mr. Satish Kumar	Chief Financial Officer	4.48	Nil

Notes:

- The aforesaid details are calculated on the basis of remuneration for the financial year 2025-26.
- Median remuneration of the Company for all its employees is Rs. 312486/- for the financial year 2025-26.
- The Non-Executive Directors of the Company are entitled to sitting fee. The details of sitting fees of Non-Executive Directors are provided in the Corporate Governance Report. The ratio of remuneration and percentage increase for Non-Executive Directors Remuneration is therefore not considered for the purpose above.

ii. The percentage not increase in the median remuneration of Employees for the financial year 2025-26

iii. The Company has 46 permanent Employees on the rolls of Company as on 31st March, 2026.

iv. There was no increase in the Average percentage made in the salaries of Employees and the managerial personnel in the financial year.

v. The key parameters for any variable component of remuneration: Not applicable.

vi. It is hereby affirmed that the remuneration paid during the year is as per the Remuneration Policy of the Company.

vii. Particulars of employees in accordance with Rule 5 (2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014: Nil

Registered Office:

Regd. Off: Plot No. A356, Road No. 26,
Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra

For and on behalf of the Board
ONELIFE CAPITAL ADVISORS LIMITED

CIN: L74140MH2007PLC173660
E-mail: cs@onelifecapital.in
Website: www.onelifecapital.in
Tel no.: 022-25833206

Sd/-
Prabhakara Naig
Whole Time Director
DIN: 00716975

Place: Thane
Date: 02nd September 2026

Annexure [3] to Board's Report

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

ONELIFE CAPITAL ADVISORS LIMITED

Plot No. A 356, Road No. 26,

Wagle Industrial Estate,

MIDC,

Thane (W) – 400604.

I have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **ONELIFE CAPITAL ADVISORS LIMITED** (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 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 complied with the statutory provisions listed hereunder and also that 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 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 to the extent of their applicability to the Company;
- **(v)** 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 Exchange Board of India (Employee Stock Option Scheme and Employee Stock Purchase Scheme) Guidelines, 1999 and The Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014; (Not applicable during the Audit period)

(e) The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008; (Not applicable during the Audit period);

(f) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client;

(g) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009; (Not applicable during the Audit period) and

(h) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018; (Not applicable during the Audit period)

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

(vi) OTHER LAWS SPECIFICALLY APPLICABLE TO THE COMPANY

No other law is specifically applicable to the Company. The Company has also confirmed the same.

(vii) **OTHER LAWS APPLICABLE TO THE COMPANY**

The adequate systems and processes are in place to monitor and ensure compliance with general laws like labour laws, environmental laws etc. to the extent of their applicability to the Company.

I have also examined compliance with the applicable clauses of the Secretarial Standards issued by The Institute of Company Secretaries of India.

During the period under review the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc. mentioned above, except to the extent as mentioned below:

i. SEBI had imposed a penalty of ₹25 lakhs on Onelife Capital Advisors Limited, ₹25 lakhs on Mr. Pandoo Naig, and ₹25 lakhs on Mr. Prabhakara Naig vide order dated 28th March 2025. The Company, alongwith the concerned individuals, challenged the said order before the Securities

Appellate Tribunal (SAT) by filing appeals. SAT, vide its order dated 2nd May 2025, granted a stay on the penalty, subject to Onelife Capital Advisors Limited and Mr. Pandoo Naig depositing 50% of the penalty amount. Accordingly, the Company and Mr. Pandoo Naig have deposited the said amount on 7th August 2025. Further, SAT, vide its order dated 13th June 2025, granted a stay on the penalty imposed on Mr. Prabhakara Naig, subject to his depositing 50% of the penalty amount. Accordingly, Mr. Prabhakara Naig has deposited the required amount on 7th August 2025.

The details of payment are as under:

Name of Payer	**Onelife Capital Advisors Limited**	**Mr. Pandoo Prabhakara Naig**	**Mr. Prabhakara Naig**
Date of Payment	07.08.2025	07.08.2025	07.08.2025
Amount Paid	Rs. 12,50,000/-	Rs. 12,50,000/-	Rs. 12,50,000/-
Transaction No.	HDFCR52025080798948683	HDFCR52025080798940542	HDFCR52025080798948685
Bank Details from which Payment is made	HDFC BANK LIMITED	HDFC BANK LIMITED	HDFC BANK LIMITED

I further report that:

i) The Board of Directors of the Company is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors. The changes in the composition of the Board of Directors that took place during the period under review has been carried out in accordance with the provisions of the Act.

ii) 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 except wherever the meeting was held at a shorter notice the provisions of Section 173(3) of Companies Act, 2013 were duly complied with 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.

iii) All decisions at Board Meetings & Committee Meetings are carried out at majority as recorded in the minutes of the meetings of the Board of Directors or the Committees of the Board, as the case may be.

iv) The circular resolutions passed by the Board of Directors of the Company were approved with requisite majority.

I further report that there are adequate systems and processes 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:

1) Form MGT-14 for re-appointment of Internal Auditor M/s. G. S. Toshniwal & Associates, Chartered Accountants for the Financial Year 2025-26 approved at Board Meeting held on 29.05.2025 was filed with Registrar of Companies on 02.07.2025 belatedly.
2) Form MGT-14 for approval of Financial Results for the quarter and year ended 31st March, 2025 was filed with Registrar of Companies on 02.07.2025 belatedly.
3) The company ratified Related Party Transactions entered with Family Care Hospitals Limited, Dealmoney Insurance Broking Private Limited, Dealmoney Commodities Private Limited, Sarsan Securities Private Limited, Dealmoney Distribution & E-Marketing Private Limited during the Financial Year 2024-25 in compliance with Section 188 and 186 of the Companies Act, 2013, and Regulation 23 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by passing Board Resolution at the Board Meeting held on 29.05.2025 and by passing Ordinary Resolution at the Extra General Meeting held on 24.06.2025. This transaction was approved by the Audit Committee, the Board, and, where required, by shareholders through Ordinary Resolutions. Even though the company has ratified certain related party transactions yet it will not absolve the company from the violation of applicable provisions of Companies Act, 2013 and Securities Exchange Board of India, 2015.
4) The company ratified Related Party Transaction for the period from April 1, 2025 to April 30, 2025 in compliance with Section 177(4)(iv) and Section 188(1) of the Companies Act, 2013 and Regulation 23 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 by passing Board Resolution dated 29.05.2025 and by passing Ordinary Resolution at the Extra Ordinary General Meeting held on 24.06.2025. This transaction was approved by the Audit Committee, the Board, and, where required, by shareholders through Ordinary Resolutions. Even though the company has ratified certain related party transactions yet it will not absolve the company from the violation of applicable provisions of Companies Act, 2013 and Securities Exchange Board of India, 2015.
5) The company ratified Related Party Transactions entered with Dealmoney Commodities Private Limited during the Financial Year 2024-25 to buy Step Down Subsidiaries in compliance with Section 188 and 186 of the Companies Act, 2013, and Regulation 23 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by passing Board Resolution at the Board Meeting held on 29.05.2025 and by passing Ordinary Resolution at the Extra General Meeting held on 24.06.2025. This transaction approved by the Audit Committee, the Board, and, where required, by shareholders through Ordinary Resolutions. Even though the company has ratified certain related party transactions yet it will not absolve the company from the violation of applicable provisions of Companies Act, 2013 and Securities Exchange Board of India, 2015.
6) Mrs. Kajal Shethia has resigned as Company Secretary and Compliance Officer of the Company w.e.f. 24.06.2025.

7) Mr. Nitesh Singh has been appointed as Additional Non-Executive Independent Director in the Board Meeting held on 29.03.2025 and his appointment was regularized as Director by passing Special Resolution at the Extra Ordinary General Meeting held on 24.06.2025.

8) Dr. Ranu Jain has been appointed as Additional Non-Executive Independent Director in the Board Meeting held on 29.03.2025 and her appointment was regularized as Director by passing Special Resolution at the Extra Ordinary General Meeting held on 24.06.2025.

9) Form MGT-14 in respect of Financial Statements for the year ended 31st March, 2025 approved at Board Meeting held on 29.05.2025 was filed with Registrar of Companies on 02.07.2025 belatedly.

10) Mr. Rohit Gupta has been appointed as Company Secretary and Compliance Officer of the Company w.e.f. 07.08.2025.

11) Mr. Dhananjay Chandrakant Parikh was re-appointed as an Independent Director of the Company w.e.f. 15.09.2025 for the second term by passing Special Resolution at the Annual General Meeting held on 30.09.2025 and who shall hold office up to the date 14.09.2030.

12) M/s Ajay Kumar & Co., Practising Company Secretaries has been appointed as Secretarial Auditors of the Company in the Annual general Meeting held on 30.09.2025 by passing Ordinary Resolution for a term of five consecutive years, from the conclusion of this 18th Annual General Meeting till the conclusion of 23rd Annual General Meeting to be held in the year 2030.

13) M/s Rafik & Associates, Chartered Accountants has been appointed as Statutory Auditors of the Company in Annual General Meeting held on 30.09.2025 by passing Ordinary Resolution for a term of five consecutive years, from the conclusion of this 18th Annual General Meeting till the conclusion of the 23rd Annual General Meeting to be held in the year 2030.

14) Mr. Prabhakar Naig, upon retirement by rotation, was re-appointed as Director by passing Ordinary Resolution at the Annual General Meeting held on 30.09.2025.

15) The Company has adopted the new set of Memorandum of Association and Articles of Association of the Company by passing Special Resolution at Annual General Meeting held on 30.09.2025.

16) Mr. Abhay Kumar Sethia was re-appointed as an Independent Director for the second term of five consecutive years, from 13.01.2026 to 12.01.2031, based on the recommendation of the Nomination and Remuneration Committee and the approval of the Board of Directors, the Members of the Company approved his re-appointment as a Non-Executive Independent Director for a further term of five (5) consecutive years with effect from 13th January, 2026s

17) The Company has availed revolving loan facility dated 29.11.2025 and created charge over the 1,67,27,709 equity shares of Dealmoney Commodities Private Limited pledged by Onelife Capital Advisors Limited (Borrower/Pledgor) to secure the loan facility of Rs. 4,00,00,000/- (Rupees Four Crore Only) sanctioned by Globe Fincap Limited (Lender) to Onelife Capital Advisors Limited (Borrower). Form CHG-1 for creation of charge was filed belatedly on 13.01.2026.

18) Mr. Pandoo Prabhakar Naig has resigned as Chief Financial Officer (CFO) of the Company w.e.f. 20.01.2026.

19) Mr. Satish Kumar has been appointed as Chief Financial Officer (CFO) of the Company w.e.f. 03.02.2026.

20) The Company has issued 2,40,00,000 equity shares on rights basis (face value of ₹10/- for cash at an issue price of ₹ 15/- per Rights Equity Share, including a premium of ₹ 5/- per Rights Equity Share) for which allotment was made on 17.03.2026 pursuant to which the paid-up share capital of the Company was increased from Rs. 13,36,00,000/- (consisting of 1,33,60,000 Equity Shares of ₹ 10/- each) to Rs. 37,36,00,000/- (consisting of 3,73,60,000 Equity Shares of ₹10/- each).

I further report

Auditor's Responsibility

(i) The Audit has been conducted as per the applicable Auditing standards issued by ICSI.

(ii) The Auditor has obtained reasonable assurance about the statements prepared; documents and records maintained by the Company are free from misstatement.

(iii) The Auditor has responsibility only to express an opinion on the evidences collected, information received and records maintained by the Company and given by the management.

(iv) The Company has followed applicable laws, act, rules or regulations in maintaining their records, documents, statements while performing any corporate action.

(v) Due to the inherent limitations of an audit including internal, financial and operating controls, there is an unavoidable risk that some Misstatements or material non-compliances may not be detected, even though the audit is properly planned and performed in accordance with the Standards.

Signature:

AJAY KUMAR
Ajay Kumar & Co.
Practising Company Secretary
FCS No. 3399
C.P. No. 2944
UDIN: F003399H000547943
Peer Review Certificate No. 7693/2026

Date: 30/05/2026
Place: Mumbai

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.

'Annexure A'

To,

The Members

ONELIFE CAPITAL ADVISORS LIMITED

Plot No. A 356, Road No. 26,

Wagle Industrial Estate,

MIDC,

Thane (W) – 400604.

Our 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. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurances 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. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the company.
4. Wherever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events etc.
5. The compliance of the provisions of corporate and other applicable laws, rules, regulations, standards is the responsibility of management. Our 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

AJAY KUMAR
Ajay Kumar & Co.
Practising Company Secretary

FCS No. 3399
C.P. No. 2944
UDIN: F003399H000547943
Peer Review Certificate No. 7693/2026

Date : 30/05/2026

Place: Mumbai

Annexure [4] to Board's Report

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

DEALMONEY COMMODITIES PRIVATE LIMITED

Plot No. A356/357, Road No. 26,

Wagle Industrial Estate,

MIDC,

Thane (West)- 400604.

I have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by **DEALMONEY COMMODITIES PRIVATE LIMITED** (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 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 complied with the statutory provisions listed hereunder and also that 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 the Company for the financial year ended on 31stMarch, 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 to the extent of their applicability to the Company; (Not applicable during the Audit period)
- **(v)** 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; (Not applicable during the Audit period)

(b) The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015; (Not applicable during the Audit period)

(c) The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;(Not applicable during the Audit period)

(d) The Securities Exchange Board of India (Employee Stock Option Scheme and Employee Stock Purchase Scheme) Guidelines, 1999 and The Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014; (Not applicable during the Audit period)

(e) The Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008; (Not applicable during the Audit period);

(f) The Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 regarding the Companies Act and dealing with client; (Not applicable during the Audit period)

(g) The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2009;(Not applicable during the Audit period)and

(h) The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018;(Not applicable during the Audit period)

(i) The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations,2015;(Not applicable during the Audit period except Regulation 24(1) and 24A)

(vi) OTHER LAWS SPECIFICALLY APPLICABLE TO THE COMPANY

1. The Securities and Exchange Board of India (Stock Broker) Regulations, 1992
2. The Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018
3. The Depositories Act, 1996
4. BSE Bye-Laws
5. NSE Bye-Laws
6. CDSL Bye-Laws
7. MCX Bye-Laws
8. NCDEX Bye-Laws

(vii) OTHER LAWS APPLICABLE TO THE COMPANY

The adequate systems and processes are in place to monitor and ensure compliance with general laws like labour laws, environmental laws etc. to the extent of their applicability to the Company.

I have also examined compliance with the applicable clauses of the Secretarial Standards issued by The Institute of Company Secretaries of India.

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

I further report that:

i) The Board of Directors of the Company is duly constituted with proper balance of Executive Director, Non-Executive Directors. The changes in the composition of the Board of Directors that took place during the period under review has been carried out in compliance with the provisions of the Act.

ii) 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 except wherever the meeting was held at a shorter notice the provisions of Section 173(3) of Companies Act, 2013 were duly complied with 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.

iii) All decisions at Board Meetings & Committee Meetings are carried out at majority as recorded in the minutes of the meetings of the Board of Directors or the Committees of the Board, as the case may be.

iv) The circular resolutions passed by the Board of Directors of the Company were approved with requisite majority.

I further report that there are adequate systems and processes 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:

(i) Mr. Dinakara Ananda Devadiga was appointed as Additional Director of the Company in the Board Meeting held on 27.12.2024 and the said appointment has been regularized by passing Ordinary Resolution in the Annual General Meeting held on 24.09.2025.

(ii) Mr. Abhay Kumar Sethia was appointed as Additional Director of the Company in the Board Meeting held on 28.03.2025 and the said appointment has been regularized by passing Ordinary Resolution in the Annual General Meeting held on 24.09.2025.

(iii) The Company has amended and adopted new set of the Memorandum of Association and Articles of Association of the Company by passing Special Resolution in the Annual General Meeting held on 24.09.2025.

(iv) The Company passed a Special Resolution on 24.09.2025 to offer, issue and allot 5,48,446 Equity Shares of face value of Rs. 10/- each at an issue price of Rs. 27.35/- per share (including a premium of Rs. 17.35 per share) aggregating to Rs. 1,50,00,000 on a preferential basis to the following individual:

Name of the	PAN	Address	No. of	Consideration

Allottee			**shares**	**(INR)**
Mr. Ankur Mehta	AJGPM2288K	101, 102 Royal accord, Opp. Shiv sena Bhavan Gokhale road, Dadar (W), Mumbai 28	5,48,446	1,50,00,000/-

(i) Mr. Vijay Goel has been appointed as Additional Director in the Board meeting held on 31.01.2026 subject to prior approval of exchanges.

I further report

<u>Auditor's Responsibility</u>

(i) The Audit has been conducted as per the applicable Auditing standards issued by ICSI.

(ii) The Auditor has obtained reasonable assurance about the statements prepared; documents and records maintained by the Company are free from misstatement.

(iii) The Auditor has responsibility only to express an opinion on the evidences collected, information received and records maintained by the Company and given by the management.

(iv) The Company has followed applicable laws, act, rules or regulations in maintaining their records, documents, statements while performing any corporate action.

(v) Due to the inherent limitations of an audit including internal, financial and operating controls, there is an unavoidable risk that some Misstatements or material non-compliances may not be detected, even though the audit is properly planned and performed in accordance with the Standards.

Signature:

(Ajay Kumar)
Ajay Kumar & Co.
FCS No. 3399
C.P. No. 2944
UDIN: F003399H000549879
Peer Review Certificate No. 7693/2026

Date: 30/05/2026
Place: Mumbai

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.

'Annexure A'

To,

The Members

DEALMONEY COMMODITIES PRIVATE LIMITED

Plot No. A356/357, Road No. 26,

Wagle Industrial Estate,

MIDC,

Thane (West)- 400604.

Our 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. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurances 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. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the company.
4. Wherever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events etc.
5. The compliance of the provisions of corporate and other applicable laws, rules, regulations, standards is the responsibility of management. Our 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:

(Ajay Kumar)

Ajay Kumar & Co.

FCS No. 3399

C.P. No. 2944

UDIN: F003399H000549879

Date: 30/05/2026 **Peer Review Certificate No. 7693/2026**

Place: Mumbai

Annexure [5] to Board's Report

FORM AOC – 2

(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014)

Form for disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arms length transactions under third proviso thereto

1. Details of contracts or arrangements or transactions not at arm's length basis:

Sr. No.	Name(s) of the related parties & Nature of Relationship	Nature of contracts/Arrangement /transactions	Duration of the contracts /arrangements /transactions	Salient terms of the contracts or arrangements or transactions including the value, if any	Justification for entering into such contracts or arrangements or transactions	Date(s) of approval by the Board, if any	Amount paid as advance, if any: (in Rs.)	Date on which the special resolution was passed in general meeting as required under first proviso to section 188
NA	NA	NA	NA	NA	NA	NA	NA	NA

2. Details of contracts or arrangements or transactions at arm's length basis:

1. **Name(s) of the related parties & Nature of Relationship:** As provided below
2. **Nature of contracts/Arrangement /transactions:** As provided below
3. **Duration of the contracts /arrangements /transactions:** On ongoing basis in ordinary course of business
4. **Salient terms of the contracts or arrangements or transactions including the value, if any:** As agreed between parties
5. **Date(s) of approval by the Board, if any:**
6. **Transactions and amount outstanding with related parties as per Standalone Basis**

Sr. No.	Particulars	Subsidiaries	Key Management Personnel	Relative of Key Management Personnel	Companies in which Key Management Personnel / Relative of Key Management Personnel

					Having Significant Influence
I	**Loans Given**				
	Dealmoney Commodities Private Limited	4067.18	NIL	NIL	NIL
		(151.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	9.00	NIL	NIL	NIL
		(550.00)	(NIL)	(NIL)	(NIL)
	Oodnap Securities (India) Limited	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(5.00)
	Dealmoney Distribution and Advisory Service Private Limited	9.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Private Limited	898.07	NIL	NIL	NIL
		(243.50)	(NIL)	(NIL)	(NIL)
	Continental Controls Ltd	NIL	NIL	NIL	40.79
		(NIL)	(NIL)	(NIL)	(3.84)
	Family Care Hospitals Ltd.	NIL	NIL	NIL	255.50
		(NIL)	(NIL)	(NIL)	(127.50)
	Pandoo Naig	NIL	NIL	NIL	NIL
		(NIL)	(5.50)	(NIL)	(NIL)
II	**Loans Taken**				
	Pandoo Naig	NIL	3.00	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Insurance Broking Pvt Ltd	7.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution And E-Marketing Pvt Ltd	150.03	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
III	**Loans Repaid**				
	DP Engineering and Consulting Pvt Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(125.00)
	Dealmoney Commodities Private Limited	NIL	NIL	NIL	NIL

		(82.70)	(NIL)	(NIL)	(NIL)
	Sowgau Estates Pvt. Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(92.15)
	Dealmoney Insurance Broking Pvt Ltd	6.30	NIL	NIL	NIL
		(19.64)	(NIL)	(NIL)	(NIL)
	Pran Fertilisers & Pesticides Pvt Ltd	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(6.73)
	Dealmoney Distribution And E-Marketing Pvt Ltd	1.50	NIL	NIL	NIL
		(207.50)	(NIL)	(NIL)	(NIL)
IV	**Loans Received Back**				
	Oodnap Securities (India) Limited	NIL	NIL	NIL	15.00
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Commodities Private Limited	2647.17	NIL	NIL	NIL
		(151.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	275.00	NIL	NIL	NIL
		(230.00)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Private Limited	1226.73	NIL	NIL	NIL
		(995.73)	(NIL)	(NIL)	(NIL)
	Family Care Hospitals Ltd.	NIL	NIL	NIL	90.40
		(NIL)	(NIL)	(NIL)	(67.33)
	Pandoo Naig	NIL	NIL	NIL	NIL
		(NIL)	(18.13)	(NIL)	(NIL)
	Continental Controls Ltd	NIL	NIL	NIL	40.79
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution and Advisory Service Private Limited	531.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Vaaman Pesticides Pvt Ltd	NIL	NIL	NIL	0.02
		(NIL)	(NIL)	(NIL)	(NIL)
	Eyelid InfrastructurePvt Ltd	80.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
V	**Interest Income**				
	Family Care Hospitals Ltd.	NIL	NIL	NIL	17.92

		(NIL)	(NIL)	(NIL)	(2.87)
VIII	**Remuneration to Key Management Personnel**				
	T. K. P. Naig	NIL	15.00	NIL	NIL
		(NIL)	(15.00)	(NIL)	(NIL)
	Pandoo Naig	NIL	15.00	NIL	NIL
		(NIL)	(15.00)	(NIL)	(NIL)
	Satish Kumar	NIL	4.59	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Rohit Gupta	NIL	4.26	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Kajal Shethia	NIL	1.40	NIL	NIL
		(NIL)	(5.28)	(NIL)	(NIL)
IX	**Profit Sharing**				
	Pran Fertilisers & Pesticides Pvt. Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(74.13)
	DP Engineering and Consulting Pvt. Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(72.18)
XI	**Shares of DCPL**				
	Dealmoney Commodities Private Limited	NIL	NIL	NIL	NIL
		(429.00)	(NIL)	(NIL)	(NIL)
XII	**Investment**				
	Continental Controls Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(60.38)
	Dealmoney Real Estate Private Ltd.	NIL	NIL	NIL	NIL
		(10.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution & E-Marketing Pvt. Ltd.	NIL	NIL	NIL	NIL
		(2,490.00)	(NIL)	(NIL)	(NIL)
XIII	**Outstanding as at March 31, 2026**				
	Loan Receivables				
	Eyelid Infrastructure Pvt. Ltd.	140.85	NIL	NIL	NIL

		(NIL)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Pvt. Ltd.	543.95	NIL	NIL	NIL
		(872.61)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	54.00	NIL	NIL	NIL
		(320.00)	(NIL)	(NIL)	(NIL)
	Continental Controls Ltd	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(3.84)
	Family Care Hospitals Ltd.	NIL	NIL	NIL	243.98
		(NIL)	(NIL)	(NIL)	(62.75)
	Dealmoney Distribution and Advisory Services Private Limited	340.99	NIL	NIL	NIL
		(862.99)	(NIL)	(NIL)	(NIL)
	Oodnap Securities (India) Limited	NIL	NIL	NIL	371.69
		(NIL)	(NIL)	(NIL)	(386.69)
	Vaaman Pesticides Pvt. Ltd	NIL	NIL	NIL	60.14
		(NIL)	(NIL)	(NIL)	(60.15)
	Dealmoney Commodities Private Limited	1420.01	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Borrowings				
	Dealmoney Insurance Broking Pvt Ltd	33.61	NIL	NIL	NIL
		(32.91)	(NIL)	(NIL)	(NIL)
	Anandhi Naig	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(34.40)	(NIL)
	Pran Fertilisers & Pesticides Pvt. Ltd.	NIL	NIL	NIL	119.15
		(NIL)	(NIL)	(NIL)	(119.15)
	Dealmoney Distribution And E-Marketing Pvt Ltd	189.56	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Trade Receivables				
	Dealmoney Distribution And E-Marketing Pvt Ltd	NIL	NIL	NIL	NIL
		(57.28)	(NIL)	(NIL)	(NIL)
	Trade Payables				
	Dealmoney Distribution And E-Marketing Pvt Ltd	NIL	NIL	NIL	NIL
		(41.04)	(NIL)	(NIL)	(NIL)

	Investment				
	Continental Controls Ltd	NIL	NIL	NIL	60.38
		(NIL)	(NIL)	(NIL)	(60.38)
	Eyelid Infrastructure Private Limited	900.00	NIL	NIL	NIL
		(900.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution and Advisory Services Private Ltd.	400.00	NIL	NIL	NIL
		(400.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Commodities Private Limited	4796.54	NIL	NIL	NIL
		(4,367.54)	(NIL)	(NIL)	(NIL)
	Dealmoney Insurance Broking Private Ltd.	100.00	NIL	NIL	NIL
		(100.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Financial Services Pvt Ltd	8.50	NIL	NIL	NIL
		(8.50)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Private Limited	1102.75	NIL	NIL	NIL
		(1,102.75)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	10.00	NIL	NIL	NIL
		(10.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution & E-marketing Pvt. Ltd.	2490.00	NIL	NIL	NIL
		(2,490.00)	(NIL)	(NIL)	(NIL)

7. **Transactions and amount outstanding with related parties as per Consolidated Basis**

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
I	**Loans Given**			
	Oodnap Securities (India) Limited	NIL	NIL	NIL
		(NIL)	(NIL)	(5.00)
	Family Care Hospitals Ltd.	NIL	NIL	279.00

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
		(NIL)	(NIL)	(127.50)
	Continental Controls Ltd	NIL	NIL	40.79
		(NIL)	(NIL)	(3.84)
	Pandoo Naig	NIL	NIL	NIL
		(5.50)	(NIL)	(NIL)
II	**Loans Taken**			
	Pandoo Naig	3.00	NIL	NIL
		(NIL)	(NIL)	(NIL)
III	**Loans Repaid**			
	DP Engineering and Consulting Pvt Ltd.	NIL	NIL	v
		(NIL)	(NIL)	(125.00)
	Sowgau Estates Pvt. Ltd.	NIL	NIL	NIL
		(NIL)	(NIL)	(92.15)
	Pran Fertilisers & Pesticides Pvt. Ltd	NIL	NIL	NIL
		(NIL)	(NIL)	(6.73)
IV	**Loans Received Back**			
	Oodnap Securities (India) Limited	NIL	NIL	15.00
		(NIL)	(NIL)	(NIL)
	Family Care Hospitals Ltd.	NIL	NIL	90.40
		(NIL)	(NIL)	(67.33)
	Pandoo Naig	NIL	NIL	NIL
		(18.13)	(NIL)	(NIL)

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
	Continental Controls Limited	NIL	NIL	40.79
		(NIL)	(NIL)	(NIL)
V	**Remuneration to Key Management Personnel**			
	T. K. P. Naig	15.00	NIL	NIL
		(15.00)	(NIL)	(NIL)
	Pandoo Naig	15.00	NIL (NIL)	NIL (NIL)
		(15.00)	(NIL)	(NIL)
	Anil Bapardekar	9.61	NIL	NIL
		(9.64)	(NIL)	(NIL)
	Manali Arun Naik	6.50	NIL	NIL
		(1.63)	(NIL)	(NIL)
	Dinakar Devadiga	16.77	NIL	NIL
		(8.00)	(NIL)	(NIL)
	Kajal Shethia	1.40	NIL	NIL
		(5.28)	(NIL)	(NIL)
	Rohit Gupta	4.26	NIL	NIL
		(NIL)	(NIL)	(NIL)
	Satish Kumar	4.59	NIL	NIL
		(NIL)	(NIL)	(NIL)
VI	**Reimbursement / Cost Sharing Expenses**			

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
	Family Care Hospitals Limited	NIL	NIL	NIL
		(NIL)	(NIL)	(74.94)
VII	**Coupon**			
	Family Care Hospitals Limited	NIL	NIL	NIL
		(NIL)	(NIL)	(-6887.00)
VIII	**Security Deposit received/repaid**			
	Family Care Hospitals Limited	NIL	NIL	1.00
		(NIL)	(NIL)	(7.00)
IX	**Profit Sharing**			
	Pran Fertilisers & Pesticides Pvt. Ltd	NIL	NIL	NIL
		(NIL)	(NIL)	(74.13)
	DP Engineering and Consulting Pvt Ltd.	NIL	NIL	NIL
		(NIL)	(NIL)	(72.18)
X	**Interest Expenses(Not applicable)**			
XI	**Investment**			
	Continental Controls Ltd	NIL	NIL	NIL
		(NIL)	(NIL)	60.38
XII	**Interest Income**			
	Family Care Hospitals Ltd.	NIL	NIL	19.90
		(NIL)	(NIL)	2.87

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
XIII	**Rent Income**			
	Family Care Hospitals Ltd.	NIL	NIL	3.72
		(NIL)	(NIL)	(NIL)

- Figures in the bracket indicate previous year's figures

Outstanding as at March 31, 2026 and March 31, 2025

Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
Loan Receivables			
Family Care Hospitals Ltd.	NIL	NIL	243.98
	(NIL)	(NIL)	(2769.39)
Oodnap Securities (India) Limited	NIL	NIL	371.69
	(NIL)	(NIL)	(386.69)
Vaaman Pesticides Pvt. Ltd	NIL	NIL	60.14
	(NIL)	(NIL)	(60.15)
Continental Controls Ltd	NIL	NIL	NIL
	(NIL)	(NIL)	(3.84)
Borrowings			
Anandhi Naig	NIL	NIL	NIL
	(NIL)	(34.40)	(NIL)
DP Engineering and Consulting Pvt Ltd.	NIL	NIL	1066.06
	(NIL)	(NIL)	(998.70)
Pran Fertilisers & Pesticides Pvt. Ltd	NIL	NIL	120.17

Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
	(NIL)	(NIL)	(120.17)

Registered Office:
Regd. Off: Plot No. A356, Road No. 26,
Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra

CIN: L74140MH2007PLC173660
E-mail: cs@onelifecapital.in
Website: www.onelifecapital.in
Tel no.: 022-25833206
Place: Thane

For and on behalf of the Board
ONELIFE CAPITAL ADVISORS LIMITED

Sd/-
Prabhakara Naig
Whole Time Director
DIN: 00716975

MANAGEMENT DISCUSSION AND ANALYSIS REPORT

1. FINANCIAL PERFORMANCE & OPERATIONAL STRENGTH

Onelife Capital Advisors Limited (OCAL) achieved a pivotal operational milestone during the current fiscal year by successfully concluding its **₹36.00 Crore Rights Issue** in March 2026. This capital—raised by issuing **2400.00 Lakhs Equity Shares** at ₹15 per share (inclusive of a ₹5 premium)—has expanded the Company's paid-up equity share capital base to ₹3,736.00 Lakhs

In strict alignment with the stated objects of the issue, the direct deployment of these proceeds into our wholly owned stock broking and financial services subsidiary, **Dealmoney Commodities Private Limited (DCPL)**, is actively underway. As of the financial year-end, 75% of the issue proceeds (₹22.50 Crores) has been successfully deployed and transferred to DCPL to meet its strategic margin money requirements. This structured mobilization of capital substantially enhances the group's institutional capital adequacy and fortifies our core financial services infrastructure for long-term scalability.

On a standalone basis, the Company recorded a Total Income of **₹679.61 Lakhs**, while total operational expenses were disciplined at **₹464.62 Lakhs**, yielding a Standalone Profit After Tax of **₹208.16 Lakhs**. On a consolidated basis, the Group delivered a strong Total Income of **₹3,051.55 Lakhs** and clocked a Consolidated Net Profit After Tax of **₹550.50 Lakhs**, underscoring our robust revenue-generating capabilities across our diverse business modules.

2. MACROECONOMIC RESILIENCE & THE FINTECH ACCELERATION

The domestic economic landscape stands as a beacon of growth, driven by sustained public capital expenditures, rising disposable household incomes, and an unprecedented expansion in structured retail investment participation. The structural financialization of domestic savings is highlighted by Indian capital markets expanding their total unique trading accounts significantly, with aggregate demat accounts across the industry logging a robust trajectory to touch **22.45 Crore**.

Concurrently, middle-market enterprises and family offices face a highly dynamic ecosystem that actively demands sophisticated institutional corporate finance solutions, custom debt syndication, and transaction planning. While traditional public banking networks and digital startup platforms create a highly competitive environment, OCAL's unique asset lies in its integrated partner-driven referral framework. This institutional network effect drives a consistent transaction pipeline, structurally lowering Customer Acquisition Costs (CAC) and setting us apart from cash-burning consumer platforms

3. CORE BUSINESS PILLARS & REVENUE ENGINE REVIEW

The Company runs an integrated multi-vertical play designed to drive robust cross-selling margins and maximize consumer lifetime value through a highly scalable, shared infrastructure model. Operations are optimized through five core corporate and platform categories.

A. Advisory Services

OCAL provides elite corporate finance and specialized boutique investment banking advisory solutions meticulously designed to meet the capital needs of growing corporate accounts, High Net Worth Individuals (HNIs), and family offices:

- **Boutique Capital Raising:** Engineering custom financial models to maximize capital optimization, private equity placements, and balance sheet restructurings for mid-market clients.
- **Corporate Restructuring:** Advising evolving corporate accounts on optimal capital budgeting, turnaround mapping, and debt refinancing to unlock embedded stakeholder equity.
- **Financial Syndication:** Formulating long-term borrowing plans linked directly with premier commercial banking entities and leading Non-Banking Financial Companies (NBFCs).

B. Investment

The Company serves as a dedicated asset holding, funding, and incubation engine, deploying long-term corporate capital into high-yield sectors across the domestic economy

- **Subsidiary Performance Governance:** Management enforces rigid continuous auditing protocols over all deployed capital across our unlisted holdings, maximizing operational output, asset utilization, and return on equity
- **Capital Preservation Discipline:** The group prioritizes protecting financial stability and proving the self-sustainability of current operating models before pursuing external expansion, ensuring a rock-solid balance sheet layout.

C. Management

Administering a diversified group corporate structure requires highly responsive oversight tools and uniform control mechanisms.

- **Centralized Back-Office & Operations Infrastructure:** Financial controls, regulatory compliances, and corporate secretarial frameworks are centralized at the parent level, eliminating duplication of roles and reducing operational overhead
- **Human Capital Performance Systems:** To optimize productivity, OCAL runs structured talent onboarding, continuous professional training, and variable performance metrics to ensure maximum efficiency across all segments.

D. Technology

Technology serves as the primary transaction processing, workflow automation, and data analytics architecture powering our client engagement tools:

- **The "Ready" Branded Suite:** Our proprietary portfolio of scalable applications (including Ready Broking, Ready HMS, Ready Shopping, Ready Business, Ready HRMS, and Ready Auto) delivers top-tier software modules handling secure online onboarding, automated lead tracking, and analytical reporting
- **Open Gateway Integration:** These enterprise applications function as a seamless digital business interface, allowing customers, business owners, sub-brokers, agents, and external strategic partners to coordinate business volume under automated, auditable reporting controls.

E. Super App viz. "Onelifetouch"

The strategic crown jewel of our technology play is the sequential optimization and commercial scaling of our proprietary unified application platform, **"Onelifetouch."**

- **Unified Digital Architecture:** This Super App directly resolves the fragmentation of the current Indian digital services market by bringing stock broking, credit syndication, healthcare logistics, real estate transactions, and e-commerce into a single sign-in framework. A unified digital profile matrix and shared transaction wallet maximize consumer retention and stickiness.
- **Decentralized Earning Network:** The platform integrates an algorithmic Partner and Agent Portal, transforming every registered merchant, sub-broker, and user into an active cross-vertical referrer. This

lifetime referral engine generates an organic lead pipeline, insulating the group from the heavy marketing expenses that limit standalone digital platforms.

4. **STATUTORY FINANCIAL RATIOS & LEVERAGE MATRIX**

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, the group's key financial metrics reflect our structural financial stability and efficient risk protection mechanisms.

- **Current Ratio:** Logged at **2.82** a substantial expansion from the preceding year's value of 1.13. This powerful liquidity position is driven by fresh rights issue proceeds and the proactive settlement of short-term liabilities.
- **Debt-Equity Ratio:** Maintained at a highly conservative **0.10**. This conservative leverage ratio shows that our equity base expansion via the rights issue has successfully insulated the group from structural financial risks.
- **Return on Equity (ROE):** Achieved an upward trajectory to touch **0.02**, reflecting improved net profitability margins relative to our newly expanded shareholder funds base.
- **Return on Capital Employed (ROCE):** Logged at **0.02**, representing the initial deployment phase of new capital before its full operational revenue capacity is reached in the upcoming cycles.

5. RISK MANAGEMENT, SYSTEM CONTROLS & RESILIENCE

The Company maintains a robust risk governance framework monitored by the Audit Committee to safeguard assets, maintain data integrity, and address operational contingencies:

Cybersecurity & System Resilience

Following a temporary information technology system incident, management executed highly effective containment and system recovery measures. Utilizing secure external document backups and verified banking transactions, all financial databases were fully reconstructed with total accuracy. The statutory auditors analyzed these reconstructed databases during the audit cycle and issued an unmodified opinion, validating our data controls. The group has since strengthened its cybersecurity framework, added premium multi-layer encryption, and set up continuous system monitoring protocols to secure its enterprise assets against emerging digital threats.

Litigation & Contingent Risk Management

Management utilizes a highly proactive approach to handle open disputes and protect the group from foreseeable losses:

- **Cenvat Credit Case:** The company continues to dispute an indirect tax demand of ₹171.92 Lakhs before the Customs, Excise and Service Tax Appellate Tribunal (CESTAT). Based on reliable legal counsel, the group has deposited ₹86.25 Lakhs under protest as an advance asset and expects a successful resolution.
- **Direct Tax Appeal:** An AY 2012-13 income tax demand of ₹652.14 Lakhs is currently being actively appealed before the appropriate Commissioner of Income Tax (Appeals) forum. No provision has been recorded, as legal experts confirm a very strong probability of success.

- **Regulatory Matter Compliance:** Regarding a historical related-party disclosure fine of ₹50.00 Lakhs, the Company obtained a formal stay order from the Securities Appellate Tribunal (SAT). In full compliance with SAT's directions, the group deposited 50% of the amount under protest. All initial market restrictions expired on October 20, 2025, and full operational continuity has been restored.

6. LONG-TERM OUTLOOK & PROACTIVE EXPANSION TARGETS

The successful conclusion of the ₹36.00 Crore Rights Issue marks the completion of the primary phase of OCAL's long-term capital roadmap. While the systematic deployment of funds into Dealmoney Commodities continues, management is actively tracking corporate data to identify the next stable, cash-generating vertical within our multi-industry portfolio to expand rapidly.

To fund this expansion sequentially without impacting existing reserves, the group is exploring subsequent round of corporate funding rounds and institutional capital placement avenues. Our upcoming roadmap focuses on expanding and activating our other high growth business verticals. By combining specialized corporate investment expertise with advanced software automation and premium governance, OCAL is uniquely positioned to deliver sustainable growth and maximize long-term shareholder value across India's booming digital economy.

CORPORATE GOVERNANCE REPORT

This Report, states the compliance status as per requirements of Companies Act, 2013 and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations, 2015"). Given below are the Company's corporate governance policies and practices for 2025-2026. Onelife Capital Advisors Limited has complied with the statutory and regulatory requirements stipulated in the applicable laws, including Listing Regulations, 2015.

1. OUR CORPORATE GOVERNANCE PHILOSOPHY

Ethical dealings, transparency, fairness, disclosure and accountability are the main thrust to the working of our Company. Transparency and accountability are the two basic principle of Corporate Governance. Responsible corporate conduct is integral to the way we do our Business. Corporate Governance is an ethically driven business process that is committed to values aimed at enhancing an organization's wealth generating capacity. This is ensured by taking ethical business decisions and conducting business with a firm commitment to values, while meeting stakeholders' expectations.

The Board of Directors ('the Board') is responsible for and committed to sound principles of Corporate Governance in the Company. The Board plays a crucial role in overseeing how the management serves the short and long term interests of shareholders and other stakeholders. This belief is reflected in our governance practices, under which we strive to maintain an effective, informed and independent Board. We keep our governance practices under continuous review and benchmark ourselves to best practices across the globe.

2. BOARD OF DIRECTORS

The Board meets at least once a quarter to review quarterly results and other items on the agenda as well as on the occasion of Annual General Meeting of Shareholders of the Company. Additional Board meetings are convened as and when necessary. In keeping with the commitment of the Management to the principle of integrity and transparency in business operations for good corporate governance, the Company's policy is to have an appropriate blend of executive and independent Directors to maintain the independence of the Board and to separate the Board functions of governance and management.

3. COMPOSITION AND CATEGORY OF THE BOARD OF DIRECTORS:

As on date, Onelife's Board consists of 7 members. The Company's policy is to maintain optimum combination of Executive and Non-Executive Directors. The composition of the Board and category of Directors are as follows:

Category	Name of Directors
Executive Directors	Mr. Prabhakara Naig - Chairman and Whole Time Director Mr. Pandoo Naig- Executive Director
Non Executive Non Independent Director	Ms. Shalini Shivcharan Patidar
Non Executive	Mr. Dhananjay Parikh

Independent Directors	Mr. Nitesh Shrinathsingh Mr. Ranu Jain Mr. Abhay Kumar Sethia

The Board has no institutional nominee director. The Company has an executive Chairman. According to regulation 17(1) (b) of the SEBI Listing Regulations, 2015, where the Chairman is executive or a promoter, at least one half of the Board of the Company should consist of Independent Directors.

The composition of the Board represents an optimal combination of professionalism, knowledge and experience and enables the Board to discharge its responsibilities and provide effective leadership to the business.

The composition of the Board is in accordance with the requirements of the Corporate Governance code of Listing Regulation, 2015 with the Stock Exchanges. The Board is headed by the Executive Chairman. None of the Non-Executive Directors is responsible for day-to-day affairs of the Company.

4. INFORMATION SUPPLIED TO THE BOARD

The Board has complete access to any information's within the Company and to any of our employees. In terms of quality and importance, the information supplied by Management to the Board of the Company is far ahead of the list mandated under regulation 17(7) read with Part A of Schedule II to the SEBI Listing Regulations, 2015. The Independent Directors of the Company at their meeting held on 30th March, 2026 expressed satisfaction on the quality, quantity and timeliness of flow of information between the Company Management and the Board that is necessary for the Board to effectively and reasonably perform their duties.

5. MATERIALLY SIGNIFICANT RELATED PARTY TRANSACTIONS:

The materially significant related party transactions, monetary transactions or relationships between the Company and Directors, the Management, subsidiaries or relatives disclosed in the financial statements for the year ended 31st March, 2026.

6. **ORDERLY SUCCESSION TO BOARD AND SENIOR MANAGEMENT:**

The Board of the Company has satisfied itself that plans are in place for orderly succession for appointments to the Board and to Senior Management.

7. **DISCLOSURE OF RELATIONSHIPS BETWEEN DIRECTORS INTER-SE**:

The Board of Directors is not related inter-se except Mr. Pandoo Naig, Executive Director of the Company is a relative of Mr. Prabhakara Naig, Whole Time Director of the Company (Son and Father Relationship).

8. **CONFIRMATION ON INDEPENDENCE OF THE INDEPENDENT DIRECTORS**

The Board of Directors hereby confirms that in their opinion, the Independent Directors fulfill the conditions specified in the SEBI Listing Regulations, 2015 and are Independent of the Management.

9. **SKILLS/EXPERTISE/COMPETENCE OF THE BOARD OF DIRECTORS:**

The Board is satisfied that the current composition reflects an appropriate mix of knowledge, skills, experience, expertise, diversity and independence. The Board provides leadership, strategic guidance, an objective and independent view to the Company's management while discharging its fiduciary responsibilities, thereby ensuring that the management adheres to high standards of ethics, transparency and disclosure. The Board periodically evaluates the need for change in its composition and size.

The Board has identified the following skills/expertise/competencies fundamental for the effective functioning of the Company which are currently available with the Board and Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, a matrix chart setting out the core skills/expertise/competence of the Board is mentioned below:

Sr. No.	Skills/Expertise/ Competence	Mr. Pandoo Naig	Mr. Prabhakara Naig	Mr. Dhananjay Parikh	Mr. Nitesh Shrinath Singh	Ms. Ranu Jain	Ms. Shalini Shivcharan patidar	Mr. Abhay Kumar Sethia
	Business expertise	√	√	√	√	√	√	√
	Strategy & Planning	√	√	√	√	√	√	√
	Leadership	√	√	√	√	√	√	√
	Governance, Risk and Compliance	√	√	√	√	√	√	√
	Accounts, Audit & Finance	√	√	√	√	√	√	√
	Global Exposure	√	√	√			√	
	Stakeholder engagement	√	√	√		√	√	
	Government/ Regulatory	√	√	√	√	√	√	√

10. DIRECTORSHIP IN OTHER LISTED ENTITIES:

Name of Directors	Name of the Listed Entity	Category Of Directorship
Mr. Pandoo Naig	NIL	NA
Dr. Prabhakara Naig	NIL	NA
Mr. Dhananjay Parikh	Family Care Hospitals Limited	Non Executive-Independent Director
Mr. Nitesh Shrinath Singh	Family Care Hospitals Limited	Non Executive-Independent Director
Ms. Ranu Jain	NIL	NA
Mrs. Shalini Shivcharan patidar	NIL	NA
Mr. Abhay Kumar Sethia	1. Continental Controls Limited 2. Suumaya Corporation Limited 3. Diva Organic Living Limited 4. Swojas Foods Limited	1. Non Executive-Independent Director 2. Non Executive-Independent Director 3. Non Executive-Independent Director 4. Non Executive-Independent Director

11. PARTICULARS OF SENIOR MANAGEMENT AND THE CHANGES THEREIN

Company Secretary- Rohit Gupta*

(Ms. Kajal Shethia resigned from the post of Company Secretary & Compliance Officer on 24th June 2025. And Mr. Rohit Gupta filled the vacant spot of Company Secretary & Compliance Officer on 07th August 2025.)*

Chief Finance Officer – *Satish Kumar **

Mr. Pandoo Naig resigned from the position of Chief Financial Officer (CFO) w.e.f. 20 January 2026. Thereafter, Mr. Satish Kumar was appointed as the Chief Financial Officer (CFO) of the Company w.e.f. 03 February 2026 and subsequently resigned from the position of Chief Financial Officer (CFO) w.e.f. 20 June 2026.

Chief Executive Officer - Pandoo Naig*

Mr. Pandoo Naig appointed as Chief Executive Officer (CEO) of the Company w.e.f. 01 June 2026

12. CONFIRMATION ABOUT INDEPENDENCE:

The Company has received declarations from the Independent Directors that they meet the criteria of Independence laid down under Section 149 of the Act read with Rule 5 of the Companies (Appointment and Qualification of Directors) Rules, 2014, and Regulations 16(1)(b) & 25 of the SEBI LODR. The Independent Directors have also confirmed that they have registered themselves with the Independent Directors' Database maintained by the Indian Institute of Corporate Affairs. Further, during the year there has been no change in the circumstances affecting their status as Independent Directors of the Data Bank. The Board of Directors, based on the declaration(s) received from the Independent Directors, have verified the veracity of such disclosures and confirm that the Independent Directors fulfil the conditions of independence specified in the SEBI LODR and the Act and are independent of the management of the Company

13. POLICY ON APPOINTMENT OF DIRECTORS:

The Company believes in Board Diversity. Company has a detailed process for appointment of Directors including the required skill sets, experience, qualification, etc. as required under the Companies Act, 2013, SEBI LODR. The Nomination & Remuneration Committee after evaluate Fit & Proper Criteria and Succession Planning recommended appointment of Directors.

14. CRITERIA FOR APPOINTMENT OF INDEPENDENT DIRECTORS:

The Nomination & Remuneration Committee while considering the proposal for appointment of Independent Directors considers the criteria of independence as prescribed under the Companies Act, 2013 and SEBI LODR.

15. INFORMATION SUPPLIED / AVAILABLE TO THE BOARD:

The Directors are presented with important/critical information on the operations of the as well as information which requires deliberations at the highest level. The Board has complete access to all the relevant information within the Company and also has access to the Top Management of the Company and any additional information to make informed decision.

16. NUMBERS OF BOARD MEETINGS:

Most Board meetings are held at our Registered Office, dates of which are informed in advance. The Board meets at least once in a quarter to review the quarterly results and other items of the agenda and also on the occasion of the Annual General Meeting of the shareholders. Additional meetings are held as and when necessary. The members of the Boards have access to all information and records of the Company.

The Board met 8 times during the year in review. Details of the Board Meetings and the attendance of the directors are as follows:

Sr. No.	Date of the Board Meeting	Total Number of Directors as on date of the meeting	Number of Directors present (All directors present including Independent Directors)
1	29/05/2025	7	7
2	07/08/2025	7	6
3	05/09/2025	7	6
4	30/10/2025	7	7
5	10/12/2025	7	7
6	12/01/2026	7	7
7	03/02/2026	7	6
8	27/03/2026	7	7

17. ATTENDANCE OF THE DIRECTORS AT THE BOARD MEETINGS, LAST AGM AND NUMBER OF OTHER DIRECTORSHIPS, CHAIRMANSHIPS / MEMBERSHIPS OF THE COMMITTEES OF DIRECTORS IN THE VARIOUS COMPANIES:

Sr. No.	Name of the Directors	Attendance at meetings during 2025-2026			No of Directorship in listed entities including this listed entity	No of post of Membership / Chairperson in the Committees held in listed entities including this listed entity	
		Board Meetings		Last AGM			
		Meetings held during the tenure	Attended during the tenure			Chairman	Member

Sr. No.	Name of the Directors	Attendance at meetings during 2025-2026			No of Directorship in listed entities including this listed entity	No of post of Membership / Chairperson in the Committees held in listed entities including this listed entity	
		Board Meetings		Last AGM			
		Meetings held during the tenure	Attended during the tenure			Chairman	Member
	Mr. Prabhakara Naig	08	08	Yes	1	Nil	Nil
	Mr. Pandoo Naig	08	08	Yes	1	Nil	01
	Mr. Dhananjay Parikh	08	05	Yes	2	01	03
	Mr. Nitesh Shrinath Singh	08	08	Yes	2	01	02
	Ms. Ranu Jain	08	08	Yes	2	01	01
	Mrs. Shalini Shivcharan patidar	08	08	Yes	1	0	01
	Mr. Abhay Kumar Sethia	08	08	Yes	4	02	04

None of the directors holds office as a director, including as alternate director, in more than twenty companies at the same time. None of them has directorships in more than ten public companies. For reckoning the limit of public companies, directorships of private companies that are either holding or subsidiary company of a public company are included.

As per declarations received, none of the directors serves as an independent director in more than seven listed companies. Further, the whole time directors in the Company do not serve as an independent director in more than three listed companies.

None of the directors was a member in more than ten committees or a Chairman in more than five committees across all companies, in which he was a director.

For the purpose of considering the limit of the committees on which a director can serve, all public limited companies, whether listed or not, have been included and all other companies including private limited companies, foreign companies and companies under section 8 of the Companies Act, 2013 have been excluded. The Directors furnish Notice of Disclosure of Interest as specified in Section 184 of the Companies Act, 2013.

18. REVIEW OF LEGAL COMPLIANCE REPORTS:

During the year, the Board periodically reviewed compliance reports with respect to the various laws applicable to the Company, as prepared and placed before it by the Management.

19. CYBER SECURITY INCIDENT

During the Financial Year 2025-26, the Company detected a malware/cyber security incident affecting certain information technology systems of the Company on 30th January, 2026.

Upon detection of the incident, the Company took immediate steps to assess and contain the incident and initiated appropriate measures to mitigate any potential impact. The Company also undertook necessary remedial and preventive measures in relation to its information technology systems and cyber security controls.

The incident was duly intimated to the Stock Exchanges pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Schedule III thereof.

The Company continues to monitor its information technology systems and strengthen its cyber security framework and controls to enhance the security and resilience of its systems against potential cyber threats.

20. BOARD MATERIAL DISTRIBUTED IN ADVANCE:

The agenda and notes on agenda are circulated to the Directors, in advance, in the defined agenda format. All material information is incorporated in the agenda for facilitating meaningful and focused discussions at the meeting. Where it is not practicable to attach any document to the agenda, the same is tabled before the meeting with specific reference to this effect in the agenda. In special and exceptional circumstances, additional or supplementary item(s) on the agenda are permitted.

21. RECORDING MINUTES OF PROCEEDINGS AT BOARD AND COMMITTE MEETINGS

The Company Secretary records minutes of proceedings of each Board and Committee meeting. Draft minutes are circulated to Board/ Board Committee members for their comments. The minutes are entered in the Minutes Book within 30 days from the conclusion of the meeting.

22. BRIEF PROFILE OF THE DIRECTORS:

- **MR. PRABHAKARA NAIG - WHOLE TIME DIRECTOR AND CHAIRMAN**

Mr. TKP Naig is the Whole Time Director and Chairman of Onelife Capital Advisors Limited. He has rich and extensive experience in management of the overall affairs of corporate bodies. He holds a bachelor degree in Commerce from Madras University and has more than 33 years of rich experience in the field of Capital Market and Investment Banking activities. He previously held the position of President and Managing Director of Ind bank Merchant Banking Services Ltd. (A subsidiary of Indian Bank Ltd.) during the year 1997 to 1999. Prior to that from 1981 to 1988, he was the Chief Manager, Merchant Banking Division of Indian Bank. During his stint with Ind bank, he assisted companies like Indian Railway Finance Corporation, Punjab Alkalies and Chemical Ltd, Lakshmi Electrical and Control Systems Ltd etc. in raising capital through Public Issues, Rights Issue and Private Placement of Equity. He also represented Ind bank on the Board of Offshore Funds set up by FIIs like Scrodders London, Invesco London and Martin Currie Edinborough. In the year 2000, he became the Deputy Country Head and later Country Head and Vice President of Union Bank of California, N.A.

- **MR. PANDOO NAIG - EXECUTIVE DIRECTOR AND CHIEF EXECUTIVE OFFICER**

Mr. Pandoo Naig has experience in Capital Market and Investment Banking. Mr. Pandoo Naig, aged 43 is an Executive Director and Chief Executive Officer of our Company. Mr. Naig is a co-founder of our Company and has more than 18 years of experience in capital markets. He has been associated with Onelife Capital Advisors Limited since its inception and has been handling the affairs of Investment Banking where his focus has been on fund raising for emerging companies, advisory and financial services.

- **MR. D.C. PARIKH - NON-EXECUTIVE INDEPENDENT DIRECTOR**

Mr. D.C. Parikh is the founder of D. C. Parikh & Co., Chartered Accountants. He is a Fellow Member of the Institute of Chartered Accountants of India. He is in-charge of the Firm Audit & Project work division & has gained wide experience in the fields of Audit of large companies. He is in practice since 1985. He is widely traveled in India, and has also visited U.S.A., Italy for tax and finance work. He has to his credit very rich experience in the field of Audit & Taxation of Public Limited Companies, Stock Exchange, Internal Audit, Investigation Audit, Broker Audit and Bank Audit.

- **MR. NITESH SHRINATH SINGH– NON-EXECUTIVE INDEPENDENT DIRECTOR**

Nitesh Singh is a seasoned Chartered Accountant with over 11 years of experience providing financial leadership and strategic insights across diverse industries, including IT, manufacturing, broking services, insurance, healthcare, and automation. His multidisciplinary expertise enables him to drive financial performance, implement effective risk management strategies, and align financial operations with business goals. His in-depth understanding of industry-specific challenges and opportunities has consistently contributed to the success of the organizations he has partnered with.

- **MS. RANU JAIN – NON-EXECUTIVE INDEPENDENT DIRECTOR**

Dr Ranu Jain, with experience of more than 15 years in capital markets, training and academics, is a gold medalist in Masters and holds PhD in capital markets.She is associated with the well-known Sydenham Institute of Management Studies, Mumbai as a Faculty of Finance, since 2015. Dr Jain has been working with SEBI, BSE and IICA in the field of Financial Literacy since 2016 and has educated various sections of society, both rural and urban. She has been active in research and has various national and international publications to her credit. She has chaired different international conferences based on Finance research. Dr Jain has been active in training young minds in finance, personality and communication.

- **MS. SHALINI SHIVCHARAN PATIDAR – NON-EXECUTIVE NON-INDEPENDENT DIRECTOR**

Ms. Shalini Patidar has diverse experience and expertise into multiple line of business such as Real Estate, Medical Services, Financial Services, Hospitals, Online Health Care Services, etc. She has deep understanding of the all mentioned businesses and its operations where she has spent 15+ years. Ms. Shalini have started her career as entrepreneur by establishing a Real Estate firm "Siddhi-Priya Properties" in 2010 which has marked a significant presence and emerged as renowned name in Real Estate Industry in the Area South Mumbai. Further, in 2017 she has entered into a corporate world and worked with few well established companies on various roles and handled/ administrated many departments into Real Estate, Financial Services, Medical Services, Online Healthcare services, Hospitals etc. Ms. Shalini has achieved many milestones in her corporate journey by transforming multiple business modules and running its end to end operations. Ms. Shalini having diverse experience and expertise into various businesses have always kept her approach customer centric and the same has resulted into successful ventures.

- **MR. ABHAY KUMAR SETHIA - NON-EXECUTIVE INDEPENDENT DIRECTOR**

Mr. Abhay Kumar Sethia is a seasoned Finance & Accounting professional with over 14 years of comprehensive experience. Specializing in Taxation, Internal Control, Corporate Compliance, and Auditing, he has remarkable ability to manage and optimize complex financial systems. With deep expertise in Direct & Indirect Tax Laws and ERP Implementation, Mr. Sethia has excelled in leading initiatives involving GST, TDS, and Income Tax Matters. A proactive planner, Mr. Sethia is known for his outstanding client relationship management, stakeholder engagement, and change management skills. His strong analytical and problem-solving abilities, combined with his excellent time management and leadership skills, have driven results in diverse professional environments

23. CODE OF CONDUCT

Regulation 17(5) of the SEBI Listing Regulations, 2015 requires listed companies to lay down a Code of Conduct for its directors and senior management, incorporating duties of directors as laid down in the Companies Act, 2013. As required under regulation 17(5) of the SEBI Listing Regulations, 2015, the Board of Directors has laid down a Code of Conduct for Board Members and Senior Management Personnel of the Company and the same has been placed on Company's website on i.e. http://www.onelifecapital.in/investorrelations.html.

All Directors and Senior Management personnel have affirmed compliance with the Code.

24. POLICY ON PROHIBITION OF INSIDER TRADING

The Company had adopted a comprehensive Code of Conduct for prevention of insider trading for its Directors and designated persons. The Code lays down guidelines, through which it advises the designated persons or directors on procedures to be followed and disclosures to be made, while dealing with securities of the Company and cautions them of the consequences of violations.

The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 (hereinafter referred to as "the Regulations") replaced the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 1992 w.e.f. 15th May, 2015. The Regulations requires every listed company to formulate and publish on its official website, a code of practices and procedures for fair disclosure of unpublished price sensitive information that it would follow in order to adhere to each of the principles set out in Schedule A to these Regulations.

In Compliance with the said requirements, the Company has introduced a Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information ("UPSI") (hereinafter referred to as the "Code").

25. INDEPENDENT DIRECTORS' MEETING

(i) MAXIMUM TENURE OF INDEPENDENT DIRECTORS:

The maximum tenure of independent directors is in accordance with the Companies Act, 2013 and regulation 25(2) of the SEBI Listing Regulations, 2015.

In compliance with Schedule IV to the Companies Act, 2013 and regulation 25(3) of the SEBI Listing Regulations, 2015, the Independent Directors held their separate meeting on 30 March, 2026 without the attendance of Non-Independent Directors and members of Management, inter alia, to discuss the following:

(i) review the performance of non-independent directors and the Board as a whole;
(ii) review the performance of the Chairperson of the Company, taking into account the views of executive directors and non-executive directors;
(iii) assess the quality, quantity and timeliness of flow of information between the Company Management and the Board that is necessary for the Board to effectively and reasonably perform their duties.

The independent directors present elected Mr. D.C. Parikh as Chairman for the meeting. All independent directors were present at the meeting, deliberated on the above and expressed their satisfaction on each of the matters.

(ii) SELECTION OF INDEPENDENT DIRECTORS:

Considering the requirement of skill sets on the Board, eminent people having an independent standing in their respective field/profession, and who can effectively contribute to the Company's business and policy decisions are considered by the Nomination and Remuneration Committee, for appointment, as Independent Directors on the Board. The Committee, inter alia, considers qualification, positive attributes, area of expertise and number of Directorships and Memberships held in various committees of other companies by such persons. The Board considers the Committee's recommendation, and takes appropriate decision.

Every Independent Director, at the first meeting of the Board in which he participates as a Director and thereafter at the first meeting of the Board in every financial year, gives a declaration that he meets the criteria of independence as provided under law.

(iii) ROLE OF THE INDEPENDENT DIRECTORS:

The independent Directors play an important role & participate in all the deliberation of the Board and contribute to the decision making process with their rich knowledge and expertise in the areas of Account, Financial, Law, & other professional areas.

(iv) CODE OF CONDUCT FOR INDEPENDENT DIRECTORS:

The Code of Conduct for Independent Directors ('Code') has been adopted by the Company to comply with the Section 149, read with Schedule IV under the Companies Act, 2013 ('Act') and such other rules and regulations as applicable. The Code is a guide to professional conduct for Independent Directors. It is believed that adherence to these standards by Independent Directors and fulfillment of their responsibilities in a professional and faithful manner will promote confidence of the investment community, particularly minority shareholders, regulators in the institution of independent directors. Further pursuant to the provisions of Act and the Listing Agreement, Independent Directors of the Company hold at-least one meeting in a financial year without attendance of Non-Independent Directors and the members of the Management. The said meeting was held on 30th March, 2026.

Company had also issued a formal appointment letters to all the Independent Directors in the manner provided under the Companies Act, 2013 and regulation 46(2) of SEBI Listing Regulations, 2015.

The terms and conditions of appointment and code for Independent Directors is available on the website of the Company and can be accessed through the following link: http://www.onelifecapital.in/investorrelations.html

(v) DETAILED REASONS FOR THE RESIGNATION OF AN INDEPENDENT DIRECTOR:

During the financial year 2025-26, no Independent Director of the Company resigned from the office of Director. Accordingly, there were no resignations of Independent Directors during FY 2025-26 and, therefore, no detailed reasons for resignation are required to be disclosed for the said financial year.

26. FAMILIARIZATION PROGRAMME

Company has put in place a structured induction and familiarization programme for all its Directors including the Independent Directors. The Company through such programme familiarizes not only the Independent Directors but any new appointee on the Board, with a brief background of the Company, their roles, rights, responsibilities in the Company, nature of the industry in which the Company operates, business model, operations of the Company, etc. They are also informed of the important policies of the Company including the Code of Conduct for Board Members and Senior Management Personnel and the Code of Conduct to Regulate, Monitor and Report Trading by Insiders, etc.

With a view to familiarizing the independent directors with the Company's operations, as required under regulation 25(7) of the SEBI Listing Regulations, 2015, the Company has held various familiarization programmes for the independent directors throughout the year on an ongoing and continuous basis. The details of such familiarization programmes are placed on the website of the company and link given below: http://www.onelifecapital.in/pdf/familiarisation-programme.pdf

27. EVALUATION OF BOARD EFFECTIVENESS

Pursuant to the provisions of the Companies Act, 2013 and SEBI Listing Regulations, 2015, during the year under review, the Board has carried out an annual performance evaluation of its own performance, and that of its Committees and individual directors. Manner in which such formal annual Evaluation was made by the Board is given below:

A. Performance evaluation criteria for Board, Committees of the Board and Directors were approved by the Board at its meeting and the criteria are placed on the Company's website http://onelifecapital.in
B. Based on the said criteria, rating sheets were filled by each of the directors towards the end of the year with regard to evaluation of performance of the Board, its Committees and Directors (except for the director being evaluated) for the year under review.

C. Consolidated summary of the ratings given by each of the directors was then prepared, based on which a report of performance evaluation was prepared by the Chairman in respect of the performance of the Board, its Committees and Directors during the year under review.
D. The report of performance evaluation so arrived at was then noted and discussed by the Nomination and Remuneration Committee and the Board.
E. Under law, as per the report of performance evaluation, the Board shall determine, inter alia, whether to continue the term of appointment of the independent director. During the year under review, the board decided to take decisions on the re-appointment of Independent Directors for the second term and the board decided on the same.

28. REMUNERATION OF DIRECTORS

- **Executive Directors:**

Details of remuneration paid/payable to Executive Directors during 2025-26

(Amount p.a. in Lakhs)

Name of Executive Directors	Remuneration paid
Mr. Prabhakar Naig	15.00
Mr. Pandoo Naig	15.00

- **Non Executive Directors:**

(Amount p.a. in Lakhs)

Name of Non Executive Non Independent Directors	Sitting Fees
Mrs. Shalini Shivcharan Patidar	1.60

Name of Non Executive Independent Directors	Sitting Fees
Mr. Dhananjay Parikh	1.40
Mr. Abhay Kumar Sethia	1.95
Ms. Ranu Jain	1.60
Mr. Nitesh Singh	2.00

Note- Other than abovementioned remuneration/sitting fees there is no pecuniary relationship or transactions with the non-executive directors and no other payment like stock option, performance linked incentives, severance fees and any other service contract has been made to executive/non-executive directors.

- **EXECUTIVE DIRECTORS AND NON-EXECUTIVE DIRECTORS**

The Company pays remuneration to Executive Directors by way of salary, perquisites, and allowances based on the recommendations of the Nomination & Remuneration Committee, approval of the Board and the shareholders. Non- Executive Directors of the Company are entitled only to sitting fees for the meeting of the Board of Directors and/or Committee meetings attended by them. No other payment is being made to them.

Detailed information of remuneration paid/payable to Directors during 2025-2026 is provided in the Annual Return (Web link provided in point number 19 of the Board's report i.e., extract of the Annual Return).

- **PECUNIARY TRANSACTIONS WITH NON-EXECUTIVE DIRECTORS**

During the year under review, there were no pecuniary transactions with any non-executive director of the Company. The register of contracts is maintained by the Company under section 189 of the Companies Act, 2013. The register is signed by all the directors present at the respective Board meetings.

- **CRITERIA OF MAKING PAYMENTS TO NON-EXECUTIVE DIRECTORS**

Non-Executive Directors of the Company play a crucial role in the independent functioning of the Board. They bring in an external perspective to decision-making, and provide leadership and strategic guidance while maintaining objective judgment. They also oversee corporate governance framework of the Company.

As stated earlier, the Remuneration Policy, inter alia, disclosing criteria of making payments to directors, key managerial personnel and employees is placed on the Company's website www.onelifecapital.in

29. SHAREHOLDING OF DIRECTORS

- ***Executive Directors***

Name of the Director	No. of Shares	% of Shares
Prabhakara Naig	9571667	25.62
Pandoo Naig	153799	0.41
Total	**9725466**	**26.03**

- ***Non-Executive Directors***

None of the Non- Executive Directors of the company hold shares or convertible instruments of the company

30. STATUTORY AUDITORS:

1. **TOTAL FEES FOR ALL SERVICES PAID BY THE LISTED ENTITY AND ITS SUBSIDIARIES, ON A CONSOLIDATED BASIS**:

The total fees for all services paid by the listed entity to the Statutory Auditor and all entities in the network firm/network entity of which the statutory auditor is a part is mentioned below:

Particulars	**March 31, 2026 (Rs. in Lakhs)**	**March 31, 2025 (Rs. in Lakhs)**

Statutory Audit	13.80	12.61
Tax Audit	0	0
Consolidation of Subsidiaries/Income Tax Matters	0	0
Limited Reviews	0	0
Others	0	0
Out of Pocket Expenses	0	0
Total	**13.80**	**12.61**

31. COMMITTEES OF THE BOARD

The Board Committees play a crucial role in the governance structure of the Company and have been constituted to deal with specific areas/activities which concern the Company. The Board Committees are set up under the formal approval of the Board to carry out clearly defined roles which are considered to be performed by members of the Board, as a part of good governance practice. The Board supervises the execution of its responsibilities by the Committees and is responsible for their action. All business transacted by the Board Committees are placed before the Board for noting. Currently the Board has five Committees:

- Audit Committee,
- Nomination and Remuneration Committee,
- Stakeholders Relationship Committee and
- Risk Management Committee.
- POSH & ESG Committee

(viii) AUDIT COMMITTEE:

- **CONSTITUTION AND COMPOSITION**

The Committee's composition meets with requirements of Section 177 of the Companies Act, 2013 and Regulation 18 of the SEBI Listing Regulations, 2015. Members of the Audit Committee possess financial / accounting expertise / exposure. Moreover, the Chairman and members of the Audit Committee have 'accounting or related financial management expertise'.

- **MEETINGS, ATTENDANCE DETAILS:**

During the Financial Year 2025-2026, Audit Committee met Seven times i.e. 29th May, 2025, 07th August,2025, 5th September, 2025, 30th October, 2025, 10th December, 2025, 03rd February, 2026 and 27th March 2026.

The meetings were scheduled well in advance and not more than one hundred and twenty days elapsed between any two meetings. The necessary quorum was present for all the meetings. The Quorum of the meeting is either two members or one third of the members of the Committee whichever is greater, with minimum of two independent members present.

The term of reference of these committees are very wide and are in line with the regulatory requirement mandated by the act and part C of the Schedule II of the Listing Regulation.

The terms of reference of the audit committee are broadly as under:

i. Oversight of the Company's financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient and credible.

ii. Recommendation for appointment, re-appointment, Remuneration and term of appointment of auditor of the company.

iii. Approval of payment to statutory auditors for any other services rendered by the statutory auditors.

iv. Reviewing, with the management, the annual financial statements before submission to the board for approval, with particular reference to:
   A. Matters required to be included in the Director's Responsibility Statement to be included in the Board's report in terms of section 134(3) (c) of the Companies Act, 2013.
   B. Changes, if any, in accounting policies and practices and reasons for the same.
   C. Major accounting entries involving estimates based on the exercise of judgment by management.
   D. Significant adjustments made in the financial statements arising out of audit findings.
   E. Compliance with listing and other legal requirements relating to financial statements.
   F. Disclosure of any related party transactions.
   G. Qualifications in the draft audit report.

v. Reviewing, with the management, the quarterly financial statements before submission to the board for approval.

vi. Reviewing, with the management, the statement of uses / application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilized for purposes other than those stated in the offer document/prospectus/notice and the report submitted by the monitoring agency monitoring the utilization of proceeds of a public or rights issue, and making appropriate recommendations to the Board to take up steps in this matter.

vii. Review and monitor the auditors' independence and performance, and effectiveness of audit process.

viii. Approval or any subsequent modification of transactions of the company with related parties.

ix. Scrutiny of inter – corporate loans and investments.

x. Examination of the financial statement and the auditor report thereon.

xi. Evaluation of internal controls and risk management systems;

xii. reviewing, with the management, performance of statutory and internal auditors, adequacy of the internal control systems;

xiii. Valuation of undertakings or assets of the company, wherever it is necessary

xiv. Establish a vigil mechanism for directors and employees to report genuine concerns manner as may be prescribed;

xv. The audit committee may call for the comments of the auditors about internal control systems, the scope of audit, including the observations of the auditors and review of financial statement before their submission to the Board and may also discuss any related issues with the internal and statutory auditors and the management of the Company

xvi. The audit committee shall review the information required as per SEBI Listing Regulations.

xvii. Carrying out any other function as is mentioned in the terms of reference of the Audit Committee.

xviii. Reviewing the utilization of loans and/ or advances from/investment by the holding company in the subsidiary exceeding rupees 100 crore or 10% of the asset size of the subsidiary, whichever is lower including existing loans / advances / investments existing as on the date of coming into force of this provision.

- **COMPOSITION OF THE AUDIT COMMITTEE AND ATTENDANCE RECORD OF MEMBERS FOR 2025-2026**

Name	Designation	Status	No. of Meetings during the year 2025-2026	
			Held during the tenure	Attended during the tenure
Mr. D.C. Parikh	Chairperson	Non Executive Independent Director	7	5
Mr. Pandoo Naig	Member	Executive Director	7	7
Mr. Abhay Sethia	Member	Non-executive Independent Director	7	6
Mr. Nitesh Singh	Member	Additional Non-executive Independent Director	7	7

(ix) <u>NOMINATION AND REMUNERATION COMMITTEE:</u>

The Board of Directors has constituted the Nomination and Remuneration Committee pursuant to inter-alia, Section 178 of the Companies Act, 2013 and Regulation 19 of the SEBI Listing Regulations, 2015.

- **Terms of reference:**

The Committee has inter-alia the following terms of reference:

1. To identify persons who are qualified to become Directors and who may be appointed in senior management in accordance with the criteria laid down and to recommend to the Board their appointment and/ or removal;
2. To carry out evaluation of every Director's performance;

3. To formulate 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;
4. To formulate the criteria for evaluation of Independent Directors and the Board;
5. To devise a policy on Board diversity;
6. To review the overall compensation policy for Non- Executive Directors and Independent Directors and make appropriate recommendations to the Board of Directors;
7. To make recommendations to the Board of Directors on the increments in the remuneration of the Directors;
8. To assist the Board in developing and evaluating potential candidates for Senior Executive positions and to oversee the development of executive succession plans;
9. To recommend/review remuneration of the Managing Director(s) and Whole-time Director(s) based on their performance and defined assessment criteria;
10. To formulate the Employee Stock Option Scheme (ESOS), decide the terms and conditions, make appropriate recommendations to the Board of Directors and administer and superintend ESOS;
11. To maintain regular contact with the leadership of the Company, including interaction with the Company's human resources department, review of data from the employee survey and regular review of the results of the annual leadership evaluation process; and
12. To carry out any other function as is mandated by the Board from time to time and / or enforced by any statutory notification, amendment or modification, as may be applicable.

The role of the Nomination and Remuneration Committee shall be as specified as in Part D of the Schedule II of the SEBI Listing Regulation, 2015.

During the year under review, the Committee met Four times i.e. 07th August, 2025, 05th September, 2025, 12th January, 2026 and 03rd February, 2026.

- **THE COMPOSITION AND THE DETAILS OF MEETINGS ATTENDED BY THE MEMBERS OF THE NOMINATION AND REMUNERATION COMMITTEE ARE GIVEN BELOW:**

Name	**Designation**	**Status**	**No. of Meetings during the year 2025-2026**	
			Held during the tenure	**Attended during the tenure**
Mr. D. C. Parikh	Chairman	Independent Director	4	2
Dr. Ranu Jain	Member	Independent Director	4	4
Ms. Shalini Patidar	Member	Non-executive Non-Independent Director	4	4

- **NOMINATION & REMUNERATION POLICY**

The Board on the recommendation of the Nomination and Remuneration Committee has framed a Remuneration Policy, providing (a) criteria for determining qualifications, positive attributes and independence of directors and (b) a policy on remuneration for directors, key managerial personnel and other employees. The detailed Remuneration Policy is placed on http://www.onelifecapital.in/investorrelations.html

- **PERFORMANCE EVALUATION CRITERIA FOR INDEPENDENT DIRECTORS:**

The Board of Directors of the Company carried out an Annual Evaluation of its own performance, Performance of its Committees, and Individual Directors pursuant to the provisions of the Companies Act, 2013 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The performance evaluation was conducted through structured questionnaires which covered various aspects such as the Board / Committee Composition, Structure, Effectiveness and Contribution to Board / Committee processes, adequacy, appropriateness and timeliness of information and the overall functioning of the Board / Committees etc. The Individual Director's response to the questionnaire on the performance of the Board, Committee(s), Individual Directors and the Chairman, was analyzed. The Directors were satisfied with the evaluation process.

In compliance with Regulation 19 read with Part D of Schedule II of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board of Directors has formulated criteria for evaluation of the Company's Independent Directors' performance. The performance evaluation of Independent Directors is carried out on the basis of their role and responsibilities, effective participation in the Board and Committee meetings, expertise, skills and exercise of independent judgment in major decisions of the Company.

(x) <u>STAKEHOLDERS' RELATIONSHIP COMMITTEE:</u>

The Stakeholders' Relationship Committee is constituted in line with the provisions of Regulation 20 of SEBI Listing Regulations read with section 178 of the Companies Act, 2013.

The role of the Stakeholders Relationship Committee shall be as specified as in Part D of the Schedule II of the SEBI Listing Regulation, 2015. This Committee was constituted to specifically look into the shareholders' and investors' complaints on matters relating to transfer of shares, non-receipt of annual report, non-receipt of dividend, payment of unclaimed dividends, etc.

In addition, the Committee also looked into matters that can facilitate better investor services and relations. The Board was kept apprised of all the major developments on investors' issues through various reports and statements furnished to the Board from time to time throughout the year.

In compliance with the provisions of section 178 of the Companies Act, 2013 and Regulation 20 of the SEBI Listing Regulations, 2015, the terms of reference of said Committee as under:

i. Resolving the grievances of the security holders including complaints related to transfer/transmission of shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/duplicate certificates, general meetings etc.;
ii. Review of status of requests i.e. processing of complaints within statutory timelines;
iii. Oversee of performance of Registrar and Transfer Agents;
iv. Review of measures taken for effective exercise of voting rights by shareholders;

v. Review of adherence of the service standards adopted in respect of various services being rendered by the Registrar and Transfer Agents;

vi. Review of the various measures and initiatives for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants/annual reports/statutory notices by the shareholders of the Company.

During the year under review, the Committee met on 30th October, 2025.

- **THE COMPOSITION OF THE STAKEHOLDERS RELATIONSHIP COMMITTEE AND THE DETAILS OF MEETINGS ATTENDED BY THE MEMBERS OF THE STAKEHOLDERS RELATIONSHIP COMMITTEE ARE GIVEN BELOW:**

Name	Designation	Status	No. of Meetings during the year 2025-2026	
			Held during the tenure	Attended during the tenure
Mr. D. C. Parikh	Member	Non-executive Independent Director	1	1
Ms. Shalini Patidar	Member	Non-executive Non-Independent Director	1	1
Dr. Ranu Jain	Chairman	Non-executive Independent Director	1	1

- **DURING THE YEAR UNDER REVIEW, THE COMPANY HAS RESOLVED INVESTOR GRIEVANCES EXPEDITIOUSLY. DURING THE YEAR UNDER REVIEW, THE COMPANY/ITS REGISTRAR RECEIVED THE FOLLOWING COMPLAINTS FROM STOCK EXCHANGES & ROC AND QUERIES FROM THE SHAREHOLDERS, WHICH WERE RESOLVED WITHIN THE TIME FRAME LAID DOWN BY SEBI:**

Investor Complaints	No. of complaints Attended/resolved during 2025-2026
Pending at the beginning of the year	0
Received during the year	0
Disposed of during the year	0
Remaining unresolved at the end of the year	0

The Committee ensures cordial investor relations and oversees the mechanism for redressal of investors' grievances. The Committee specifically looks into redressing shareholders'/ investors' complaints/ grievances pertaining to share transfers / transmissions, issue of share certificates, non-receipt of annual reports, and other allied complaints. The Committee also monitors the implementation and compliance with the Company's Code of Conduct for prohibition of Insider Trading. As on 31st March, 20, no complaint was outstanding.

- **Name, Designation and Address of Compliance Officer:**

Mr. Rohit Gupta (Appointed from 07th August, 2025)
Company Secretary & Compliance Officer
Regd. Off: Plot No. A356, Road No. 26, Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra
Tel no.: 022-25833206 **Fax:** 022- 41842228
Email id: cs@onelifecapital.in
Website: www.onelifecapital.in

(xi) RISK MANAGEMENT COMMITTEE

Pursuant to SEBI (LODR), Regulations, 2015, constitution of Risk Management Committee is not applicable to the Company but the Board of Directors has constituted Risk Management Committee in order to identify and mitigate risk. The Risk Management Committee meeting was held twice i.e. 29th May 2025 and 30th October 2025.

The terms of reference of Risk Management Committee ('RMC'), *inter alia*, includes the following:

- To formulate a detailed risk management policy which shall include:
- A framework for identification of internal and external risks specifically faced by the listed entity, in particular including financial, operational, sectoral, sustainability (particularly, ESG related risks), information, cyber security risks or any other risk as may be determined by the Committee;
- Measures for risk mitigation including systems and processes for internal control of identified risks.
- Business continuity plan.
- To ensure that appropriate methodology, processes and systems are in place to monitor and evaluate risks associated with the business of the Company;
- To monitor and oversee implementation of the risk management policy, including evaluating the adequacy of risk management systems;
- To periodically review the risk management policy, at least once in two years, including by considering the changing industry dynamics and evolving complexity;
- To keep the board of directors informed about the nature and content of its discussions, recommendations and actions to be taken.

- **THE COMPOSITION OF THE RISK MANAGEMENT COMMITTEE AND THE DETAILS OF MEETINGS ATTENDED BY THE MEMBERS OF THE RISK MANAGEMENT COMMITTEE ARE GIVEN BELOW:**

Name	Designation	Status	No. of Meetings during the year 2025-2026	
			Held during the tenure	Attended during the tenure
Mr. D. C. Parikh	Member	Independent Director	2	1
Mr. Pandoo Naig	Member	Executive Director	2	2
Mr. Abhay Sethia	Chairman	Independent Director	2	2
Mr. Nitesh Singh	Member	Independent Director	2	2

The Board of Directors has adopted Risk Management Policy which is posted on the Company's website on http://www.onelifecapital.in/investorrelations.html. The roles and responsibilities of the Risk Management Committee shall be such as may be stated in the Risk Management Policy.

32. SUBSIDIARY COMPANIES:

As on 31st March, 2026, the Company has Eight Subsidiaries namely:

1. Eyelid Infrastructure Private Limited (wholly owned subsidiary)
2. Dealmoney Insurance Broking Private Limited (wholly owned subsidiary)
3. Sarsan Securities Private Limited (wholly owned subsidiary)
4. Dealmoney Distribution And Advisory Services Private Limited (wholly owned subsidiary)
5. Dealmoney Commodities Private Limited (Subsidiary)
6. Dealmoney Financial Services Private Limited (Subsidiary)
7. Dealmoney Real Estate Private Limited (wholly owned Subsidiary)
8. Dealmoney Distribution & E-marketing Private Limited(wholly owned Subsidiary)

The Board of Directors of the Company has approved a Policy for determining material subsidiaries which is in line with the Listing Regulations as amended from time to time. The Policy was revised in line with the amendments made to the Listing Regulations. The same is placed on the website of the Company and link of the same given below: http://www.onelifecapital.in/pdf/materialsubsidiaries.pdf

During the year under review, the Audit Committee reviewed the financial statements (in particular, the investments made) of each unlisted subsidiary company to the extent applicable. A statement of all significant transactions and arrangements entered into by these subsidiary companies, as applicable, was regularly placed before the Board.

33. SUBSIDIARY COMPANIES' MONITORING FRAMEWORK:

The Company monitors performance of subsidiary companies, inter alia, by the following means; atleast one independent director of the Company is a Director on the Board of each Material Subsidiary of the Company. Financial statements, in particular investments made by unlisted subsidiary companies, are reviewed quarterly by the Company's Audit Committee. Minutes of Board meetings of unlisted subsidiary companies are placed before the Company's Board regularly. A statement containing all significant transactions and arrangements entered into by unlisted subsidiary companies is placed before the Company's Board.

34. RELATED PARTY TRANSACTIONS:

Related party transactions entered into during the financial year were on arm's length basis and were in ordinary course of business. In accordance with the approval obtained from the members, the Company has entered into transactions with the related party as mentioned in Note No. 32 of Notes to financial statements. However, there are no related party transactions made by the Company which may have potential conflict with the interest of the Company. There are no material related party transactions which are not in ordinary course of business or which are not on arm's length basis and hence there is no information to be provided as required under Section 134(3)(h) of the Act read with Rule 8(2) of the Companies (Accounts) Rules, 2014. The Board has approved a policy for related party transactions which has been uploaded on the Company's website. The web-link as required under SEBI Listing Regulations, 2015 is as under: http://www.onelifecapital.in/pdf/related-party-transaction-policy.pdf

35. WHISTLE BLOWER POLICY/VIGIL MECHANISM:

Pursuant to section 177(9) of the Companies Act, 2013 and regulation 22 of the SEBI Listing Regulations, 2015 Company is require to formulate the Whistle Blower Policy/Vigil Mechanism. The Whistle Blower Policy/Vigil mechanism provides a mechanism for the director/employee to report violations, without fear of victimization, any unethical behavior, suspected or actual fraud, violation of the Code of Conduct etc. which are detrimental to the organization's interest. The mechanism protects whistle blower from any kind of discrimination, harassment, victimization or any other unfair employment practice. The said Policy is placed on the Company's website at: http://www.onelifecapital.in/pdf/whistle-blower-policy.pdf

36. MANAGEMENT DISCUSSION AND ANALYSIS:

Detailed information on the operations of the Company and details on the state of affairs of the Company are covered in the Management Discussion and Analysis Report. The Management Discussion and Analysis forms an integral part of this Report.

37. DISCLOSURE OF MATERIAL TRANSACTIONS:

Under regulation 26(5) of SEBI Listing Regulations, 2015, Senior Management has made periodical disclosures to the Board relating to all material financial and commercial transactions, where they had (or were deemed to have had) personal interest that might have been in potential conflict with the interest of the Company.

38. MEANS OF COMMUNICATION:

Your Company, from time to time and as may be required, communicates with its security-holders and investors through multiple channels of communications such as dissemination of information on the website of the Stock Exchanges, Press Releases, the Annual Reports and uploading relevant information on its website. The Quarterly results of the Company are regularly submitted to the Stock Exchange where the shares of the Company are listed. Subsequently the results are also published in the English Newspaper "Business Standard" and Regional Newspaper "Mumbai Lakshadweep".

The Company has its own website www.onelifecapital.in which contains all important public domain information. The website contains information as prescribed under the Companies Act, 2013 and SEBI Listing Regulations, 2015, including details of the corporate contact persons and share transfer agent of the Company, shareholding pattern, etc.

The Company publishes financial results and Notice of general meeting in the prescribed format as and when required under SEBI LODR Regulation.

During the year Company not made presentation to institutional investors or to the analysts.

39. **GENERAL BODY MEETINGS:**

i) ANNUAL GENERAL MEETING (AGM):

The particulars of Annual General Meeting held during the last three years are as follows:

Year	Date	Time	Venue
2024-2025	30th September 2025	03.00 PM	Through Video Conferencing or other Audio Visual Means and in accordance with the relevant circulars issued by the Ministry Of Corporate Affairs
2023-2024	30th September 2024	02.00 PM	Through Video Conferencing or other Audio Visual Means and in accordance with the relevant circulars issued by the Ministry Of Corporate Affairs
2022-2023	29th September 2023	03:00 PM	Through Video Conferencing or other Audio Visual Means and in accordance with the relevant circulars issued by the Ministry Of Corporate Affairs

ii) EXTRAORDINARY GENERAL MEETING (EGM):

Extra-Ordinary General Meeting of the Members of Onelife Capital Advisors Limited held on Tuesday, 24th June, 2025 at 11.30 A.M. through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

Details of EOGM	Date and time of EOGM	Details of special resolutions(s) passed at the Extra-Ordinary General Meetings, if any
1st EOGM	24th June, 2025 at 11.30 A.M	1. Regularization of the appointment of Mr. Nitesh Singh (DIN: 08707310) as Non-Executive Independent Director of the Company2.Adoption of Memorandum of Association as per provision of Companies Act, 2013 2. Regularization of the appointment of Dr. Ranu Jain (DIN: 11012104) as Non-Executive Independent Director of the Company 3. To authorize the Board Of Directors to borrow money/moneys upto an amount not exceeding Rs. 500 Crores for a tenure of 05 Years 4. To authorize the Board Of Directors to make Investments, extend Guarantee, provide Security, make Inter Corporate Loans upto an amount not exceeding Rs. 1000 Crores for a tenure of 05 Years 5. To authorize the Board Of Directors to sale shares in Subsidiary Company (Dealmoney Commodities Private Limited)

iii) DETAILS OF SPECIAL RESOLUTIONS PASSED IN PREVIOUS THREE ANNUAL GENERAL MEETINGS:

Details of AGM	Date and time of AGM	Details of special resolutions(s) passed at the Annual General Meetings, if any
18th AGM	30th September 2025 at 03.00 P.M.	1.To Re-Appoint Mr. Dhananjay Parikh (Din: 02934120) As A Non-Executive Independent Director Of The Company 2.Adoption of Memorandum of Association as per provision of Companies Act, 2013 3.Adoption of Article of Association as per provision of Companies Act, 2013
17th AGM	30th September 2024 at 02.00 P.M.	To ratify the exceeding amount under Section 186 for the FY 2021-2022 To authorize the Board of Directors to make investments, extend guarantee, provide security, make inter corporate loans upto an amount not exceeding Rs. 100 crores for the FY 2024-2025 To authorize the Board of Directors to borrow money/moneys upto an amount not exceeding Rs. 100 crores for the FY 2024-2025 To sell, lease otherwise dispose of the asset of the Company/Creation of Charge on the assets
16th AGM	29th September 2023 at 03:00 PM	To increase the overall Managerial Remuneration of the directors of the company

iv) DETAILS OF SPECIAL RESOLUTIONS PASSED THROUGH POSTAL BALLOT:

Date of postal ballot Result	Details of special resolutions(s) passed
9th MARCH 2026	1. Re-Appointment Of Dr. Ranu Jain (Din: 11012104) As Nonexecutive Independent Director Of The Company For Second Term Of 5 Year. 2. Re-Appointment Of Mr. Nitesh Singh (Din: 08707310) As Nonexecutive Independent Director Of The Company For Second Term. 3. Re-Appointment Of Mr. Abhay Sethia (Din: 09721583) As Nonexecutive Independent Director Of The Company For Second Term.

v) STOCK EXCHANGE(S) AT WHICH THE ENTITY'S SECURITIES ARE LISTED:

Company is listed with **Bombay Stock Exchange** (Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001) and **National Stock Exchange**(Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051)

As on the date of Report, the Company has paid listing fees at both the exchanges.

40. DISCLOSURES:

(i) DISCLOSURE OF ACCOUNTING TREATMENT IN PREPARATION OF FINANCIAL STATEMENTS:

The Company has followed all relevant Accounting Standards notified by the Companies (Indian Accounting Standards) Rules, 2015 while preparing Financial Statements for 2025-2026.

(ii) DETAILS OF NON-COMPLIANCE BY THE COMPANY, PENALTIES AND STRICTURES IMPOSED ON THE COMPANY BY STOCK EXCHANGES OR SEBI, OR ANY OTHER STATUTORY AUTHORITY, ON ANY MATTER RELATED TO CAPITAL MARKETS DURING LAST THREE YEARS.

i) The Company had unintentionally delayed the filing of Regulation 23 (9) - disclosure of related party transactions on consolidated basis by one day and the penalty of Rs. 5900 was paid towards the same.

ii) Mr. Himanshu Unadakat was appointed as Company Secretary of the Company on 23.06.2022. He served his first resignation letter on 14.10.2022. As per the general policy of the Company Mr. Himanshu Unadakat did not serve a proper notice period and the same has been communicated to him. Further he happily withdraws his resignation and requested to rejoin the Company. It was a withdrawal of resignation; his final resignation was effective from 10.02.2023.

Further final resignation of Mr. Himanshu, Ms. Ruchika Goyal was appointed on 12.04.2023 looking at the availability of Directors her appointment was decided to be taken in coming Board Meeting. Though, she withdraws her appointment before the Board Meeting. After searching for suitable candidate Ms. Divya Modi was appointed as Company Secretary on 14.08.2023.

The penalty was attracted under Regulation 6(1) of LODR Regulations and the company applied for Waiver. Partial Waiver was granted on 28 December 2023 and penalty of Rs. 5900 was paid towards the same as final amount.

iii) Board in their meeting held on 31/10/2023 approved the proposal for appoint of Mr. Manoj Malpani and for this purpose authorised the Board to make application for allotment of Director Identification Number (DIN). Further after approval of Board, Company made efforts to make application for allotment of DIN but the MCA sites always remains down during working hours. Therefore, it took time to get DIN. After getting DIN of Mr. Manoj Malpani and after considering the availability of Board Mr. Manoj Malpani was appointed as Additional Director in the Board Meeting held on 05/02/2024.

The Company has pleaded for Partial Waiver on the basis that According to the Regulation 17 (1A) of SEBI (LODR) Regulations, 2015 the candidature was approved by the Board was delayed by 10 days only. Hence the company adhered to the Regulation 17 (1A) of SEBI (LODR) Regulations, 2015 there was only slight delay. The applications are under consideration with the exchanges.

iv) The Financial Statements for the Financial Year ended 31.03.2024 has to be filed within 60 days from the end of the Financial Year. The Financial Statement was filed 04.06.2024 with BSE and NSE. There was delay of 5 days. However, company has filed reasons for delay on 15.06.2024. This is violation of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. A fine of Rs.

29,500/- was imposed on the Company by BSE and NSE for non-compliance of the said Regulation. The fine was paid by the Company on 01.07.2024 to BSE and NSE.

v) The Newspaper Publication for the Quarter ended September, 2024 for Standalone Unaudited Financials Result has to be published in 2 Newspapers within 48 hours of the conclusion of the meeting in which the Standalone Unaudited Financials were approved. Board Meeting was held on 14.11.2024 and the publication was made on 16.11.2024 in “Business Standard” Newspaper and on 19.11.2024 in “Global Times” Marathi Newspaper. There was delay of 3 days in publication in Marathi Newspaper. This is violation of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

vi) A fine of Rs. 5,36,900/- was imposed on the Company from BSE and NSE for non-compliance of Regulation 17(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September, 2024. The fine was paid by the Company on 06.12.2024 to BSE and NSE.

vii) A fine of Rs. 2,59,600/- was imposed on the Company from BSE and NSE for non-compliance of Regulation 17(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended December, 2024. The fine was paid by the Company on 02.04.2025 to BSE and on 29.03.2025 to NSE.

viii) In exercise of the powers conferred under sub-sections (1), (4) and (4A) of section 11, sub-sections (1) and (2) section 11B read with section 19 of the SEBI Act, 1992 and Rule 5 of the SEBI (Procedure for Holding Inquiry and Imposing Penalties) Rules, 1995, hereby the following directions have been issued by SEBI vide order dated 28.03.2025:

(a) Onelife Capital Advisors Limited, Pandoo Naig and Prabhakara Naig are, hereby, restrained from accessing the securities market and further prohibited from buying, selling or otherwise dealing in securities, directly or indirectly, or being associated with the securities market in any manner, whatsoever, for a period of one year, from the date of interim order cum SCN i.e. October 21, 2024.

(b) Pandoo Naig and Prabhakara Naig are restrained from being associated with the securities market, in any manner whatsoever, including as a director or Key Managerial Personnel in any listed company, except OCAL, or an intermediary registered with SEBI or a public company which intends to raise money from public in the securities market, for a period of one year, from the date of interim order cum SCN i.e October 21, 2024.

(c) Noticee Nos. 1 to 9 are hereby imposed with monetary penalties as specified hereunder:

Noticee No.	Name of Noticee	Provisions under which penalty imposed	Penalty Amount (INR)
1.	Onelife Capital Advisors Limited	Section 15HA of the SEBI Act	INR 15,00,000/- (Rupees Fifteen Lakh)
		Section 15HB of the	INR 10,00,000/-

		SEBI Act	(Rupees Ten Lakh)
2.	Pandoo Naig	Section 15HA of the SEBI Act	INR 15,00,000/- (Rupees Fifteen Lakh)
		Section 15HB of the SEBI Act	INR 10,00,000/- (Rupees Ten Lakh)
3.	Prabhakara Naig	Section 15HA of the SEBI Act	INR 15,00,000/- (Rupees Fifteen Lakh)
		Section 15HB of the SEBI Act	INR 10,00,000/- (Rupees Ten Lakh)
4.	Manoj Ramgopal Malpani	Section 15HA of the SEBI Act	INR 7,00,000/- (Rupees Seven Lakh)
		Section 15HB of the SEBI Act	INR 3,00,000/- (Rupees Three Lakh)
5.	Ram Narayan Gupta	Section 15HB of the SEBI Act	5,00,000/- (Rupees Five Lakh)
6.	Amol Shivaji Autade	Section 15HB of the SEBI Act	5,00,000/- (Rupees Five Lakh
7.	Sonam Satish Kumar Jain	Section 15HB of the SEBI Act	5,00,000/- (Rupees Five Lakhs)
8.	Dhananjay Chandrakant Parikh	Section 15HB of the SEBI Act	3,00,000/- (Rupees Three Lakh)
9.	Gurunath Mudlapur	Section 15HB of the SEBI Act	3,00,000/- (Rupees Three Lakh)

(d) Noticee Nos. 1 to 9 shall pay the respective penalty imposed on them within a period of forty-five (45) days from the date of receipt of this Order. In case of failure to do so, simple interest at the rate of 12% per annum shall be applicable from the expiry of the said 45 days till the date of actual payment;

Except for this, there were no non-compliances by the Company and no instances of penalties and strictures imposed on the Company by the Stock Exchanges or SEBI or any other statutory authority on any matter related to the capital market during the last three years.

(iii) COMPLIANCE CERTIFICATE

The Chairman and CFO have certified to the Board with regard to the financial statements and other matters as required under regulation 17(8), read with Part B of Schedule II to the SEBI Listing Regulations, 2015.

(iv) REPORT ON CORPORATE GOVERNANCE

This chapter, read together with the information given in the Directors' Report and the chapters on Management Discussion and Analysis and General Shareholder Information, constitute the compliance report on Corporate Governance during 2025-2026. The Company has been regularly submitting the quarterly compliance report to the Stock Exchanges as required under Regulation 27 of the SEBI Listing Regulations, 2015.

(v) CERTIFICATE ON CORPORATE GOVERNANCE

The Company has obtained the certificate regarding compliance with the provisions relating to Corporate Governance laid down in Part E of Schedule V to the SEBI Listing Regulations, 2015. This certificate is annexed to the Directors' Report and will be sent to the stock exchanges, along with the Annual Report to be filed by the Company.

(vi) CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

The Company has received certificate from Ajay Kumar & Co., Practising Company Secretaries, confirming that none of the Directors of the Company have been debarred or disqualified from being appointed or continuing as director of companies by the SEBI/Ministry of Corporate of Affairs or any such authority. The certificate is annexed to the Directors' Report.

(vii) COMPLIANCE OF MANDATORY AND NON-MANDATORY REQUIREMENTS

During the year, the Company has complied with all applicable mandatory corporate governance requirements of the Listing Regulations. Specifically, Company confirms compliance with corporate governance requirements specified in Regulation 17 to 27 and clauses (b) to (i) of sub regulation (2) of Regulation 46 of the Listing Regulations.

(viii) DISCLOSURE UNDER THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013

In compliance of the terms of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("the POSH Act") and Rules made thereunder, the Company has in place a policy to prevent and deal with sexual harassment at workplace.

The Company has not received any complaints under POSH Act during the Financial Year 2025-26.

(ix) DISCLOSURE BY LISTED ENTITY AND ITS SUBSIDIARIES OF LOANS AND ADVANCES IN THE NATURE OF LOANS TO FIRMS / COMPANIES IN WHICH DIRECTORS ARE INTERESTED BY NAME AND AMOUNT.

The Company has granted loans to its Subsidiaries during the year in review. The Company has received back loans/advances granted. Please refer to the Note No. 32 "Disclosure of Related Parties Transactions" of Notes to the Financial Statements for the year ended March 31, 2026.

(x) **DETAILS OF MATERIAL SUBSIDIARIES**

Name of Material Subsidiary	Incorporation		Statutory Auditor	
	Date	Place	Name	Date of Appointment
Dealmoney Commodities Private Limited	29-06-2010	Mumbai	Rafik Sejam Sheikh, Chartered Accountants	28-09-2024

41. GENERAL SHAREHOLDERS' INFORMATION:

(i) DETAILS:

Annual General Meeting	Tuesday, September 29, 2026 at 03.00 P.M.
Financial Year	2025-2026
Venue	Through Video Conferencing ("VC") or other audiovisual means ("OAVM")
Date of Book Closure	From September 23, 2026 to September 29, 2026
Listing on Stock Exchanges (Equity Shares)	**BSE Limited** (Phiroze Jeejeebhoy Towers, Dalal Street Mumbai- 400001 Phones : 91-22-22721233/4, 91-22-66545695) **National Stock Exchange of India Limited** (National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Tel. No: 022 2659 8100/ 2659 8114 / 66418100)
Stock Code (Equity)	BSE Scrip Code: 533632 NSE Code: ONELIFECAP
CIN	L74140MH2007PLC173660

(ii) FINANCIAL REPORTING FOR 2025-2026

Results for First Quarter	Within 45 days from end of quarter
Results for Second Quarter	Within 45 days from end of quarter
Results for Third Quarter	Within 45 days from end of quarter
Results for Fourth Quarter and Annual	Within 60 days from end of financial year
Annual General Meeting for the year ended 31st March 2026	On or before 30th September, 2026

(iii) DATES OF BOOK CLOSURE

The register of members and share transfer books of the Company will remain closed from September 23, 2026 to September 29, 2026 (both inclusive).

(iv) DIVIDEND PAYMENT DATE

On or before 28th October, 2026 subject to shareholders' approval at ensuing Annual General Meeting.

(v) SHARE TRANSFER AGENT

Registrar and Share Transfer Agent	KFin Technologies Pvt. Ltd. (formerly known as Karvy Fintech Pvt. Ltd.) Karvy Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad, Telangana – 500 032 **Contact Details**: +91 40 67161631 **E-mail**: dalvianil.shantaram@karvy.com **Website**: www.karvycomputershare.com
Share Transfer System	Share transfers received by the share transfer agent/Company are registered within 15 days from the date of receipt, provided the documents are complete in all respects.

The Company has appointed KFin Technologies Pvt. Ltd. as its share transfer agent and accordingly, processing of share transfer/dematerialization/dematerialization and allied activities was outsourced to KFin Technologies Pvt. Ltd. Hyderabad (Karvy).

All physical transfers, transmission, transposition, issue of duplicate share certificate(s), issue of demand drafts in lieu of dividend warrants, etc. as well as requests for dematerialization/dematerialization are being Processed in periodical cycles at Karvy. The work related to dematerialization/dematerialization is handled by Karvy through connectivity with NSDL and CDSL.

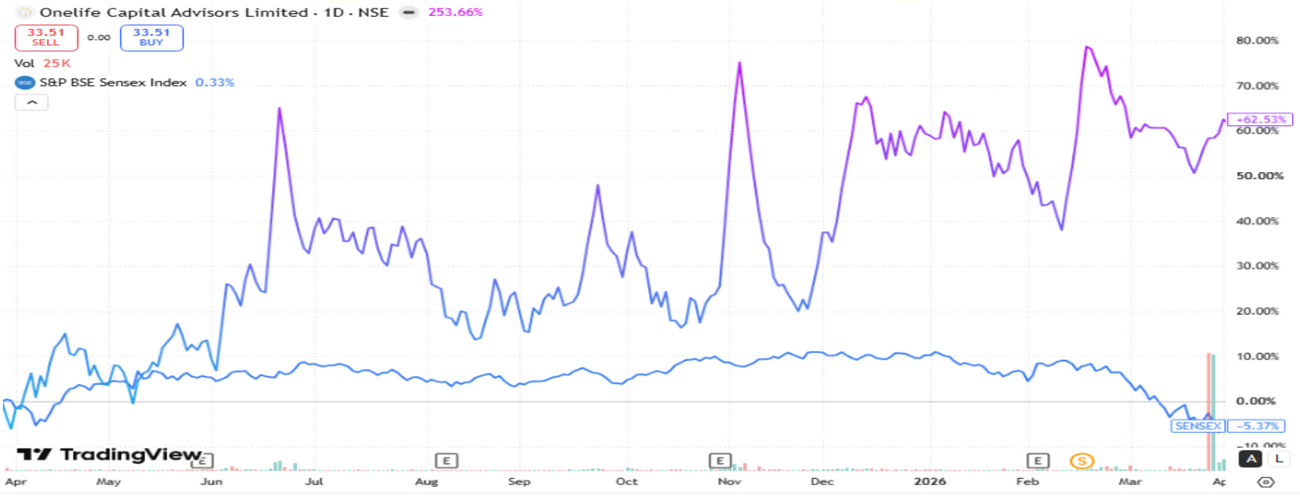
(vi) MARKET INFORMATION:

Market Price Data: High low during each month in last financial year.

BSE					NSE			
HIGH AND LOW PRICE AS ON APRIL 2025 –MARCH 2026					HIGH AND LOW PRICE AS ON APRIL 2025 –MARCH 2026			
MONTH	**OPEN**	**HIGH**	**LOW**	**CLOSE**	**OPEN**	**HIGH**	**LOW**	**CLOSE**
Apr 25	10.68	12.37	9.68	10.65	9.26	11.99	9.26	10.49
May 25	10.62	12.97	10.10	11.37	10.49	12.13	9.86	11.48
Jun 25	11.39	17.09	10.72	13.81	11.57	17.00	10.66	13.43
Jul 25	14.00	14.74	12.58	13.40	13.43	14.58	12.61	13.76
Aug 25	13.40	13.80	11.33	12.34	13.40	14.14	11.25	12.56
Sep 25	12.33	15.72	11.38	13.44	12.20	15.70	11.52	12.89
Oct 25	13.40	14.50	11.05	13.93	13.45	14.47	11.15	13.95
Nov 25	14.80	18.57	11.50	12.85	14.20	18.59	11.52	13.23

Dec 25	13.49	17.48	12.52	16.77	13.50	17.49	12.56	16.12
Jan 26	16.50	17.30	14.85	15.79	16.79	16.80	14.98	15.39
Feb 26	15.10	17.15	14.40	15.51	15.46	17.18	13.60	15.67
Mar 26	15.40	16.33	14.25	15.15	15.03	15.98	13.85	15.11

(vii)SHARE PERFORMANCE IN COMPARISON TO BSE SENSEX:



(viii) DISTRIBUTION SCHEDULE OF THE SHAREHOLDING AS ON 31ST MARCH 2026:

DESCRIPTION	No. of shareholders	% of shareholders	Amount	%
Upto 1 - 5000	8,486	83.622389	79,60,470	2.130747
5001 - 10000	709	6.986598	58,37,820	1.562586
10001 - 20000	394	3.882538	59,94,550	1.604537
20001 - 30000	158	1.556957	40,12,360	1.073972
30001 - 40000	64	0.630666	22,63,640	0.605899
40001 - 50000	54	0.532125	25,81,430	0.690961
50001 - 100000	100	0.985416	72,76,150	1.947578
100001 - Above	183	1.803311	33,76,73,580	90.383721
Total	**10,148**	**100**	**37,36,00,000**	**100**

(ix) SHAREHOLDING PATTERN AS ON 31ST MARCH 2026:

Category	No. of shares	Shareholding %
(A) Shareholding of Promoter and Promoter Group		
Indian		
Individuals/Hindu Undivided Family	9725466	26.03
Sub Total (A)	**9725466**	**26.03**
(B) Public Shareholding		
(1)Institutions		
Foreign Institutional Investors	0	0
Financial Institutions/Banks	0	0
NBFCs registered with RBI	700	0.01
Sub-Total (B)(1)	**700**	**0.01**
(2) Public Shareholding (Non-Institutions)		
Individual shareholders holding nominal share capital up to Rs. 2 lakh	4059403	10.87
Individual shareholders holding nominal share capital in excess of Rs. 2 lakh	18994369	50.84
Non- Resident Indians	29202	0.08
Clearing Member	200	0.00
HUF	1820033	4.87
Bodies Corporate	2730627	7.31
Sub-Total (B)(2)	**27633834**	**73.96**
Total B (B1+B2)	**27634534**	**73.97**
TOTAL (A+B)	**37360000**	**100**

(x) DEMATERIALIZATION OF SHARES:

The Equity Shares of the Company are to be traded compulsorily in Dematerialized Form. About 99.99% of paid-up Equity Capital has been dematerialized as on 31st March, 2026 and the rest is in physical form. The Company has entered in to agreements with the National Securities Depository Ltd. (NSDL) and the Central Depository Services (India) Ltd. (CDSL) for this purpose.

ISIN number for NSDL & CDSL: INE912L01015

(xi) SHARES HELD IN DEMAT AND PHYSICAL MODE AS AT 31ST MARCH, 2026:

Particulars	No. of Shares	Percentage (%) of Total Shares
Physical Segment	2	0.001
Demat Segment:	37359998	99.99
Total	**37360000**	**100.00**

Particulars	No. of Shares	Percentage (%) of Total Shares
NSDL	11242755	30.09
CDSL	26117243	69.91
Total	**37359998**	**100.00**

(xii) Address for Correspondence:

Regd. Off: Plot No. A356, Road No. 26, Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra
Tel no.: 022-25833206 **Fax:** 022- 41842228
Email id: cs@onelifecapital.in
Website: www.onelifecapital.in

42. SHAREHOLDERS' AND INVESTORS' GRIEVANCES

The Board of Directors of the Company currently has a Stakeholders Relationship Committee to specifically look into and resolve grievances of security-holders on various matters. Routine queries/complaints received from shareholders are promptly attended to and replied. Queries/complaints received during the period under review related to non-receipt of dividend by warrants as well as through electronic clearing service, non-receipt of annual report, non-receipt of transferred shares and change of address and/or bank particulars. As on 31st March 2026, there were no pending issues to be addressed or resolved. Designated email address for the investor complaints is redressal@onelifecapital.in.

DECLARATION REGARDING COMPLIANCE BY BOARD MEMBERS AND SENIOR MANAGEMENT PERSONNEL WITH THE COMPANY'S CODE OF CONDUCT

I, Prabhakara Naig, Chairman and Whole Time Director of Onelife Capital Advisors Limited, hereby declare that all the members of the Board of Directors and the Senior Management Personnel have affirmed compliance with the Code of Conduct of the Company, applicable to them as laid down by the Board of Directors in terms of Schedule V of SEBI (LODR) Regulations, 2015, for the year ended 31st March, 2026.

Registered Office:
Regd. Off: Plot No. A356, Road No. 26,
Wagle Industrial Estate, MIDC,
Thane (West) - 400604, Maharashtra

CIN: L74140MH2007PLC173660
E-mail: cs@onelifecapital.in
Website: www.onelifecapital.in
Tel no.: 022-25833206

For and on behalf of the Board
ONELIFE CAPITAL ADVISORS LIMITED

Sd/-
Prabhakara Naig
Executive Chairman
DIN: 00716975

Place: Thane
Date: 02nd September 2026

CERTIFICATE OF CORPORATE GOVERNANCE

[Pursuant to Regulation 34(3) read with Schedule V (E) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

To
The Members of
Onelife Capital Advisors Limited
Plot No. A 356,
Road No. 26, Wagle Industrial Estate,
MIDC, Thane (W) - 400604

We have examined the compliance of conditions of the Corporate Governance by Onelife Capital Advisors Limited (CIN: L74140MH2007PLC173660) (the Company), for the year ended on 31st March 2026, as stipulated under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The compliance of conditions of Corporate Governance is the responsibility of the management. Our examination was limited to procedures and implementation thereof, adopted by the Company for ensuring the compliance of the conditions of Corporate Governance. It is neither an audit nor an expression of opinion on the financial statements of the Company.

In our opinion and to the best of our information and according to the explanations given to us, and based on the representations made by the Directors and the management we certify that the Company has complied with all the mandatory Requirement of the Corporate Governance as stipulated in the aforesaid Listing Agreement/Listing Regulations, 2015 as applicable.

We further state that such compliance is neither an assurance as to the future viability of the Company nor the efficiency or effectiveness with which the management has conducted the affairs of the Company.

Sd/-
(Ajay Kumar)
Ajay Kumar & Co.
FCS No. 3399
C.P. No. 2944
UDIN: F003399H000548053
Peer Review Certificate No. 7693/2026

Date: 30-05-2026
Place: Mumbai

CERTIFICATE OF NON-DISQUALIFICATION OF DIRECTORS

(Pursuant to Regulation 34(3) and Schedule V Para C clause (10)(i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

To,

The Members

Onelife Capital Advisors Limited

Plot No. A 356, Road No. 26,

Wagle Industrial Estate,

MIDC, Thane (W) – 400604

I have examined the relevant registers, records, forms, returns and disclosures received from the Directors of Onelife Capital Advisors Limited having CIN L74140MH2007PLC173660 and having registered office at Plot No. A 356, Road No. 26, Wagle Industrial Estate, MIDC, Thane (W) - 400604 (hereinafter referred to as 'the Company'), produced before me by the Company for the purpose of issuing this Certificate, in accordance with Regulation 34(3) read with Schedule V Para-C Sub clause 10(i) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In my opinion and to the best of my information and according to the verifications (including Directors Identification Number (DIN) status at the portal www.mca.gov.in) as considered necessary and explanations furnished to me by the Company & its officers, I hereby certify that none of the Directors on the Board of the Company as stated below for the Financial Year ending on 31st March, 2026 have been debarred or disqualified from being appointed or continuing as directors of companies by the Securities and Exchange Board of India, Ministry of Corporate Affairs or any other Statutory Authority.

Sr. No.	Name of Director	DIN	Date of appointment in Company	Date of Cessation
1.	Mr. Pandoo Prabhakar Naig	00158221	23/03/2023	--
2.	Mr. Prabhakara Naig	00716975	31/08/2007	--
3.	Mr. Dhananjay Chandrakant Parikh	02934120	15/09/2020	--
4.	Mr. Nitesh Shrinath Singh	08707310	29/03/2025	--
5.	Dr. Ranu Jain	11012104	29/03/2025	--

6.	Ms. Shalini Shivcharan Patidar	06521823	14/11/2024	--
7.	Mr. Abhay Kumar Sethia	09721583	13/01/2025	--

Ensuring the eligibility for the appointment / continuity of every Director on the Board is the responsibility of the management of the Company. Our responsibility is to express an opinion on these based on our verification. This Certificate is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

Sd/-
(Ajay Kumar)
Ajay Kumar & Co.
FCS No. 3399
C.P. No. 2944
UDIN: F003399G000482867
Peer Review Certificate No. 7693/2026

Date: 30/05/2026
Place: Mumbai

CERTIFICATION BY THE EXECUTIVE DIRECTOR & CFO OF THE COMPANY

[Regulation 17(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

To,
The Board of Directors,
Onelife Capital Advisors Limited

We, Prabhakara Naig, Chairman and Whole Time Director and Satish Kumar, Chief Financial Officer (CFO) of Onelife Capital Advisors Limited hereby certify to the Board that:

- We have reviewed the Financial Statements and the Cash Flow Statements for the year 2025-26 and that to the best of our knowledge and belief :

a. These statements do not contain any materially untrue statement or omit any material fact or contains statements that might be misleading.

b. These statements together present a true and fair view of Companies affair and are in Compliance with existing Accounting Standards, Applicable Laws and Regulations.

- There are, to the best of our knowledge and belief, no transactions entered into by the Company during the year, 2025-26 which are fraudulent, illegal or violative of the Company's code of conduct.

- We are responsible for establishing and maintaining the internal controls for the Financial Reporting and that we have evaluated the effectiveness of the internal control systems of the Company pertaining to the financial reporting and we have not come across any reportable discrepancies in the design or operation of such internal control.

- We hereby declare that all the members of the Board of Directors and Management Committee have confirmed Compliance with the code of conduct as adopted by the Company.

- We have indicated to the auditors and the Audit committee that there are
  (i) No significant changes in internal control over financial reporting during the year;
  (ii) No significant changes in accounting policies during the year;
  (iii) No instances of significant fraud of which we have become aware.

For Onelife Capital Advisors Limited

Sd/-	**Sd/-**
Mr. Prabhakara Naig	**Mr. Satish Kumar**
(Chairman & Whole Time Director)	**(Chief Financial Officer)**

Place: Thane
Date:30.05.2026

Independent Auditor's Report

To The Members of
Onelife Capital Advisors Limited

Report on the Audit of Standalone Financial Statements

Opinion

We have audited the accompanying standalone financial statements **of Onelife Capital Advisors Limited** ("the Company"), which comprises of 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 financial statements, including a summary of material accounting policies and other explanatory information (hereinafter referred as "Standalone Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Companies Act, 2013 (the “Act”) in the manner so required and give a true and fair view in conformity with the Indian accounting standards prescribed under section 133 of the act, (“Ind AS”) and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026 and its profit, total comprehensive income, changes in equity and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the standalone financial statements in accordance with the Standards on Auditing (“SAs”) specified under section 143(10) of the act. 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 (“ICAI”) 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 made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI’s Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Standalone Financial Statements

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significant in our audit of the financial statements of the current year. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

Sr. No	Key Audit Matters	Auditors response
1	**Evaluation of Provision and Contingent Liabilities**	

	As at the Balance Sheet date, the Company has significant open litigation and other contingent liabilities as disclosed in Note No. 28 to the Standalone Financial Statements. The assessment of the existence of the present legal or constructive obligation, analysis of the probability or possibility of the related payment require the management to make judgement and estimate in relation to the issues of each matter. The management with the help of opinion and advise of its experts have made such judgements and estimates relating to the likelihood of an obligation arising and whether there is a need to recognize a provision or disclose a contingent liability. Due to the level of judgment relating to recognition, valuation and presentation of provision and contingent liabilities, this is considered to be a key audit matter.	We have reviewed and held discussion with the management to understand their processes to identify new possible obligations and changes in existing obligations for compliance with the requirements of Ind AS 37 on Provisions, Contingent Liabilities and Contingent Assets. We have also discussed with the management significant changes from prior periods and obtained a detailed understanding of these items and assumptions applied. We have held meetings with the legal personnel responsible for handling legal matters. In addition, we have reviewed: - The details of the proceedings before the relevant authorities including communication from the advocates/ experts; Legal advises/opinions obtained by the management, if any from experts in the field of law on the legal cases; Status of each of the material matters as on the date of the balance sheet. We have assessed the appropriateness of provisioning based on assumptions made by the management and presentation of the significant contingent liabilities in the financial statements.
2	**Assessment of carrying value of equity investments in subsidiaries**	

	As disclosed in Note No.6 of the standalone financial statements, the Company has investments in various subsidiaries of Rs. 10,489.67 lacs. As on reporting date, Rs. 3400.00 of subsidiaries has accumulated losses resulting in erosion of its Net worth (negative Net worth of Rs. 2340.72 Lacs) The Management carried out impairment assessment for each investment by: Comparing the carrying value of each investment with the net worth of each company based on audited financials. Comparing the performance of the investee companies with projections used for valuations and approved business plans. The accounting for investment is a key audit matter as the impairment assessment and determination of the recoverable value involves significant management judgment and assumptions.	Our audit procedures included the following: • Assessed that the methodology used by management to estimate the recoverable value of each investment in subsidiary is consistent with Ind AS. • Compared the carrying values of the Company's investment in subsidiaries with their respective net asset values (based on the respective subsidiaries audited financial statements), realizable value and discussions with management about their performance and future outlook. • Evaluating the methodology used by the Company in projections used variations, in particular those relating to the cash flows. We also assessed the historical accuracy of management's estimates and evaluated the business plans incorporated in the projections, if any. • We read and assessed the presentation and disclosure in the standalone financial statements.
3	**Cybersecurity incident and reconstruction of financial information**	
	On 30th Jan 2026, the company experience the ransomware / cybersecurity incident, resulting in corruption of certain primary and backup electronic data. The financial information has been reconstructed by the management based on available records and the Company has implemented measures to strengthen its controls. The matter was considered significant to our audit due to the nature of the incident, the impact on the availability and integrity of historical accounting records and the audit procedures required to obtain sufficient appropriate audit evidence over the reconstructed financial information	Our audit procedures included evaluating the Company's process for reconstruction of financial information, testing relevant underlying records and supporting documentation, performing alternative audit procedures where appropriate, reconciling reconstructed information with available accounting and financial records, and assessing the adequacy of the related disclosures in the standalone financial statements
4	**Rights Issue and utilisation of issue proceeds**	
	During the year, the Company completed a Rights Issue and raised aggregate proceeds of ₹36.00 crore. As at 31 March 2026, 75% of Issue proceeds had been utilised towards the stated object of funding including the margin money requirements of Dealmoney Commodity Private Limited, a subsidiary, while the balance 25% of the issue proceeds remained unutilised. The matter was considered significant to our audit due to the magnitude of the proceeds,	Our audit procedures included examining the relevant issue documents and approvals, verifying the receipt of issue proceeds, testing the utilisation of funds including amounts transferred to the subsidiary, examining the relevant bank transactions and supporting documents, and assessing the adequacy of the related disclosures in the standalone financial statements.

	the utilisation of funds towards the stated objects of the issue and the related regulatory and disclosure requirements	
5	**Investment in Share Warrants**	
	We draw attention to Note 47 to the standalone financial statements, which describes the Company's investment in share warrants of Swojas Food Limited pursuant to a preferential issue. During the year, the Company had subscribed to 25% of the share warrants for an aggregate amount of ₹4.125 crore. During the quarter ended 31 March 2026, the Company converted 16,00,000 share warrants into equity shares upon payment of the balance subscription amount aggregating to ₹1.98 crore. As at 31 March 2026, the Company continues to hold 84,00,000 share warrants, which remain outstanding and are pending conversion in accordance with the terms of the preferential issue. The matter was considered to be one of significant auditor attention due to the nature and magnitude of the investment and the need to assess the appropriate accounting and measurement of the share warrants, including consideration of the terms and conditions of the preferential issue, classification and valuation of the investment and the recoverability thereof.	Our audit procedures included, among others, the following: • We obtained and reviewed the relevant preferential issue documents, including the terms and conditions governing the issue and conversion of the share warrants. • We verified the subscription and subsequent conversion of share warrants with reference to relevant supporting documents, bank statements and records of the Company. • We assessed the Company's accounting treatment and classification of the share warrants with reference to the applicable requirements of Indian Accounting Standards. • We evaluated the basis of measurement and valuation of the investment and considered the relevant terms of the preferential issue and other available information in assessing the recoverability and carrying value of the investment. • We examined the conversion of 16,00,000 share warrants into equity shares and verified the balance of 84,00,000 share warrants outstanding as at 31 March 2026. • We assessed the adequacy and appropriateness of the disclosures made in Note 47 to the standalone financial statements in respect of the investment in share warrants.

Information Other than the Standalone Financial Statements and Auditor's report thereon

The Company's Board of Directors is responsible for the preparation of other information. The Other information comprises the information included in the Management Discussion and Analysis, Board's Report including Annexures to the Board report, Corporate Governance report and Shareholder's information, but does not include the consolidated financial statements, Standalone Financial Statements and our auditor's report thereon.

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

In connection with our audit of the standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements, or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Board of Directors 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 standalone 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 the Accounting Standards specified under Section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Board of Director's is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements 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 scepticism 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 Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial control system with reference to standalone financial statements 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 the 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 entity'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 entity 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 financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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 year 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 consequence of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

i) On 1 December 2025, the Company entered into a borrowing arrangement with Globe Fincap Limited and availed financial assistance aggregating to ₹4.00 crore. The borrowing is secured by pledge of approximately 91% of the equity shares of Dealmoney Commodity Private Limited, a subsidiary company. In addition, Vaaman Pesticides Private Limited, a promoter group company has extended guarantee for the said facility and the promoters of Onelife Capital Advisors Limited and Dealmoney Commodity Private Limited have provided personal guarantees and guarantees respectively in favour of the lender. The borrowing is subject to the terms and conditions stipulated in the financing documents executed between the parties. As at 31 March 2026, the borrowing continued to remain outstanding and was being serviced in accordance with its agreed terms.

ii) During the year, the Company availed borrowing facilities aggregating to ₹8.51 crore from Globe Fincap Limited. The said facilities are secured by the pledge of equity shares of various companies held as investments by Dealmoney Commodity Private Limited, a subsidiary of the Company. The facilities are also supported by such guarantees and other security arrangements as stipulated in the respective loan agreements. The Management has represented that all necessary corporate approvals and statutory compliances in relation to the borrowing and creation of the aforesaid security have been duly obtained and complied with.

iii) The company and its promotors has given the guarantee for term loan of Rs. 9.60 crore sactioned to a Dealmoney Commodities Private Limited which is a subsidiary company.

Report on Other Legal and Regulatory Requirements

1. Pursuant to the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, we give in the Annexure "A" a statement on the matters specified in paragraphs 3 and 4 of the Order.

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 accounts as required by law have been kept by the Company so far as it appears from our examination of those books and records.

(c) The Balance sheet, the Statement of Profit & Loss (including other comprehensive income), Statement of Changes in Equity and the Cash Flow Statement 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 Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Account) Rules, 2014.

(e) On the basis of the written representation received from the directors as on March 31, 2026 taken on records by the Board of Directors, none of the directors are 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 with reference to Standalone Financial Statements of the Company and the operating effectiveness of such controls, refer to our separate Report in “Annexure B”. Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company’s internal financial controls with reference to Standalone Financial Statements.

(g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of Section 197(16) of the Act, as amended, in our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in accordance with the provisions of Section 197of the Act.

(h) With respect to the matters to be included in the Auditor's report in accordance with the Rule 11 of the Companies (Audit and Auditor) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company has disclosed the impact of pending litigations on its financial position in its Standalone Financial Statements. Refer Note 28 to the Standalone Financial Statements.

ii. The Company has made provision as required under applicable law or accounting standards for material foreseeable losses, if any. The Company did not have any long-term derivative contracts.

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 (which are material either individually or in the aggregate) 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 or entity, including foreign entity (“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 (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity (“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 have been 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 final dividend recommended by the Board of Directors for the year ended March 31, 2026, is in compliance with Section 123 of the Companies Act, 2013, to the extent applicable, and is subject to shareholder approval at the upcoming Annual General Meeting.

vi. Based on our examination, which included test checks, the Company has used accounting software systems for maintaining its books of account for the financial year ended March 31, 2026 which have the feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software systems. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the Company as per the statutory requirements for record retention.

For Rafik And Associates
Chartered Accountants
FRN No 146573W

sd
Rafik Sejam Sheikh
Proprietor
Membership No 182278
UDIN: 26182278SOGGIC5906
Date:- 30th May, 2026
Place:- Mumbai

Annexure "A" referred to in "Report on Other Legal and Regulatory Requirements" section of our report to the members of Onelife Capital Advisors Limited for the year ended March 31, 2026

To the best of our information and according to the explanations provided to us by the Company and the books of account and records examined by us in the normal course of audit, we state that:

i. (a) In respect of the Company's property, plant and equipment, right-of-use assets and intangible assets:

(A)The Company has maintained proper records, showing full including quantitative details and situation of Property, Plant and Equipment {PPE) and right of use assets.

(B)The Company has maintained proper records showing full particulars of intangible assets.

(b) According Company has a program of physical verification of property, plant and equipment and right-of-use assets so to cover all the assets once every three years which, in our opinion, is reasonable having regard to the size of the Company and the nature of its assets. Pursuant to the program, certain property, plant and equipment and right-of-use assets were due for verification during the year and were physically verified by the Management during the year. According to the information and explanations given to us, no material discrepancies were noticed on such verification.

(c) The Company has not revalued its Property, Plant and Equipment or intangible assets or both during the year and hence reporting under clause 3(i)(c) of the Order is not applicable to the Company.

(d) In our opinion and according to the information and explanations given to us, No proceedings have been initiated during the year or are pending against the Company as at March 31, 2026 for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (as amended in 2016) and rules made thereunder.

ii. (a)The Company does not have any inventory and hence reporting under clause 3(ii)(a) of the Order is not applicable.

(b) The Company has not been sanctioned working capital limits in excess of ₹5 crore, in aggregate, at any points of time during the year, from banks or financial institutions on the basis of security of current assets and hence reporting under clause 3(ii)(b) of the Order is not applicable.

iii. According to the information and explanations given to us and based on our examination of the records of the Company, during the year the Company has made investments in and granted loans to companies and other parties. The Company has also provided guarantee and security in respect of borrowings availed by its subsidiary, Dealmoney Commodity Private Limited ("DCPL"), from a lender, aggregating to ₹9.60 crore, which is secured, inter alia, by mortgage of property of the Company.:-

(a) The Company has granted loans to Companies and other parties during the year, as stated below and has provided guarantee or security and granted advances in the nature of loans, secured or unsecured, to companies, firms, Limited Liability Partnerships or any other parties during the year.

S. No	Particulars	Amount (In Lacs)
A	**Aggregate amount granted / provided during the year:**	
	Subsidiaries	4983.25
	Others	934.46

B	**Balance outstanding as at balance sheet date in respect of above cases:**	
	Subsidiaries	2499.80
	Others	1414.60
C.	**Amount of Guarantee granted /provided during the year**	
	Subsidiaries	960.00
	Others	-

(b) The terms and conditions of the grant of such loans are not prejudicial to the interest of the Company. However, it is noted that loans granted to certain subsidiaries and other parties are interest-free, with the understanding that such subsidiaries loans will be converted into equity. The conversion process has been decided by the management in April 2024 but has not been completed till the date of our report.

(c) In respect of loans granted, the schedule of repayment of principal and payment of interest, where stipulated, has not been specified in the loan agreements. Accordingly, we are unable to comment on the regularity of repayment of principal and interest.

(d) According to information and explanations given to us and based on the audit procedures performed, in respect of loans granted by the Company, there is no overdue amount remaining outstanding as at the balance sheet date except state below.

(e) Certain loans granted by the company are overdue for repayment of principal. Based on our examination of records, the management has made reasonable efforts for the recovery of these overdue amounts.

(f) According to the information and explanations given to us and on the basis of our examination of the records of the company, aggregate amount of loan/advance in the nature of loans repayable on

demand granted to the related party is Rs. 5227.23 lacs and to others is Rs.738.80 lacs which is amount to 100% of the total loan granted.

iv. 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 complied with the provisions of Sections 185 and 186 of the Companies Act, 2013, in respect of loans granted, investments made, guarantees provided and security given during the year. The guarantee and security provided by the Company in respect of borrowings availed by its subsidiary, Dealmoney Commodity Private Limited, aggregating to ₹9.60 crore, are in accordance with the provisions of Section 186 of the Companies Act, 2013.

v. The Company has not accepted any deposit or amounts which are deemed to be deposits. Hence, reporting under clause 3(v) of the Order is not applicable.

vi. According to the information and explanations given to us, the Central Government has not prescribed the maintenance of cost records under Section 148(1) of the Companies Act, 2013 for the nature of business activity undertaken by the Company. Accordingly, clause 3(vi) of the Order is not applicable to the Company.

vii. (a) According to the information and explanations given to us and on the basis of our examination of the records, 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 to the appropriate authorities. No undisputed amounts payable in respect of the aforesaid statutory dues were outstanding as at the last day of the financial year for a period of more than six months from the date they became payable

(b) According to the information and explanations given to us, there are no dues as referred in clause vii (a) above which have not been deposited on account of any dispute except the following:

Name of the Statute	**Nature the Dues**	**Amount (In Lacs)**	**Amount Paid under Protest**	**Period to Which the Amount relates**	**Forum where Dispute is pending**
Finance Act, 1994 (Service Tax)	Service Tax (Cenvat Credit)	163.34	86.25	Financial Year 2011-12	Central Board of Indirect Taxes & Customs Appellate Tribunal (West Zone Branch), Mumbai.
		8.58		Financial Year 2014-15	
	Service Tax (Penalty)	163.34		Financial Year 2011-12	
		0.86		Financial Year 2014-15	
Income Act, 1961 Tax	Income Tax	608.99	-	Assessment Year 2012-13	Commissioner Income (Appeals) of Tax
	Interest & Penalty	37.31	-		
CGST Act 2017	Tax	7.47	-	Financial Year 2017-18	Gst Appellate Tribunal
	Interest & Penalty	8.47	-		

Interest amount at applicable rate is not quantified and not included above.

viii. According to the information and explanations given to us and on the basis of our examination of the records of the Company, there were no transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961) and hence reporting under clause 3(viii) of the Order is not applicable to the Company.

ix. (a) Based on our audit procedures and on the basis of information and explanations given to us, we are of the opinion that the Company has not defaulted in the repayment of loans or other borrowings or in the repayment of interest thereon to the lenders and hence reporting under clause 3(ix) (a) of the Order is not applicable to the Company.

(b) On the basis of information and explanations given to us, the Company has not been declared as wilful defaulter by any bank or financial institution or other lender.

(c) In our opinion and according to the information and explanations given to us, the term loans taken from Fincap Global amounting to Rs. 4.00 crore and Rs. 8.51 crore respectively, aggregating to Rs. 12.51 crore, raised during the year, have been applied for the purposes for which they were obtained.

(d) In our opinion and according to the information and explanations given to us, on an overall examination of the financial statements of the Company, funds raised on short-term basis have, prima facie, not been used during the year for long-term purposes by the Company.

(e) According to the information and explanations given to us and on an overall examination of the financial statements of the Company, the Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries and hence reporting under clause 3(ix)(e) of the Order is not applicable to the Company.

(f) Based on our audit procedures and on the basis of information and explanations given to us, the Company has raised loans during the year on the pledge of securities held in its subsidiary. The details of the loan are as follows:

- Amount Raised: ₹4.00 crore
- Lender: Globe Fincap Limited (availed on December 1, 2025)
- Nature of Pledge: Pledge of approximately 91% of the equity shares of Dealmoney Commodity Private Limited, a subsidiary company.
- Repayment Status: The borrowing remained outstanding as at March 31, 2026, and was being serviced in accordance with its agreed terms. Consequently, the Company has not defaulted in the repayment of such loans raised.

x. The Company has not raised any money by way of Initial public offer or further public offer (including debt instrument) except the rights issue as stated below during the year and hence reporting under clause 3(x)(a) of the Order is not applicable to the Company.

(b) According to the information and explanations given to us and based on our examination of the records, the Company has raised funds amounting to Rs. 36.00 crore by way of a rights issue of equity shares during the year. Out of this, an amount of 75% (i.e., Rs. 27.00 crore) has been utilized for the purposes for which the funds were raised up to March 31, 2026, and the balance unutilized funds of 25% (i.e., Rs. 9.00 crore).

xi. (a) During 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 by or on the Company, noticed or reported during the year, nor have we been informed of such case by the management.

(b) During the year, no report under sub-section (12) of section 143 of the Companies Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and upto the date of this report.

(c) Based on our audit procedures performed and according to the information and explanations given to us, no whistle blower complaints have been received during the year by the Company and hence reporting under clause 3 (xi) (c) of the Order is not applicable to the Company.

xii. In our opinion and according to the information and explanations given to us, the Company is not a Nidhi Company and hence reporting under 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, all the transactions with related parties are in compliance with Section 177 and 188 of the Act and all the details have been disclosed in the standalone financial statements as required by the applicable Accounting Standard (Refer Note 32 to the standalone financial statements).

xiv. (a) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has an adequate internal audit system commensurate with the size and nature of its business.

(b) We have considered the internal audit reports for the year under audit issued to the Company during the year and till date, in determining nature, timing and extent of our audit procedure

xv. Based on the information and explanations given to us, the Company has not entered into any non-cash transactions prescribed under Section 192 of the Act with directors or persons connected with them during the year. Therefore, the provisions of Clause 3(xv) of the Order are not applicable to the Company.

xvi. (a) The Company is not required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934 and hence reporting under clause 3(xvi) (a), (b) and (c) of the Order is not applicable to the Company.

(d) In our opinion, there is no core investment company within the "Companies in the Group" as defined in the Core Investment Companies (Reserve Bank) Directions, 2016 and hence reporting under clause 3(xvi)(d) of the Order is not applicable to the Company.

xvii. The Company has not incurred any cash losses during the financial year covered by our audit and in the immediately preceding financial year.

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

xix. According to the information and explanations given to us and 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 standalone financial statements and 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 not capable 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. In our opinion and according to the information and explanations given to us and the records examined by us, no amount was required to be spent by the Company on the activities of CSR, as per provisions of

Companies Act, 2013. Accordingly, reporting under paragraph 3(xx) of the Order are not applicable to the Company

For Rafik And Associates
Chartered Accountants
FRN No 146573W

Rafik Sejam Sheikh
Proprietor
Membership No 182278
UDIN: 26182278SOGGIC5906
Date:- 30th May, 2026
Place:- Mumbai

Annexure "B" referred to in "Report on Other Legal and Regulatory Requirements" section of our report to the Members of Onelife Capital Advisors Limited for the year ended March 31, 2026:

Report on the Internal Financial Controls with reference to Standalone Financial Statements under Clause (i) of sub-section 3 of Section 143 of the Companies Act, 2013 (the "Act")

We have audited the internal financial controls with reference to standalone financial statements of **Onelife Capital Advisors Limited** ("the Company") as of March 31, 2026 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's and Board of Directors' Responsibilities for Internal Financial Controls

The Company's Management and Board of Directors are responsible for establishing and maintaining internal financial controls with reference to Standalone Financial Statements 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 (the "ICAI"). 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 Act.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls with reference to standalone financial statements 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 deemed to be prescribed under Section 143(10) of the Act 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 ICAI. 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 with reference to standalone financial statements and their operating effectiveness. Our audit of internal financial controls with reference to standalone financial statements included obtaining an understanding of internal financial controls with reference to standalone financial statements, 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 judgment, 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 with reference to standalone financial statements.

Meaning of Internal Financial Controls with reference to financial statements

A Company's internal financial control with reference to financial statements 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 with reference to financial statements includes those policies and procedures that (i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (ii)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 entity are being made only in accordance with authorizations' of management; (iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the entity's assets that could have a material effect on the financial statements and (iv) also provide us reasonable assurance by the internal auditors through their internal audit reports given to the organization from time to time.

Inherent Limitations of Internal Financial Controls with reference to financial statements

Because of the inherent limitations of internal financial controls with reference to financial statements, 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 with reference to financial statements to future periods are subject to the risk that the internal financial control with reference to financial statements 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 best of our information and according to the explanations given to us, the Company has, broadly in all material respects, an adequate internal financial controls system with reference to standalone financial statements and such internal financial controls with reference to standalone financial statements were operating effectively as at March 31,2026, based on the internal control over financial reporting criteria established by the Company considering the essential Component of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the ICAI.

For Rafik And Associates
Chartered Accountants
FRN No 146573W

Rafik Sejam Sheikh
Proprietor
Membership No 182278
UDIN: 26182278SOGGIC5906
Date:- 30th May, 2026
Place:- Mumbai

ONELIFE CAPITAL ADVISORS LIMITED
CIN: L74140MH2007PLC173660
STANDALONE BALANCE SHEET AS AT MARCH 31, 2026

(Amount in Lakhs)

PARTICULARS	Note No.	AS AT STANDALONE	
		Mar 31,2026	**31.03.2025**
ASSETS			
Non - Current Assets			
Property, Plant and Equipment	4	2.57	0.48
Other Intangible Assets	5	5.49	5.49
Financial Assets			
Investments	6	10,489.67	9,868.17
Loans	7	585.70	590.11
Income Tax Assets (Net)	8	128.49	114.46
Other Non - Current Assets	9	130.67	87.47
Total Non - Current Assets		**11,342.59**	**10,666.18**
Current Assets			
Financial Assets s			
Trade Receivables	10	18.36	57.28
Cash and Cash Equivalents	11	1,377.45	8.63
Loans	12	3,175.60	2,789.88
Other Financial Assets	13	738.80	69.20
Total Current Assets		**5,310.21**	**2,924.99**
TOTAL - ASSETS		**16,652.80**	**13,591.16**
EQUITY AND LIABILITIES			
EQUITY			
Equity Share Capital	14	3,736.00	1,336.00
Other Equity	15	10,985.34	9,614.83
Equity attributable to the shareholders of the Company		**14,721.34**	**10,950.83**
Non Controlling Interest		-	-
Total Equity		**14,721.34**	**10,950.83**

LIABILITIES			
Non - Current Liabilities			
Financial Liabilities			
Provisions	16	38.68	36.59
Deferred Tax Liabilities (Net)	17	9.88	8.33
Total Non - Current Liabilities		**48.56**	**44.92**
Current Liabilities			
Financial Liabilities			
Borrowings	18	1,529.87	186.45
Trade Payables	19		
Total outstanding dues of micro enterprises and small enterprises		-	-
Total outstanding dues of creditors other than micro enterprises and small enterprises		189.56	41.04
Other Financial Liabilities	20	110.49	2,337.23
Other Current Liabilities	21	44.74	27.70
Provisions	22	8.23	2.98
Total Current Liabilities		**1,882.90**	**2,595.41**
TOTAL - EQUITY AND LIABILITIES		**16,652.80**	**13,591.16**

Corporate Information	**1**
Significant Accounting Policies	2,3
The accompanying Notes form an integral part of the Standalone Financial Statements	4 to 54

As per our report of even date

For Rafik and Associates

Chartered Accountants
Firm Reg. No. 146573W

sd

CA Rafik Sejam Sheikh
Proprietor
Membership No. 182278
UDIN: 26182278SOGGIC5906

For and on behalf of the board of Directors of Onelife Capital Advisors Limited

sd
Prabhakara Naig
Whole Time Director
DIN No.: 00716975

Pandoo Naig
Director
DIN No.: 00158221

	sd **Rohit Gupta** Compliance Officer & Company Secretary
	sd **Satish Kumar** Chief Finance Officer
Place: - Mumbai **Date : 30 May 2026**	**Place: - Thane** **Date : 30 May 2026**

STANDALONE STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED ON MARCH 31, 2026

(Amount in Lakhs)

PARTICULARS	**Note No.**	**YEAR ENDED STANDALONE**	
		Mar 31,2026	**31.03.2025**
INCOME			
Revenue From Operations	23	217.00	-
Other Income	24	462.61	571.77
TOTAL INCOME		**679.61**	**571.77**
EXPENSES			
Purchase of Stock-In-Trade		-	-
Change in Inventories		-	-
Employee Benefits Expense	25	190.23	178.80
Finance Costs	26	148.35	0.14
Depreciation and Amortisation Expense	4 & 5	0.48	0.26
Other Expenses	27	125.56	318.64
TOTAL EXPENSES		**464.62**	**497.84**
Profit / (Loss) before Exceptional Items		**214.99**	**73.94**
Exceptional Items		-	-
Prior Period Item		-	-
Profit / (Loss) Before Tax		**214.99**	**73.94**
TAX EXPENSES			
(a) Current Tax		5.29	20.51
(b) Deferred Tax Credit / (Charge)		1.55	2.50
(c) Short / (Excess) provision of tax relating to earlier years		-	-
Profit / (Loss) for the year		**208.16**	**50.93**
Add: Share of Profit/(Loss) of associates (net)		-	-
Profit/Loss for the period		**208.16**	**50.93**
Attributable to			
Equityholders of the parent		-	-
Non Controlling Interest		-	-
Other Comprehensive Income			
(a) (i) Items that will not be reclassified to profit or loss			
Remeasurement of Defined benefit plans		2.95	(0.22)

(ii) Income tax relating to items that will not be reclassified to profit or loss		-	-
(b) (i) Items that will be reclassified to profit or loss		-	-
(ii)Income tax relating to items that will be reclassified to profit or loss		-	-
Other Comprehensive income for the year		**2.95**	**(0.22)**
Total Comprehensive income for the year		**211.11**	**50.71**
Other Comprehensive income Attributable to			
Equityholders of the parent		2.95	(0.22)
Non - Controlling Interest		-	-
Total Comprehensive income Attributable to			
Equityholders of the parent		211.11	50.71
Non - Controlling Interest		-	-
Earnings per equity share			
Basic and Diluted		1.355	0.381

Corporate Information	**1**
Significant Accounting Policies	**2,3**
The accompanying Notes form an integral part of the Standalone Financial Statements	**4 to 54**

As per our report of even date
For Rafik and Associates
Chartered Accountants
Firm Reg. No. 146573W

CA Rafik Sejam Sheikh
Proprietor
Membership No. 182278
UDIN: 26182278SOGGIC5906

Place: - Mumbai
Date : 30 May 2026

For and on behalf of the board of Directors
of Onelife Capital Advisors Limited

sd
Prabhakara Naig
Whole Time Director
DIN No.: 00716975

sd
Pandoo Naig
Director
DIN No.: 00158221

sd
Rohit Gupta
Compliance Officer & Company Secretary

sd
Satish Kumar
Chief Finance Officer
Place: - Thane
Date : 30 May 2026

ALONE CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

₹ In Lakhs

	PARTICULARS	STANDALONE AS ON	
		31.03.2026	31.03.2025
		Audited	Audited
A.	**CASH FLOW FROM OPERATING ACTIVITIES:**		
	Net Profit/(Loss) before tax and Extraordinary Items	**214.99**	**73.94**
	Adjustments for:		
	Depreciation and Amortisation Expense	0.48	0.26
	Loss on Sale of Assets	-	-
	Interest Paid	148.35	0.14
	Interest Income	(462.61)	(2.87)
	Operating Loss Before Working Capital Changes	**(98.79)**	**71.47**
	Adjustments for:		
	(Increase) / Decrease in Trade Receivables	38.92	688.53
	(Increase) / Decrease in Other Financials Assets	(712.80)	(20.88)
	(Increase) / Decrease in Other Current Assets	-	-
	Increase / (Decrease) in Other Current Liabilities	18.59	(39.94)
	Increase / (Decrease) in Provisions	10.29	25.57
	Increase / (Decrease) in Trade Payables	148.53	(207.50)
	Increase / (Decrease) in Other Financial Liabilities	(2,226.75)	2,246.79
	Cash Generated from Operations	**(2,822.01)**	**2,764.04**
	Direct Taxes paid (net of Refunds Received)	(20.86)	(20.97)
	Net Cash Flow From Operating Activity	**(2,842.87)**	**2,743.07**
B.	**CASH FLOW FROM INVESTING ACTIVITIES:**		
	Purchase of PPE & Other Intangible Assets	(2.58)	-
	Proceeds from Sale of fixed assets	-	-
	Investments	(621.50)	(2,826.98)
	Loan Given	(381.32)	608.54
	Interest Received	462.61	2.87
	Net cash used in Investing Activities	**(542.79)**	**(2,215.57)**
C.	**CASH FLOW FROM FINANCING ACTIVITIES:**		
	Proceeds from Short Term Borrowings	1,343.42	(468.93)
	Proceeds from Long Term Borrowings	-	(92.15)
	Proceeds from Right Issue	3,600.00	
	Right issue Expenses	(40.60)	
	Interest Paid	(148.35)	(0.14)
	Net cash used in Financing activities	**4,754.48**	**(561.22)**
	Net Increase in Cash and Cash Equivalents	**1,368.81**	**(33.72)**
	Cash & Cash Equivalents at the beginning of the year	**8.63**	**42.36**
	Cash & Cash Equivalents at the end of the year	**1,377.45**	**8.63**

Notes:

1. Cash flow statement has been prepared under the indirect method as set out in Ind AS - 7 specified under Section 133 of the Companies Act, 2013.

2. Purchase of Property, Plant and Equipment includes movements of Capital Work-in-Progress during the year.

Corporate Information	1
Significant Accounting Policies	2,3
The accompanying Notes form an integral part of the Standalone Financial Statements	4 to 54

As per our report of even date

For Rafik and Associates
Chartered Accountants
Firm Reg. No. 146573W

CA Rafik Sejam Sheikh
Proprietor
Membership No. 182278
UDIN: 26182278SOGGIC5906

Place: - Mumbai
Date : 30 May 2026

For and on behalf of the board of Directors of Onelife Capital Advisors Limited

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Prabhakara Naig
Whole Time Director
DIN No.: 00716975

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Pandoo Naig
Director
DIN No.: 00158221

sd
Rohit Gupta
Compliance Officer & Company Secretary

sd
Satish Kumar
Chief Finance Officer
Place: - Thane
Date : 30 May 2026

STANDALONE STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED MARCH 31, 2026

A) Equity Share Capital **₹ in Lakhs**

Particulars	Amount
As at March 31, 2024	**1,336.00**
Changes in Equity Share Capital	-
As at March 31, 2025	**1,336.00**
Changes in Equity Share Capital	2400.00
As at March 31, 2026	**3,736.00**

B) Other Equity **₹ in Lakhs**

Particulars	Reserve and Surplus			Total
	Common Control Transactions Capital Reserve	Securities Premium	Retained Earnings	
As at March 31, 2023	**643.33**	**9,078.06**	**(155.10)**	**9,566.29**
Profit for the year	-	-	(3.38)	(3.38)
Other comprehensive income for the year - Re-measurement of defined benefit plans	-	-	1.20	1.20
As at March 31, 2024	**643.33**	**9,078.06**	**(157.28)**	**9,564.12**
Profit for the year	-	-	50.93	50.93
Other comprehensive income for the year - Re-measurement of defined benefit plans	-	-	(0.22)	(0.22)
As at March 31, 2025	**643.33**	**9,078.06**	**(106.57)**	**9,614.83**
Profit for the year	-	1,159.40	208.16	1,367.56
Other comprehensive income for the year - Re-measurement of defined benefit plans	-	-	2.95	2.95
As at March 31, 2026	**643.33**	**10,237.46**	**104.54**	**10,985.34**

The Description of the nature and purpose of each reserve within equity is as follows:

a) Common Control Transactions Capital Reserve:
It arises on transfer of business between entities under common control. It represents the difference, between the amount recorded as share capital issued plus any additional consideration in the form of cash or other assets and the amount of share capital of the transferor. Also, refer Note No. 42.

b) Securities Premium:
Securities premium reserve is used to record the premium on issue of shares. The reserve can be utilised only for limited purposes such as issue of bonus shares, writing off the preliminary expenses in accordance of the provisions of the Companies Act, 2013.

c) Retained earnings:

Retained earnings are the profits/losses that the Company has earned till date, less any transfers to general reserve, dividends or other distributions paid to shareholders. It also includes actuarial gains and losses on defined benefit plans recognised in other comprehensive income (net of taxes).

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

1. Corporate information

Onelife Capital Advisors Limited ("the Company") is a listed entity incorporated in India. The Company advises companies on fund raising as well as acquisition financing and structuring the deal to maximize value for all its stake holders. The Company is a public limited company incorporated and domiciled in India. The registered and corporate office of the Company is situated at Plot No. A356, Road No. 26, Wagle Industrial Estate, MIDC, Thane (West), Maharashtra – 400604.

The Board of Directors approved the standalone financial statements for the year ended March 31, 2026 and authorized for issue on May 30, 2026.

2 Significant accounting policies

2.1 Basis of preparation

i The standalone financial statements are prepared on the accrual basis of accounting and in accordance with the Indian Accounting Standards (hereinafter referred to as "the Ind AS") as prescribed under section 133 of the Companies Act, 2013 ("the Act") (as amended) and other relevant provisions of the Act.

ii The standalone financial statements have been prepared on a going concern basis under the historical cost basis except for the followings:

- certain financial assets and liabilities are measured at fair value;
- assets held for sale measured at fair value less cost to sell;
- defined benefit plans plan assets measured at fair value.

iii The standalone financial statements are presented in Indian Rupees in Lakhs and all values are rounded to the nearest in two decimal point except where otherwise stated.

The statement of cash flows has been prepared under indirect method, whereby profit or loss is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and items of income or expense associated with investing or financing cash flows. The cash flows from operating, investing and financing activities of the Company are segregated. The Company considers all highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value to be cash equivalents.

2.2 Current and non-current classification

The Company presents assets and liabilities in the balance sheet based on current/ non-current classification. An asset is treated as current when it is:

i. Expected to be realized or intended to be sold or consumed in normal operating cycle
ii. Held primarily for the purpose of trading,
iii. Expected to be realized within twelve months after the reporting period, or
iv. 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 current when:

i. It is expected to be settled in normal operating cycle
ii. It is held primarily for the purpose of trading
iii. It is due to be settled within twelve months after the reporting period, or
iv. 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.

Deferred tax assets and liabilities are classified as non-current assets and liabilities.

The operating cycle is the time between the acquisition of assets for processing and their realisation in cash and cash equivalents. The Company has identified twelve months as its operating cycle.

2.3 Fair value measurement

The Company measures financial instruments, such as, derivatives 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.

A fair value measurement of a non-financial asset takes into account a market participant's 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, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

The Company categorizes assets and liabilities measured at fair value into one of three levels as follows:

- **Level 1 — Quoted (unadjusted)**

  This hierarchy includes financial instruments measured using quoted prices.

- **Level 2**

  Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

  Level 2 inputs include the following:

  a) Quoted prices for similar assets or liabilities in active markets.

  b) Quoted prices for identical or similar assets or liabilities in markets that are not active.

  c) Inputs other than quoted prices that are observable for the asset or liability.

  d) Market – corroborated inputs.

- **Level 3**

  They are unobservable inputs for the asset or liability reflecting significant modifications to observable related market data or Company's assumptions about pricing by market participants. Fair values are determined in whole or in part using a valuation model based on assumptions that are neither supported by prices from observable current market transactions in the same instrument nor are they based on available market data.

2.4 Non-current assets held for sale

Non-current assets and disposal groups are classified as held for sale if their carrying amount will be recovered principally through a sale transaction rather than through continuing use. This condition is regarded as met only when the asset (or disposal group) is available for immediate sale in its present condition subject only to terms that are usual and customary for sales of such asset (or disposal group) and its sale is highly probable. Management must be committed to the sale, which should be expected to qualify for recognition as a completed sale within one year from the date of classification.

Non-current assets (and disposal groups) classified as held for sale are measured at the lower of their carrying amount and fair value less costs to sell and are disclosed separately under the head "Other Current Assets". once classified as held for sale are not depreciated or amortised.

2.5 Property Plant and Equipment

Property, Plant and Equipment (PPE) and intangible assets are not depreciated or amortized once classified as held for sale.

PPE are stated at actual cost less accumulated depreciation and impairment loss. Actual cost is inclusive of freight, installation cost, duties, taxes and other incidental expenses for bringing the asset to its working conditions for its intended use (net of recoverable taxes) and any cost directly attributable to bring the asset into the location and condition necessary for it to be capable of operating in the manner intended by the Management. It includes professional fees and borrowing costs for qualifying assets.

Subsequent expenditure related to an item of property, plant and equipment is added to its book value only if it increases the future benefits from its previously assessed standard of performance. All other expenses on existing property, plant and equipment, including day-to-day repair and maintenance expenditure and cost of replacing parts, are charged to the statement of profit and loss for the period during which such expenses are incurred.

Borrowing costs directly attributable to acquisition of property, plant and equipment which take substantial period of time to get ready for its intended use are also included to the extent they relate to the period till such assets are ready to be put to use.

Significant Parts of an item of PPE (including major inspections) having different useful lives and material value or other factors are accounted for as separate components. All other repairs and maintenance costs are recognized in the statement of profit and loss as incurred.

Subsequent costs are included in the asset’s carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the entity and the cost can be measured reliably.

Advances paid towards the acquisition of Property, plant and equipment are disclosed as “Capital advances” under "Other Non - Current Assets" and the cost of assets not ready intended use as at the balance sheet date are disclosed as 'Capital work-in-progress' Capital work- in- progress includes cost of property, plant and equipment under installation / under development as at the balance sheet date.

Depreciation

Depreciation of these PPE commences when the assets are ready for their intended use.

Depreciation is provided for on straight line method on the basis of useful life. The useful life of property, plant and equipment are as follows: -

Asset Class	**Useful Life in years**
Vehicles	8
Office Equipment’s	5
Computers & Printers	3
Air Conditioners	5
Furniture & Fixtures	10

On assets acquired on lease (including improvements to the leasehold premises), amortization has been provided for on Straight Line Method over the period of lease.

The estimated useful lives and residual values are reviewed on an annual basis and if appropriate, changes in estimates are accounted for prospectively.

Depreciation on subsequent expenditure on PPE arising on account of capital improvement or other factors is provided for prospectively over the remaining useful life.

Derecognition

An item of PPE is de-recognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of PPE is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognized in the Statement of Profit and Loss.

2.6 Intangible Assets

Intangible assets are stated at cost (net of recoverable taxes) less accumulated amortization and impairment loss. Intangible assets are amortized over their respective individual estimated useful lives on a straight-line basis, from the date that they are available for use. The estimated useful life of an identifiable intangible asset is based on a number of factors including the effects of obsolescence, demand, competition, and other economic factors (such as the stability of the industry, and known technological advances), and the level of maintenance expenditures required to obtain the expected future cash flows from the asset.

Subsequent costs are included in the asset’s carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the entity and the cost can be measured reliably.

Intangible assets comprising of goodwill and other intangible assets is amortized on a straight line basis over the useful life of three years which is estimated by the management.

Depreciation on subsequent expenditure on intangible assets arising on account of capital improvement or other factors is provided for prospectively over the remaining useful life.

Amortization methods and useful lives are reviewed on an annual basis and if appropriate, changes in estimates are accounted for prospectively.

An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gains or losses arising from de-recognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset, and are recognized in the Statement of Profit and Loss when the asset is derecognized.

2.7 Financial instruments

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

2.7.1 Financial assets

Initial recognition and measurement

All financial assets are recognized 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. Purchases or sales of financial assets that require delivery of assets within a time frame are recognized on the trade date, i.e., the date that the Company commits to purchase or sell the asset.

Subsequent measurement

For purposes of subsequent measurement, financial assets are classified in following categories based on business model of the entity:

- **Financial Assets at amortized cost**

  A financial asset is measured at amortized cost if it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

- **Financial Assets at fair value through other comprehensive income (FVTOCI)**

  A financial asset is measured at FVTOCI if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

- **Financial Assets and equity instruments at fair value through profit or loss (FVTPL)**

  A financial asset which is not classified in any of the above categories are measured at FVTPL.

- **Other Equity Investments**

  All other equity investments are measured at fair value, with value changes recognized in Statement of Profit and Loss, except for those equity investments for which the Company has elected to present the value changes in 'Other Comprehensive Income'. However, dividend on such equity investments are recognised in Statement of Profit and loss when the Company's right to receive payment is established.

- **Cash and Cash equivalents**

  The Company considers all highly liquid financial instruments, which are readily convertible into known amounts of cash that are subject to an insignificant risk of change in value and having original maturities of three months or less from the date of purchase, to be cash equivalents. Cash and cash equivalents consist of balances with banks which are unrestricted for withdrawal and usage.

Financial assets are reclassified subsequent to their recognition, if the Company changes its business model for managing those financial assets. Changes in business model are made and applied prospectively from the reclassification date which is the first day of immediately next reporting period following the changes in business model in accordance with principles laid down under Ind AS 109 – Financial Instruments.

Investments in subsidiaries, Associates and Joint Ventures

The Company has accounted for its subsidiaries, Associates and Joint Ventures at cost less impairment loss (if any). The investments in preference shares with the right of surplus assets which are in nature of equity in accordance with Ind AS 32 are treated as separate category of investment and measured at FVTOCI.

De-recognition

A financial asset is de-recognized only when

- The Company has transferred the rights to receive cash flows from the financial asset or
- Retains the contractual rights to receive the cash flows of the financial asset, but assumes a contractual obligation to pay the cash flows to one or more recipients.

Where the Company has transferred an asset, it evaluates whether it has transferred substantially all risks and rewards of ownership of the financial asset. In such cases, the financial asset is de-recognized.

Where the Company has neither transferred a financial asset nor retains substantially all risks and rewards of ownership of the financial asset, the financial asset is de-recognized if the company has not retained control of the financial asset. Where the company retains control of the financial asset, the asset is continued to be recognized to the extent of continuing involvement in the financial asset.

Impairment of financial assets

In accordance with Ind AS 109, the Company applies expected credit loss (ECL), simplified model approach for measurement and recognition of Impairment loss on Trade receivables or any contractual right to receive cash or another financial asset that result from transactions that are within the scope of Ind AS 115.

ECL impairment loss allowance (or reversal) recognized during the year is recognized as income / expense in the statement of Profit and Loss.

2.7.2 Financial liabilities

Classification as debt or equity

Financial liabilities and equity instruments issued by the company are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

Initial recognition and measurement

Financial liabilities are recognized when the company becomes a party to the contractual provisions of the instrument. Financial liabilities are initially measured at the amortized cost unless at initial recognition, they are classified as fair value through profit and loss.

Subsequent measurement

Financial liabilities are subsequently measured at amortized cost using the effective interest rate method. Financial liabilities carried at fair value through profit or loss is measured at fair value with all changes in fair value recognized in the statement of profit and loss.

- **Trade and other payables**

  These amounts represent liabilities for goods and services provided to the Company prior to the end of financial year which are unpaid. Trade and other payables are presented as current liabilities unless payment is not due within 12 months after the reporting year. They are recognized initially at their fair value and subsequently measured at amortized cost using the effective interest method.

- **Loans and borrowings**

  After initial recognition, interest-bearing loans and borrowings are subsequently measured at amortized cost using the EIR method. Gains and losses are recognized in profit or loss when the liabilities are derecognized as well as through the EIR amortization process.

De-recognition

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expires.

Offsetting

Financial Assets and Financial Liabilities are offset and the net amount is presented in the balance sheet when, and only when, the Company has a legally enforceable right to set off the amount and it intends, either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

2.8 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.

Recoverable amount is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets.

When 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 costs of disposal, recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used.

Impairment losses of continuing operations, including impairment on inventories, are recognized in the statement of profit and loss. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

A previously recognized impairment loss (except for goodwill) is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized. The reversal is limited to the carrying amount of the asset.

2.9 Revenue recognition

Revenue from contracts with customers is recognized when the entity satisfies a performance obligation by transferring a promised service to customer at an amount that reflects the consideration to which the company expects to be entitled in exchange for those services.

- **Sale of Services**

  Sale of services are recognized on satisfaction of performance obligation towards rendering of such services

  Contract Balances

  Trade Receivables

  A receivable represents the Company's right to an amount of consideration that is unconditional.

  Contract Liabilities

  A contract liability is the obligation to transfer goods or services to a customer for which the Company has received consideration (or an amount of consideration is due) from the customer. If a customer pays consideration before the Company transfers goods or services to the customer, a contract liability is recognized when the payment is made or the payment is due (whichever is earlier).

  Contract liabilities are recognised as revenue when the Company performs under the contract.

- **Interest income**

  Interest income from a financial asset is recognized using effective interest rate method.

- Other income is recognized when no significant uncertainty as to its determination or realization exists.

2.10 Leases

As a lessee

The Company assesses whether a contract contains lease, at inception of a contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether:

i the contract involves the use of an identified asset

ii the Company has substantially all of the economic benefits from use of the asset through the period of the lease and

iii the Company has the right to direct the use of the asset.

At the date of commencement of the lease, the Company recognizes a right-of-use asset (ROU) and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a lease term of twelve months or less (short-term leases) and low value leases.

The right-of-use assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Right-of-use assets are depreciated from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset. The Company also assesses the right-of- use asset for impairment when such indicators exist.

The lease liability is initially measured at the present value of the fixed lease payments including variable lease payments that depend on an index or a rate. The lease payments are discounted using the interest rate implicit in the lease or, if not readily determinable, using the incremental borrowing rate of the Company.

Lease payments included in the measurement of the lease liability are made up of fixed payments (including in substance fixed), and payments arising from options reasonably certain to be exercised. Subsequent to initial measurement, the liability will be reduced for payments made and increased for interest expenses. It is re-measured to reflect any reassessment or modification.

When the lease liability is re-measured, the corresponding adjustment is reflected in the right-of-use asset or profit and loss account as the case may be.

The Company has elected to account for short-term leases using the exemption given under Ind AS 116 Instead of recognizing a right-of-use asset and lease Liability. It also applies the lease of low-value assets recognition exemption to leases that are considered to be low value. The payments in relation to these are recognized as an expense in the statement of profit or loss on a straight-line basis over the lease term or on another systematic basis if that basis is more representative of the pattern of the Company's benefit.

As a lessor

Leases are classified as finance leases when substantially all of the risks and rewards of ownership transfer from the Company to the lessee. Amounts due from lessees under finance leases are recorded as receivables at the Company's net investment in the leases. Finance lease income is allocated to accounting periods so as to reflect a constant periodic rate of return on the net investment outstanding in respect of the lease.

Leases in which the Company does not transfer substantially all the risks and rewards of ownership of an asset are classified as operating leases. Rental income from operating lease is recognised on a straight-line basis over the term of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income.

2.11 Foreign currency transactions

Items included in the financial statements of the Company are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The financial statements are presented in Indian rupee (INR), which is entity's functional and presentation currency.

Foreign currency transactions are translated into the functional currency using the exchange rates at the dates of the transactions. Monetary items denominated in foreign currency at the year end and not covered under forward exchange contracts are translated at the functional currency spot rate of exchange at the reporting date. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities denominated in foreign currencies at year end exchange rates are generally recognised in profit or loss.

Foreign exchange differences regarded as an adjustment to borrowing costs are presented in the consolidated statement of profit and loss, within finance costs. All other foreign exchange gains and losses are presented in the statement of profit and loss on a net basis within other gains/(losses).

Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates at the dates of the initial transactions. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. Translation differences on assets and liabilities carried at fair value are reported as part of the fair value gain or loss.

2.12 Employee Benefits

Short term employee benefits: -

Liabilities for wages and salaries, including non-monetary benefits that are expected to be settled wholly within 12 months after the end of the year in which the employees render the related service are recognized in respect of employees' services up to the end of the reporting year and are measured at the amounts expected to be paid when the liabilities are settled. The liabilities are presented as current employee benefit obligations in the balance sheet.

Post-employment obligations

Defined contribution plans

Provident fund benefit is a defined contribution plan under which the Company pays fixed contributions into funds established under the Employee's Provident funds and Miscellaneous Provisions Act, 1952. The Company has no legal or constructive obligations to pay further contributions after payment of the fixed contribution.

The contribution paid / payable under the schemes is recognized during the period in which the employee renders the related service.

Defined benefit plans

Gratuity

The Company provides for gratuity obligations through a defined benefit retirement plan (the 'Gratuity Plan') covering all employees. The Gratuity Plan provides a lump sum payment to vested employees at retirement or termination of employment based on the respective employee salary and years of employment with the Company. The Company provides for the Gratuity Plan based on actuarial valuations in accordance with Indian Accounting Standard 19 (revised), "Employee Benefits". The present value of obligation under gratuity is determined based on actuarial valuation using Project Unit Credit Method, which recognizes each period of service as giving rise to additional unit of employee benefit entitlement and measures each unit separately to build up the final obligation.

Gratuity is recognized based on the present value of defined benefit obligation which is computed using the projected unit credit method, with actuarial valuations being carried out at the end of each annual reporting year. These are accounted either as current employee cost or included in cost of assets as permitted.

Re-measurement of defined benefit plans in respect of post-employment are charged to the Other Comprehensive Income.

Leave Encashment

As per the Company's policy, leave earned during the year do not carry forward, they lapse if the current period's entitlement is not used in full and do not entitle employees to a cash payment for unused entitlement during service.

Termination benefits

Termination benefits are payable when employment is terminated by the Company before the normal retirement date, or when an employee accepts voluntary redundancy in exchange for these benfits. Termination benefits are recognized as an expense in the year in which they are incurred.

2.13 Borrowing Costs

Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying asset are capitalized as part of cost of such asset. Other borrowing costs are recognized as an expense in the year in which they are incurred.

Borrowing costs consists of interest and other costs that an entity incurs in connection with the borrowing of funds.

2.14 Provisions, Contingent Liabilities and Contingent Assets

Provisions are recognized when the Company has a present obligation (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 obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting year, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

Contingent assets are disclosed in the Financial Statements by way of notes to accounts when an inflow of economic benefits is probable.

Contingent liabilities are disclosed in the Financial Statements by way of notes to accounts, unless possibility of an outflow of resources embodying economic benefit is remote.

2.15 Cash Flow Statement

Cash flows are reported using the indirect method. The cash flows from operating, investing and financing activities of the Company are segregated.

2.16 Earnings per share

Basic earnings per share are computed by dividing the net profit after tax by the weighted average number of equity shares outstanding during the year. Diluted earnings per share is computed by dividing the profit after tax by the weighted average number of equity shares considered for deriving basic earnings per share and also the weighted average number of equity shares that could have been issued upon conversion of all dilutive potential equity shares.

2.17 Income taxes

The income tax expense or credit for the year is the tax payable on the current year's taxable income based on the applicable income tax rate adjusted by changes in deferred tax assets and liabilities attributable to temporary differences and to unused tax losses, if any. Income Tax expense for the year comprises of current tax and deferred tax. Tax is recognized in Statement of Profit and Loss, except to the extent that it relates to items recognized in the Other Comprehensive Income. In which case, the tax is also recognized in Other Comprehensive Income.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the end of the reporting year. Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the Financial Statements. However, deferred tax liabilities are not recognized if they arise from the initial recognition of goodwill. Deferred income tax is also not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting profit nor taxable profit (tax loss). Deferred income tax is determined using tax rates (and laws) that have been enacted or substantially enacted by the end of the reporting year and are expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.

The carrying amount of deferred tax assets are reviewed at the end of each reporting year and are recognized only if it is probable that future taxable amounts will be available to utilize those temporary differences and losses.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets and liabilities and when the deferred tax balances relate to the same taxation authority. Current tax assets and tax liabilities are offset where the entity has a legally enforceable right to offset and intends either to settle on a net basis, or to realize the asset and settle the liability simultaneously.

MAT payable for a year is charged to the statement of profit and loss as current tax. The Company recognizes MAT credit available in the statement of profit and loss as deferred tax with a corresponding asset only to the extent that there is probable certainty that the Company will pay normal income tax during the specified period, i.e., the period for which MAT credit is allowed to be carried forward. The said asset is shown as ‘MAT Credit Entitlement’ under Deferred Tax. The Company reviews the same at each reporting date and writes down the asset to the extent the Company does not have the probable certainty that it will pay normal tax during the specified period.

2.18 Critical accounting estimates and judgments

The preparation of restated financial statements requires the use of accounting estimates which, by definition, will seldom equal the actual results. This note provides an overview of the areas that involved a higher degree of judgment or complexity, and of items which are more likely to be materially adjusted due to estimates and assumptions turning out to be different than those originally assessed. Detailed information about each of these estimates and judgments is included in relevant notes together with information about the basis of calculation for each affected line item in the financial statements.

The areas involving critical estimates or judgments are:

1. Useful life of tangible asset Note No. 2.5

2. Useful life of intangible asset Note No. 2.6

3. Impairment of financial assets refer Note No. 2.7.1

4. Impairment of non – financial assets refer Note No. 2.8

5. Provisions, Contingent Liabilities and Contingent Assets refer Note No. 2.14

Estimates and judgments are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on the Company and that are believed to be reasonable under the circumstances.

2.19 Cash and Cash Equivalents

Cash and cash equivalents comprise of cash on hand, cash at banks, short-term deposits and short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

2.20 Segment Reporting - Identification of Segments

An operating segment is a component of the Company that engages in business activities from which it may earn revenues and incur expenses, whose operating results are regularly reviewed by the Company's chief operating decision maker to make decisions for which discrete financial information is available. Based on the management approach as defined in Ind AS 108, the chief operating decision maker evaluates the Company's performance and allocates resources based on an analysis of various performance indicators by geographic segments.

2.21 Recent pronouncement

Ministry of Corporate Affairs ("MCA") notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. For the year ended March 31, 2026, MCA has notified Ind AS – 117 Insurance Contracts and amendments to Ind AS 116 – Leases, relating to sale and leaseback transactions, applicable to the Company w.e.f. April 1, 2025. The Company has reviewed the new pronouncements and based on its evaluation has determined that it does not have any significant impact in its financial statements.

3 Business Combination

Common control business combination where the Company is transferee is accounted using the pooling of interest method. Assets and liabilities of the combining entities are reflected at their carrying amounts and no new asset or liability is recognized. Identity of reserves of the transferor company is preserved by reflecting them in the same form in the Company's financial statements in which they appeared in the financial statement of the transferor company. The excess between the amount of consideration paid over the share capital of the transferor company is recognized as a negative amount and the same is disclosed as capital reserve on business combination.

The information in the financial statements of the prior period is restated from the date of business combination in case the business combination is approved by statutory authority in the subsequent period.

4 Property, Plant and Equipment **₹ in Lakhs**

Particulars	Leasehold Improvements	Furniture & Fixtures	Vehicles	Office Equipments	Computers & Printers	Air Conditioners	Total
Gross carrying value as at March 31, 2024	**343.48**	**4.71**	**-**	**2.56**	**9.96**	**3.10**	**363.82**
Additions	-	-	-	-	-	-	-
Deletions	-	4.24	-	2.08	9.02	2.60	**17.94**
Gross carrying value as at March 31, 2025	**343.48**	**0.47**	**-**	**0.48**	**0.94**	**0.50**	**345.87**
Additions	-	-	-	-	2.58	-	**2.58**
Deletions	-	-	-	-	-	-	-
Gross carrying value as at March 31, 2026	**343.48**	**0.47**	**-**	**0.48**	**3.52**	**0.50**	**348.45**
Accumulated depreciation as at March 31, 2024	**343.48**	**0.32**		**0.44**	**0.79**	**0.11**	**345.13**
Depreciation for the year	-	0.05	-	0.02	0.10	0.09	**0.26**
Accumulated depreciation on deletion	-	-	-	-	-	-	-
Accumulated depreciation as at March 31, 2025	**343.48**	**0.37**	**-**	**0.45**	**0.89**	**0.21**	**345.39**
Depreciation for the year	-	0.05	-	-	0.34	0.09	**0.48**
Accumulated depreciation on deletion	-	-	-	-	-	-	-
Accumulated depreciation as at March 31, 2026	**343.48**	**0.42**	**-**	**0.45**	**1.23**	**0.30**	**345.87**
Carrying value as at March 31, 2024	**-**	**4.39**	**-**	**2.12**	**9.17**	**2.99**	**18.69**
Carrying value as at March 31, 2025	**-**	**0.10**	**-**	**0.03**	**0.05**	**0.29**	**0.48**
Carrying value as at March 31, 2026	**-**	**0.05**	**-**	**0.03**	**2.29**	**0.20**	**2.57**

5 Other Intangible assets **₹ in Lakhs**

Particulars	Computer Software	Trademark
Gross carrying value as at March 31, 2024	**75.37**	**1.82**
Additions	-	-
Deletions	-	-
Gross carrying value as at March 31, 2025	**75.37**	**1.82**
Additions	-	-
Deletions	-	-
Gross carrying value as at March 31, 2026	**75.37**	**1.82**
Accumulated depreciation as at March 31, 2024	**71.70**	**-**
Depreciation for the year	-	-
Accumulated depreciation on deletion	-	-
Accumulated depreciation as at March 31, 2025	**71.70**	**-**
Depreciation for the year	-	-
Accumulated depreciation on deletion	-	-
Accumulated depreciation as at March 31, 2026	**71.70**	**-**
Carrying value as at March 31, 2024	**3.67**	**1.82**
Carrying value as at March 31, 2025	**3.67**	**1.82**
Carrying value as at March 31, 2026	**3.67**	**1.82**

6. NON - CURRENT INVESTMENTS

₹ in Lakhs

Particulars	**Face Value**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**Amount**	**Numbers**	**Amount**
QUOTED					
In Equity Instruments (Fully Paid-up)					
CONTINENTAL CONTROLS LIMITED		1,509,604	71.38	1,509,604	60.38
In Share Warrant Convertible into Equity Instruments					
SWOJAS FOODS LTD WARRANT SUBSCRIPTION AC		-	610.50	-	-
UNQUOTED					
In Equity Instruments (Fully Paid-up)					
Wholly owned Subsidiary Companies (at cost)					
Eyelid Infrastructure Private Limited	10	100,000	900.00	100,000	900.00
Dealmoney Distribution and Advisory Services Private Ltd.	10	2,400,000	400.00	2,400,000	400.00
Dealmoney Commodities Private Limited	10	16,827,719	4,796.54	16,827,719	4,796.54
Dealmoney Insurance Broking Private Ltd.	10	1,000,000	100.00	1,000,000	100.00
Dealmoney Financial Services Pvt Ltd	10				

		85,000	8.50	85,000	8.50
Dealmoney Real Estate Private Ltd	10		10.00		10.00
Dealmoney Distribution & E-marketing Pvt. Ltd.	10		2,490.00		2,490.00
Sarsan Securities Private Limited	10	1,363,434	1,102.75	1,363,434	1,102.75
Others (at fair value through Other Comprehensive Income (FVTOCI))					
		-	-	-	-
Total Non Current Investments	-		**10,489.67**		**9,868.17**
Aggregate Amount of Quoted Investments at cost			681.88		60.38
Aggregate Amount of Quoted Investments at market value			353.92		353.92
Aggregate Amount of Unquoted Investments			9,807.79		9,807.79
Aggregate amount of impairment in value of investments			-		-

PARTICULARS	STANDALONE AS ON	
	Mar 31,2026	Mar 31, 2025
7 NON - CURRENT LOANS		
Unsecured, Considered Good		
Loan and Advances (for Stragetic Investments)	-	-
Adv. Recoverable in Cash	585.70	813.86
Total	**585.70**	**813.86**
8 Balance with statutory		
Deposits	-	-
Balance with statutory / government authorities	51.49	38.39
Advance Tax including TDS (net off provision for Tax)	76.99	78.11
Total	**128.49**	**116.50**
9 OTHER NON - CURRENT ASSETS		
Deposits	1.12	1.12
Other Non Currrent Assets	-	-
TDS Receivables (Net of tax provission)	5.70	-
Balance with Statutory / Government Authorities	37.50	-
Advance Service Tax	86.35	86.35
Prepaid Expenses	-	-
Total	**130.67**	**87.47**
10 TRADE RECEIVABLES		

	(Unsecured)		
	Considered Good	18.36	745.80
	Less : Expected credit losses/Credit Impaired	-	-
		18.36	**745.80**
	Less : Provision for doubtful debts		
	Considered Good	-	-
	Credit Impaired	-	-
		-	**-**
	Total	**18.36**	**745.80**
	Trade receivables ageing schedule		
	Outstanding for the following period from due date of payments	-	-
	Not Due	-	-
	Less than 6 months	18.36	370.69
	6 months-1 years	-	186.84
	1-2 years	-	188.27
	2-3 years	-	-
	More than 3 years	-	-
	Total	**18.36**	**745.80**
	Above includes dues from Company in which director is a director		
	Dealmoney Securities Private Limited	-	-
11	**CASH AND CASH EQUIVALENTS**		
	Balances with Banks		
	In Current Accounts	1,377.07	41.92
	Cash on hand	0.38	0.44
	Total	**1,377.45**	**42.36**
12	**CURRENT LOANS**		
	Unsecured, Considered Good		
	Loan and Advances to Related Parties		
	a. Subsidiary Companies		
	Eyelid Infrastructure Pvt. Ltd.	140.85	220.85
	Sarsan Securities Pvt. Ltd.	543.95	1,624.84
	Dealmoney Commodities Pvt Ltd	1,420.01	-
	Dealmoney Distribution and Advisory Services Private Limited	340.99	862.99
	b. Others		
	Family Care Hospitals Limited (Scandent)	243.98	-
	Dealmoney Real Estate Pvt Ltd	54.00	-
	Oodnap Securities (India) Limited	371.69	381.69
	Vaaman Pesticides P. Ltd	60.14	60.15
	All the above loans and advances have been given for business purposes		
	Less: Impairment Loss Allowance	-	-

	Advance recoverable in Cash	-	24.15
	Total	**3,175.60**	**3,174.67**
13	**OTHER FINANCIAL ASSETS**		
	Advance to Others		
	Others Receivables	738.80	48.32
	Total	**738.80**	**48.32**

ONELIFE CAPITAL ADVISORS LIMITED

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

₹ in Lakhs

14	**EQUITY SHARE CAPITAL**	**As at Mar 31, 2026**	**As at Mar 31, 2025**
	Authorised		
	7,22,20,000 (Previous Year - 7,22,20,000) Equity Shares of ₹ 10/- each	7,222.00	7,222.00
	Total	**7,222.00**	**7,222.00**
	Issued, Subscribed and Paid-up **Equity Shares**		
	3,73,60,000 (Previous Year - 13,360,000) Equity Shares of ₹ 10/- each fully paid up	3,736.00	1,336.00
	Total	**3,736.00**	**1,336.00**

14.1	**Reconciliation of Shares**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**₹**	**Numbers**	**₹**
	At the beginning of the year	13,360,000	1,336	13,360,000	1,336
	Add : Shares Issued Pursuant to Right Issue during the year	24,000,000	2,400	-	-
	Outstanding at the end of the year	**37,360,000**	**3,736**	**13,360,000**	**1,336**

14.2	**Details of Shareholders holding more than 5% shares in the Company**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**%**	**Numbers**	**%**
a.	Prabhakar Naig	9,571,667	25.62%	6,905,000	51.68%
b.	Uday Zaveri	2,365,156	6.33%	-	-

14.3	**Details of shareholdings by the Promoter/ Promoter Group**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**%**	**Numbers**	**%**
a.	Prabhakar Naig	9,571,667	25.62%	6,905,000	51.68%
b.	Pandoo Naig	153,799	0.41%	54,999	0.41%

14.4 Rights, Preferences and Restrictions attaching to each class of shares
Equity Shares having a face value of ₹ 10

a As to Dividend: -
The Shareholders are entitled to receive dividend in proportion to the amount of paid up equity shares held by them. The Company has not declared any dividend during the year.

b	**As to Repayment of capital: -** In the event of liquidation of the Company, the holders of equity shares are entitled to receive the remaining assets of the Company after distribution of all preferential amounts. The distribution will be in proportion of the number of shares held by the shareholders.
c	**As to Voting: -** The Company has only one class of shares referred to as equity shares having a face value of ₹ 10. Each holder of the equity share is entitled to one vote per share.

PARTICULARS		STANDALONE AS ON	
		Mar 31,2026	**Mar 31, 2025**
15	**OTHER EQUITY**		
A	Securities Premium	10,237.46	9,078.06
B	Special Reserve	643.33	643.33
C	Retained Earnings	104.54	(157.28)
	Total - (A) + (B) + (C)	**10,985.34**	**9,564.12**
(i)	Securities Premium Reserve		
	Opening balance	9,078.06	9,078.06
	Increase/(decrease) during the year	1,159.40	-
	Closing balance	**10,237.46**	**9,078.06**
(ii)	**Retained earnings**		
	Opening balance	(106.57)	(157.28)
	Net profit/(loss) for the year	208.16	50.93
	Remeasurement of Defined benefit plans	2.95	(0.22)
	Closing balance	**104.54**	**(106.57)**
16	**NON - CURRENT PROVISIONS**		
	Provision for Gratuity	12.89	7.01
	Provision for Income Tax (Net of TDS)	25.80	-
	Total	**38.68**	**7.01**
17	**DEFERRED TAX LIABILITIES (NET)**		
	Deferred Tax Liabilities	9.88	5.83
	Total	**9.88**	**5.83**
18	**CURRENT BORROWINGS**		
	Secured		
	GLOBE FINCAP LTD	1,357.72	-

	Unsecured		
	Dealmoney Insurance Broking Pvt Ltd	33.61	52.55
	DP Engineering and Consulting Pvt Ltd.	-	125.00
	Pran Fertilisers & Pesticides P. Ltd	119.15	200.00
	From Related Parties/Director	19.40	195.13
	Dealmoney Securities Private Limited.	-	82.70
	Total	**1,529.87**	**655.38**
19	**TRADE PAYABLES**		
	Due to Micro, Small and Medium Enterprises	-	-
	Due to creditors other than Micro Enterprises and Small Enterprises	189.56	248.54
	Total	**189.56**	**248.54**
	Trade payables ageing schedule		
	Outstanding for the following period from due date of payments		
	Dues to MSME		
	Not Due	-	-
	Less than 1 year	-	-
	1-2 years	-	-
	2-3 years	-	-
	More than 3 years	-	-
	Total	**-**	**-**
	Others		
	Not Due	-	-
	Less than 1 year	189.56	248.54
	1-2 years	-	-
	2-3 years	-	-
	More than 3 years	-	-
	Total	**189.56**	**248.54**
20	**OTHER FINANCIAL LIABILITIES**		
	Current Maturity of Long Term Debts (for Security, rate of interest and terms of repayment)	-	-
	Provision For Expenses	0.50	-
	TDS on Interest Payable	1.84	-
	Salary Payable	17.33	6.47
	Creditors for Expenses	90.82	83.98
	Total	**110.49**	**90.44**
21	**OTHER CURRENT LIABILITIES**		
	Statutory Dues	44.74	70.14
	Total	**44.74**	**70.14**
22	**CURRENT PROVISIONS**		
	Provision for Gratuity	8.23	6.77
	Total	**8.23**	**6.77**

PARTICULARS	**STANDALONE AS ON**	
	Mar 31,2026	**Mar 31, 2026**
23 REVENUE FROM OPERATIONS		

	Advisory Services	217.00	-
	Total	**217.00**	**-**
24	**OTHER INCOME**		
	Interest income on financial asset measured at amortised cost		
	Interest on Loan	171.05	2.87
	Interest on Fixed Deposits	0.00	2.28
	Credit Balance Not Longer Payable	21.23	-
	Bad Debts Recovered	270.33	-
	Other Income	-	566.63
	Total	**462.61**	**571.77**
25	**EMPLOYEE BENEFITS EXPENSE**		
	Salary, Wages and Other Benefits	181.64	170.89
	Gratuity	5.00	5.07
	Contribution to Provident Fund and Other Funds	3.60	2.84
	Total	**190.23**	**178.80**
26	**FINANCE COSTS**		
	Interest Expenses	148.35	-
	Bank Charges	-	0.14
	Total	**148.35**	**0.14**
27	**OTHER EXPENSES**		
	Power & Fuel	3.37	4.87
	Repairs to Others	9.52	0.03
	Rates and Taxes	0.42	0.43
	Advertisement	2.99	2.94
	Business Development Expenses	4.39	4.06
	Communication Expenses	2.09	1.06
	Professional Fees	32.39	46.63
	Bad Debts Written Off	-	223.75
	Remuneration to Auditors	5.00	3.00
	Penalty Expenses	0.01	14.25
	Office Expenses	32.30	-
	Travelling and Conveyance	9.06	2.86
	Directors Sitting Fees	8.55	5.10
	Miscellaneous Expenses	12.10	8.31
	Membership And Subscription	3.37	1.36
	Total	**125.56**	**318.64**

28. Contingent Liabilities

(i) The Company has received order dated January 31, 2018 passed by The Commissioner GST & CX (Appeals) - III, Mumbai, confirming the demand of inadmissible Cenvat Credit of Rs. 171.92 Lakhs, recovery of interest at applicable rate on the amount of demand confirmed and imposing the penalty of Rs.164.20 Lakhs. The Company had filed the appeal against this order with Central Board of Indirect Taxes & Customs Appellate Tribunal (West Zone Branch), Mumbai. As per the legal advice received by the Company, the Company has good case and no provision is required for Cenvat Credit, interest and penalty on availment of Cenvat Credit on the basis of invoices of Fincare Financial and Consultancy Services Private Limited and Precise Consulting & Engineering Private Limited. The Company has paid Rs. 86.25 Lakhs under protest and is disclosed as "Advance Service Tax" under the head "Other non-current assets".

(ii) The Company has received Income Tax demand for the AY 2012-13 of Rs.652.14 Lakhs. The Company has filed Appeal against the said demand on January 30, 2019. The management is of the opinion that there will be good chance to win the Appeal and hence no provision for income tax has made in the accounts.

(iii) The Company has received order from GST department for the FY 2017-18 raising demand of Rs. 15.94 lakhs. The Company has filed the appeal against these order to Appeal to Appellate Authority. The management is of the opinion that there will be good chance to win the Appeal and hence no provision for GST demand has made in the appeals.

(iv) SEBI, vide its Interim Order-cum-Show Cause Notice dated 21 October 2024, initiated proceedings against the Company and its Directors for alleged non-compliance with certain provisions relating to related party transactions and tax compliances.

Subsequently, SEBI, vide its Final Order dated 28 March 2025, directed the Company, Mr. Pandoo Naig (Director) and Mr. Prabhakar Naig (Director) to pay a monetary penalty of ₹50 lakh each. Aggrieved by the said order, the Company and the concerned Directors filed an appeal before the Securities Appellate Tribunal (SAT).

Pursuant to the interim order of SAT, the appellants were directed to pre-deposit 50% of the penalty amount, and the operation of the SEBI order was stayed pending disposal of the appeal. In compliance with the said interim direction, the Company has deposited 50% of the penalty amount on 07 August 2025 under protest, without prejudice to its rights and contentions in the pending appeal.

As on the date of approval of these financial statements, the appeal is pending before SAT and the next date of hearing is 08 July 2026. Based on the legal advice obtained, the management believes that the matter has a reasonable chance of success and, accordingly, does not expect the ultimate outcome to have a material adverse financial impact on the Company. However, since the matter is sub judice, the final outcome and the consequential financial impact, if any, cannot presently be determined with certainty.

29. Disclosure pursuant to Indian Accounting Standard (Ind AS) 19 "Employee Benefits"

a) Defined Contribution Plan

During the year, ₹2.53 Lakhs (Previous Year ₹1.90 Lakhs) in respect of the Company's contribution to Provident Fund and contribution to Employees' State Insurance Corporation ₹1.06 Lakhs (Previous Year ₹0.93 Lakhs) deposited with the government authorities, have been recognized as expense and included under "Employee Benefits Expenses" in the Statement of Profit and Loss.

b) Gratuity

Defined benefit plans:- The Company provides for gratuity benefit under a defined benefit retirement scheme (the "Gratuity Scheme") as laid out by the Payment of Gratuity Act, 1972 of India covering eligible employees. Liabilities with regard to the Gratuity Scheme are determined by actuarial valuation carried out using the Projected

Unit Credit Method by an independent actuary in accordance with Indian Accounting Standard - 19, 'Employee Benefits', The Gratuity Scheme is a non-funded scheme and the Company intends to discharge this liability through its internal resources.

The following table sets out the status of the gratuity plan and the amount recognized in the financial statements as at March 31, 2026.

Particulars	**31-Mar-26**	**31-Mar-25**
Change in Present Value of Obligations		
Obligations at Beginning of the year	19.07	13.78
Interest Cost	1.16	0.99
Service Cost	3.84	1.49
Past Service Cost (Non – Vested Benefits)	-	-
Past Service Cost (Vested Benefits)	-	-
Liability Transferred In/ Acquisitions	-	3.02
Benefits Paid	-	-
Actuarial (Gains) / Losses on obligations due to change in Demographic Assumptions	-	-
Actuarial (Gains) / Losses on obligations due to change in financial assumptions	(1.66)	0.4
Actuarial (Gains)/Losses on obligations due to experience	(1.29)	(0.62)
Obligations at the end of the year	**21.11**	**19.07**
Change in the fair value of plan assets		

Fair value of Plan Assets at the beginning of the year	-	-
Interest Income	-	-
Contributions by the Employer	-	-
Expected contributions by the Employees	-	-
Return on plan assets, Excluding Interest Income	-	-
Fair value of plan assets at the end of the year	**-**	**-**

Amount Recognized in the Balance Sheet

Particulars	Current Year	Previous Year
Present Value Obligation at the end of the period	(21.11)	(19.07)
Fair Value of Plan Assets at the end of the period	-	-
Funded Status – (Surplus / (Deficit))	(21.11)	(19.07)
Net (Liability) / Asset recognized in the Balance Sheet	**(21.11)**	**(19.07)**

Net Interest Cost for the Current Year

Particulars	Current Year	Previous Year
Present value benefit obligation at the beginning of the year	19.07	13.78
Fair value of plan assets at the beginning of the year	-	-
Net Liability / (Asset) at the beginning	19.07	13.78
Interest Cost	1.16	0.99
Interest Income	-	-
Net Interest Cost for the Current Year	**1.16**	**0.99**

Expenses Recognized in the Statement of Profit or Loss for the Current Year

Particulars	Current Year	Previous Year
Current Service Cost	3.84	1.49
Net Interest Cost	1.16	0.99
Past Service Cost	-	-
Expected Contributions by the Employees	-	-
(Gains)/Losses on Curtailments and Settlements	-	-
Net Effect of Changes in Foreign Exchange Rates	-	-

Expenses Recognized	**5.00**	**2.49**

Expenses Recognized in Other Comprehensive Income (OCI) for Current Year

Particulars	Current Year	Previous Year
Actuarial (Gains) / Losses on obligation for the year	(2.95)	(0.22)
Return on plan assets, excluding Interest Income	-	-
Change in Asset Ceiling	-	-
Net (Income) / Expense for the year recognized in OCI	**(2.95)**	**(0.22)**

Balance Sheet Reconciliation

Particulars	Current Year	Previous Year
Opening Net Liability	19.07	13.78
Expenses Recognized in the Statement of Profit or Loss	5.00	2.49
Expenses Recognized in OCI	(2.95)	(0.22)
Net Liability / (Asset) Transfer In	-	3.02
Benefits paid directly by Employer	-	-
Net Liability / (Asset) recognized in the Balance Sheet	**21.11**	**19.07**

Net Interest Cost for Next Year

Particulars	Current Year	Previous Year
Present Value of Benefit Obligation at the End of the Period	21.11	19.07
(Fair Value of Plan Assets at the End of the Period)	-	-
Net Liability / (Asset) at the End of the Period	21.11	19.07
Interest Cost	1.46	1.16
(Interest Income)	-	-
Net Interest Cost for Next Year	**1.46**	**1.16**

Expenses Recognized in the Statement of Profit or Loss for Next Year

Particulars	Current Year	Previous Year
Current Service Cost	4.29	3.84

Net Interest Cost	1.46	1.16
(Expected Contributions by the Employees)	-	-
Expenses Recognized	**5.75**	**5.00**

Maturity Analysis of the Benefit Payments from the Fund

Particulars
Projected benefits payable in future years from the date of reporting – NIL

Maturity Analysis of the Benefit Payments from the Employer

Projected benefits payable in future years from the date of reporting	**Current Year**	**Previous Year**
1st following year	8.23	2.98
2nd following year	0.28	0.52
3rd following year	0.33	5.52
4th following year	0.36	0.28
5th following year	0.41	0.31
Sum of years of 6 to 10	3.65	2.52
Sum of years of 11 and above	46.64	35.19

Sensitivity Analysis

Particulars	**Current Year**	**Previous Year**
Projected Benefit Obligation on Current Assumptions	21.11	19.07
Delta Effect of +1% Change in Rate of Discounting	(1.70)	(1.61)
Delta Effect of -1% Change in Rate of Discounting	2.07	1.95
Delta Effect of +1% Change in Rate of Salary Increase	2.06	1.93
Delta Effect of -1% Change in Rate of Salary Increase	(1.73)	(1.62)
Delta Effect of +1% Change in Rate of Employee Turnover	(0.07)	(0.08)
Delta Effect of -1% Change in Rate of Employee Turnover	0.10	0.09
The sensitivity analysis have been determined based on reasonably possible changes of the respective assumptions occurring at the end of the reporting period, while holding all other assumptions constant.		

The sensitivity analysis presented above may not be representative of the actual change in the projected benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.
Furthermore, in presenting the above sensitivity analysis, the present value of the projected benefit obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same method as applied in calculating the projected benefit obligation as recognized in the balance sheet.
There was no change in the methods and assumptions used in preparing the sensitivity analysis from prior years.

Assumptions

Particulars	**Current Year**	**Previous Year**
Mortality Rate During Employment	**Indian Assured Lives Mortality (2012–14) Ultimate**	**Indian Assured Lives Mortality (2012–14) Ultimate**
Rate of Discounting	6.98%	7.21%
Rate of Salary Increase	7.00%	7.00%
Rate of Employee Turnover	2.00%	2.00%
Expected Return on Plan Assets	N.A.	N.A.

30. Disclosures pursuant to Indian Accounting Standard 108 “Operating Segments”

The Company operates in a single business segment viz. Advisory Services; accordingly there is no reportable business or geographical segments as prescribed under Indian Accounting Standard 108 “Operating Segments”.

In accordance with Ind AS 108 “Operating Segments”, segment information has been given in the consolidated financial statements of the Company.

31. Disclosure of related parties/related party transactions pursuant to Indian Accounting Standard 24 “Related Party Disclosures”

(I) List of Related Parties

Category	**Details**
List of Related Parties where control exists – Shareholders in the Company	Mr. Pandoo Naig, Mr. T. P. K. Naig and their relatives together hold **26.03%** share capital of the Company.

Subsidiaries	Eyelid Infrastructure Private Limited
	Dealmoney Distribution and Advisory Services Private Limited
	Dealmoney Commodities Private Limited
	Dealmoney Insurance Broking Private Limited
	Dealmoney Financial Services Private Limited
	Sarsan Securities Private Limited
	Dealmoney Real Estate Private Limited
	Dealmoney Distribution & E-marketing Private Limited
Key Management Personnel	Mr. T. K. P. Naig – Whole Time Director
	Mr. Pandoo Naig – Executive Director
	Mr. Satish Kumar – Chief Financial Officer (Appointed w.e.f on Dec 03, 2025)
	Mrs. Kajal Shethia – Company Secretary & Compliance Officer (Resigned on June 24, 2025)
	Mr. Rohit Gupta – Company Secretary & Compliance Officer (Appointed w.e.f. August 07, 2025)
Relative of Key Management Personnel	Mrs. Sowmya Deshpande (Daughter of TKP Naig – Whole Time Director and Sister of Pandoo Naig – Executive Director & CFO)
	Mr. Gautam Deshpande (Husband of Sowmya Deshpande & Son-in-law of TKP Naig – Whole Time Director and Brother-in-law of Pandoo Naig – Executive Director & CFO)
	Mrs. Anandhi Naig (Wife of TKP Naig – Whole Time Director & Mother of Pandoo Naig – Executive Director & CFO)
Companies in which Key Management Personnel / Relative of Key Management Personnel having significant influence	Oodnap Securities (India) Limited
	Family Care Hospitals Limited
	Continental Controls Ltd
	Vaaman Pesticides Pvt. Ltd.
	Oodnap Securities (India) Limited
	DP Engineering and Consulting Pvt. Ltd.
	Sowgau Estates Pvt. Ltd.

	Pran Fertilisers & Pesticides Pvt. Ltd.

(II) Transactions and amount outstanding with related parties

Sr. No.	Particulars	Subsidiaries	Key Management Personnel	Relative of Key Management Personnel	Companies in which Key Management Personnel / Relative of Key Management Personnel Having Significant Influence
I	**Loans Given**				
	Dealmoney Commodities Private Limited	4067.18	NIL	NIL	NIL
		(151.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	9.00	NIL	NIL	NIL
		(550.00)	(NIL)	(NIL)	(NIL)
	Oodnap Securities (India) Limited	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(5.00)
	Dealmoney Distribution and Advisory Service Private Limited	9.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Private Limited	898.07	NIL	NIL	NIL
		(243.50)	(NIL)	(NIL)	(NIL)
	Continental Controls Ltd	NIL	NIL	NIL	40.79
		(NIL)	(NIL)	(NIL)	(3.84)
	Family Care Hospitals Ltd.	NIL	NIL	NIL	255.50
		(NIL)	(NIL)	(NIL)	(127.50)
	Pandoo Naig	NIL	NIL	NIL	NIL
		(NIL)	(5.50)	(NIL)	(NIL)
II	**Loans Taken**				

	Pandoo Naig	NIL	3.00	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Insurance Broking Pvt Ltd	7.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution And E-Marketing Pvt Ltd	150.03	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
III	**Loans Repaid**				
	DP Engineering and Consulting Pvt Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(125.00)
	Dealmoney Commodities Private Limited	NIL	NIL	NIL	NIL
		(82.70)	(NIL)	(NIL)	(NIL)
	Sowgau Estates Pvt. Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(92.15)
	Dealmoney Insurance Broking Pvt Ltd	6.30	NIL	NIL	NIL
		(19.64)	(NIL)	(NIL)	(NIL)
	Pran Fertilisers & Pesticides Pvt Ltd	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(6.73)
	Dealmoney Distribution And E-Marketing Pvt Ltd	1.50	NIL	NIL	NIL
		(207.50)	(NIL)	(NIL)	(NIL)
IV	**Loans Received Back**				
	Oodnap Securities (India) Limited	NIL	NIL	NIL	15.00
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Commodities Private Limited	2647.17	NIL	NIL	NIL
		(151.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	275.00	NIL	NIL	NIL
		(230.00)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Private Limited	1226.73	NIL	NIL	NIL
		(995.73)	(NIL)	(NIL)	(NIL)

	Family Care Hospitals Ltd.	NIL	NIL	NIL	90.40
		(NIL)	(NIL)	(NIL)	(67.33)
	Pandoo Naig	NIL	NIL	NIL	NIL
		(NIL)	(18.13)	(NIL)	(NIL)
	Continental Controls Ltd	NIL	NIL	NIL	40.79
		(NIL)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution and Advisory Service Private Limited	531.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Vaaman Pesticides Pvt Ltd	NIL	NIL	NIL	0.02
		(NIL)	(NIL)	(NIL)	(NIL)
	Eyelid InfrastructurePvt Ltd	80.00	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
V	**Interest Income**				
	Family Care Hospitals Ltd.	NIL	NIL	NIL	17.92
		(NIL)	(NIL)	(NIL)	(2.87)
VIII	**Remuneration to Key Management Personnel**				
	T. K. P. Naig	NIL	15.00	NIL	NIL
		(NIL)	(15.00)	(NIL)	(NIL)
	Pandoo Naig	NIL	15.00	NIL	NIL
		(NIL)	(15.00)	(NIL)	(NIL)
	Satish Kumar	NIL	4.59	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Rohit Gupta	NIL	4.26	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Kajal Shethia	NIL	1.40	NIL	NIL
		(NIL)	(5.28)	(NIL)	(NIL)

IX	**Profit Sharing**				
	Pran Fertilisers & Pesticides Pvt. Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(74.13)
	DP Engineering and Consulting Pvt. Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(72.18)
XI	**Shares of DCPL**				
	Dealmoney Commodities Private Limited	NIL	NIL	NIL	NIL
		(429.00)	(NIL)	(NIL)	(NIL)
XII	**Investment**				
	Continental Controls Ltd.	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(60.38)
	Dealmoney Real Estate Private Ltd.	NIL	NIL	NIL	NIL
		(10.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution & E-Marketing Pvt. Ltd.	NIL	NIL	NIL	NIL
		(2,490.00)	(NIL)	(NIL)	(NIL)
XIII	**Outstanding as at March 31, 2026**				
	Loan Receivables				
	Eyelid Infrastructure Pvt. Ltd.	140.85	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Pvt. Ltd.	543.95	NIL	NIL	NIL
		(872.61)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	54.00	NIL	NIL	NIL
		(320.00)	(NIL)	(NIL)	(NIL)
	Continental Controls Ltd	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(3.84)
	Family Care Hospitals Ltd.	NIL	NIL	NIL	243.98
		(NIL)	(NIL)	(NIL)	(62.75)
	Dealmoney Distribution and Advisory Services Private Limited	340.99	NIL	NIL	NIL
		(862.99)	(NIL)	(NIL)	(NIL)

	Oodnap Securities (India) Limited	NIL	NIL	NIL	371.69
		(NIL)	(NIL)	(NIL)	(386.69)
	Vaaman Pesticides Pvt. Ltd	NIL	NIL	NIL	60.14
		(NIL)	(NIL)	(NIL)	(60.15)
	Dealmoney Commodities Private Limited	1420.01	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Borrowings				
	Dealmoney Insurance Broking Pvt Ltd	33.61	NIL	NIL	NIL
		(32.91)	(NIL)	(NIL)	(NIL)
	Anandhi Naig	NIL	NIL	NIL	NIL
		(NIL)	(NIL)	(34.40)	(NIL)
	Pran Fertilisers & Pesticides Pvt. Ltd.	NIL	NIL	NIL	119.15
		(NIL)	(NIL)	(NIL)	(119.15)
	Dealmoney Distribution And E-Marketing Pvt Ltd	189.56	NIL	NIL	NIL
		(NIL)	(NIL)	(NIL)	(NIL)
	Trade Receivables				
	Dealmoney Distribution And E-Marketing Pvt Ltd	NIL	NIL	NIL	NIL
		(57.28)	(NIL)	(NIL)	(NIL)
	Trade Payables				
	Dealmoney Distribution And E-Marketing Pvt Ltd	NIL	NIL	NIL	NIL
		(41.04)	(NIL)	(NIL)	(NIL)
	Investment				
	Continental Controls Ltd	NIL	NIL	NIL	60.38
		(NIL)	(NIL)	(NIL)	(60.38)
	Eyelid Infrastructure Private Limited	900.00	NIL	NIL	NIL
		(900.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution and Advisory	400.00	NIL	NIL	NIL

	Services Private Ltd.	(400.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Commodities Private Limited	4796.54	NIL	NIL	NIL
		(4,367.54)	(NIL)	(NIL)	(NIL)
	Dealmoney Insurance Broking Private Ltd.	100.00	NIL	NIL	NIL
		(100.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Financial Services Pvt Ltd	8.50	NIL	NIL	NIL
		(8.50)	(NIL)	(NIL)	(NIL)
	Sarsan Securities Private Limited	1102.75	NIL	NIL	NIL
		(1,102.75)	(NIL)	(NIL)	(NIL)
	Dealmoney Real Estate Private Ltd	10.00	NIL	NIL	NIL
		(10.00)	(NIL)	(NIL)	(NIL)
	Dealmoney Distribution & E-marketing Pvt. Ltd.	2490.00	NIL	NIL	NIL
		(2,490.00)	(NIL)	(NIL)	(NIL)

- Figures in the bracket indicate previous year's figures.

32. List of Non-Executive Directors

Designation	**Name & Details**
Non-Executive - Independent Director	Mr. Nitesh Singh
	Ms. Ranu Jain
	Mr. Abhay Kumar Sethia
	Mr. Dhananjay Parikh
Non-Executive - Non Independent Director	Ms. Shalini Patidar

(Amt in Lakhs)

Sitting Fees	**Amount**
Mr. Dhananjay Parikh	1.40
	(1.30)
Ms. Shalini Patidar	1.60
	(0.65)
Mr. Nitesh Singh	2.00
	(0.20)
Ms. Ranu Jain	1.60
	(0.20)

Mr. Abhay Kumar Sethia	1.95
	(0.65)

- Figures in the bracket indicate previous year's figures.

33. Disclosures pursuant to Indian Accounting Standard 17 "Leases"

The Company does not have any lease transaction as on 31st March,2026 (Previous year 31st March, 2025) and the disclosures pursuant to Indian Accounting Standard 17 "Leases" does not arise.

34. Basic and diluted earnings per share [EPS] computed in accordance with Indian Accounting Standard 33 "Earnings per Share"

Particulars	March 31, 2026	March 31, 2025
Net Profit after tax as per Statement of Profit and Loss	208.16	50.93
Number of Equity Shares outstanding	373.6	133.6
Weighted Average Number of Equity Shares	153.60	133.6
Nominal value of equity shares ₹	10	10
Basic and Diluted Earnings per share ₹	1.36	0.38

35. Disclosure required under the Micro, Small and Medium Enterprises Development Act, 2006 (the Act)

There are no Micro, Small and Medium Enterprise to whom the Company owes dues which were outstanding as the balance sheet date. The above information regarding Micro, Small and Medium Enterprise has been determined to the extent such parties have been identified on the basis of the information available with the Company. This has been relied upon by the Auditors.

36. Remuneration to auditors

Particulars	March 31, 2026	March 31, 2025
Statutory Audit	5.00	3.00
Other Services fees	-	-
Total	5.00	3.00

37. In the opinion of the Board, current and non - current assets are approximately of the value stated in the Balance Sheet, if realized in the ordinary course of business and the provision for all known and determined liabilities are adequate and not in excess of the amount reasonably required.

38. (a) The Company did not have any outstanding long term contracts including derivative contracts for which there were any material foreseeable losses as at March 31, 2026.

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

39. Details of Loans given, covered u/s 186 (4) of the Companies Act, 2013 and disclosure pursuant to clause 34 of the (Listing Obligations and Disclosure Requirements) Regulations, 2015

Particulars of Related Parties	**As at March 31, 2026**	**As at March 31, 2025**
Eyelid Infrastructure Private Limited *Maximum balance during the year ₹ 140.85 Lakhs (P. Y. ₹ 220.85 Lakhs)*	140.85	220.85
Dealmoney Distribution and Advisory Services Private Limited *Maximum balance during the year ₹ 340.99 Lakhs (P. Y. ₹ 862.99 Lakhs)*	340.99	862.99
Dealmoney Real Estate Private Limited *Maximum balance during the year ₹ 54.00 Lakhs (P. Y. Rs. 320.00 Lakhs)*	54.00	320.00
Sarsan Securities Private Limited *Maximum balance during the year ₹ 892.61 Lakhs (P. Y. 1702.84 Lakhs)*	543.95	872.61
Family Care Hospitals Limited *Maximum balance during the year ₹ 270.15 Lakhs (P. Y. ₹ 78.00 Lakhs)*	243.98	62.75
Continental Controls Ltd	NIL	3.84

Maximum balance during the year ₹ 44.62 Lakhs (P. Y. ₹ 3.84 Lakhs)		
Oodnap Securities (India) Limited *Maximum balance during the year ₹ 371.69 Lakhs (P. Y. ₹ 386.69 Lakhs)*	371.69	386.69
Vaaman Pesticides Pvt. Ltd. *Maximum balance during the year ₹ 60.13 Lakhs (P. Y. ₹ 60.15 Lakhs)*	60.13	60.15
Sub-Total	1755.59	2789.88

Particulars	**As at March 31, 2026**	**As at March 31, 2025**
Others		
Bio Medcion Systems (I) Pvt. Ltd. *Maximum balance during the year ₹ 60.98 Lakhs (P. Y. ₹ 60.98 Lakhs)*	-	-
Parasmal Khanmal Jain *Maximum balance during the year ₹ 442.25 Lakhs (P. Y. ₹ 356.66 Lakhs)*	352.25	356.66
Rani Creators Consultant & Ser Pro *Maximum balance during the year ₹ 312.35 Lakhs (P. Y. ₹ 233.45 Lakhs)*	233.45	233.45
Spade Realtors LLP *Maximum balance during the year ₹ 122.15 Lakhs (P. Y. ₹ 122.15 Lakhs)*	-	-
Trishul Realty Infra Pvt. Ltd. *Maximum balance during the year ₹ 33.12 Lakhs (P. Y. ₹ 33.12 Lakhs)*	-	-

Sub-Total	585.70	590.11

40. Revenue from contracts with customers

The Company determines revenue recognition through the following steps:

1. Identification of the contract, or contracts, with a customer.
2. Identification of the performance obligations in the contract.
3. Determination of the transaction price.
4. Allocation of the transaction price to the performance obligations in the contract.
5. Recognition of revenue when, or as, we satisfy a performance obligation.

a) Disaggregation of revenue

The Company's mainstream business is advisory services. There is only one reportable income stream i.e. Advisory Services and its functioning is within India accordingly there is no disaggregation of revenue.

b) Contract balances

Trade receivables are non-interest bearing balances having credit period of 45 days. The outstanding balance as on March 31, 2026 is ₹ NIL (Previous Year ₹ 57.28 Lakhs).

c) Performance Obligations

The performance obligation of the Company is to advice companies on fund raising as well as acquisition financing and structuring the deal to maximize value for all its stakeholders, which is completed as per the terms of the contract. The performance obligation of Company is satisfied at a point in time i.e. as and when customer receives the services as per terms of the contract.

41. Financial Instruments

41.1 Financial Assets and Liabilities

Particulars	31st March 2026			31st March 2025		
	FVTPL	FVTOCI	Amortized Cost	FVTPL	FVTOCI	Amortized Cost
Non - Current Financial Assets - Investment	-	-	-	-	-	-
Non - Current Financial Assets - Loans Receivables	-	-	585.70	-	-	590.11
Current Financial Assets - Trade Receivables	-	-	18.36	-	-	57.28
Current Financial Assets - Cash And Cash Equivalents	-	-	1377.45	-	-	8.63

Current Financial Assets - Loans Receivables	-	-	3175.60	-	-	2789.88
Current Financial Assets - Other Financial Assets	-	-	738.80	-	-	69.2
Total Financial Assets	**-**	**-**	**5895.91**	**-**	**-**	**3515.09**
Non Current Financial Liabilities - Borrowings	-	-	-	-	-	-
Current Financial Liabilities - Borrowings	-	-	1529.87	-	-	186.45
Current Financial Liabilities - Trade Payable	-	-	189.56	-	-	41.04
Current Financial Liabilities - Other Financial Liabilities	-	-	110.49	-	-	2337.23
Total Financial Liabilities	**-**	**-**	**1829.92**	**-**	**-**	**2,564.72**

42.2 Fair Value measurement

Fair Value Hierarchy and valuation technique used to determine fair value:

The fair value hierarchy is based on inputs to valuation techniques that are used to measure fair value that are either observable or unobservable and are categorized into Level 1, Level 2 and Level 3 inputs.

For Year Ending March 31, 2026 (₹ In Lakhs)

Particulars	Level 1	Level 2	Level 3
Financial Assets (FVTOCI)	-	-	-
Non - Current Financial Assets - Investment	-	-	-
Financial Assets (Amortized Cost)	-	-	-
Non - Current Financial Assets - Loans	-	585.70	-
Current Financial Assets - Trade Receivables	-	18.36	-
Current Financial Assets - Cash And Cash	-	1377.45	-
Current Financial Assets - Loans Receivables	-	3175.60	-
Current Financial Assets - Other Financial Assets	-	738.80	-
Total Financial Assets	**-**	**5895.91**	**-**
Financial Liabilities (Amortized Cost)	-	-	-

Non - Current Financial Liabilities - Borrowings	-	-	-
Current Financial Liabilities - Borrowings	-	1529.87	-
Current Financial Liabilities - Trade Payable	-	189.56	-
Current Financial Liabilities - Other Financial	-	110.49	-
Total Financial Liabilities	**-**	**1829.92**	**-**

For Year Ending March 31, 2025 (₹ In Lakhs)

Particulars	**Level 1**	**Level 2**	**Level 3**
Financial Assets (FVTOCI)	-	-	-
Non - Current Financial Assets - Investment	-	-	-
Financial Assets (Amortized Cost)	-	-	-
Non - Current Financial Assets - Loans	-	590.11	-
Current Financial Assets - Trade Receivables	-	57.28	-
Current Financial Assets - Cash And Cash	-	8.63	-
Current Financial Assets - Loans Receivables	-	2,789.88	-
Current Financial Assets - Other Financial Assets	-	69.2	-
Total Financial Assets	**-**	**3,515.09**	**-**
Financial Liabilities (Amortized Cost)	-	-	-
Non - Current Financial Liabilities - Borrowings	-	-	-
Current Financial Liabilities - Borrowings	-	186.45	-
Current Financial Liabilities - Trade Payable	-	41.04	-
Current Financial Liabilities - Other Financial	-	2,337.23	-
Total Financial Liabilities	**-**	**2,564.72**	**-**

42.3 Financial risk management objectives and policies

The Company's principal financial liabilities comprise trade and other payables. The main purpose of these financial liabilities is to finance the Company's operations and to provide guarantees to support its operations. The Company's principal financial assets include loans, trade receivables, other financial assets, cash and cash equivalent and bank deposits that derive directly from its operations.

The Company's business activities expose it to a variety of financial risks, namely liquidity risk, market risks and credit risk. The senior management has the overall responsibility for the establishment and oversight of the Company's risk management framework. The top management is responsible for developing and monitoring the Company's risk management policies. The Company's risk management policies are established to identify and analyze the risks faced by the Company, to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities

42.3.1 Management of Liquidity Risk

Liquidity risk is the risk that the Company will face in meeting its obligations associated with its financial liabilities. The Company's approach to managing liquidity is to ensure that it will have sufficient funds to meet its liabilities when due without incurring unacceptable losses. In doing this, management considers both normal and stressed conditions. The following table shows the maturity analysis of the Company's financial liabilities based on contractually agreed undiscounted cash flows as at the Balance Sheet date.

Particulars	Carrying Amount	Less than 12 months	More than 12 months	Total
As at March 31, 2026				
Non - Current Borrowings	-	-	-	-
Current - Borrowings	1529.87	1377.12	152.76	1529.87
Current - Trade Payable	189.56	189.56	-	189.56
Current - Other Financial Liabilities	110.49	44.23	66.26	110.49
As at March 31, 2025				
Non - Current Borrowings	-	-	-	-
Current - Borrowings	186.45	186.45	-	186.45
Current - Trade Payable	41.04	-	41.04	41.04
Current - Other Financial Liabilities	2,337.23	2,337.23	-	2,337.23

42.3.2 Market Risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk : interest rate risk, currency risk and other price risk, such as equity price risk. Financial instruments affected by market risk include loans and borrowings, deposits, FVTOCI investments.

The sensitivity analyses in the following sections relate to the position as at March 31, 2026 and March 31,2025.

Potential impact of risk	Management Policy	Sensitivity to risk
1. Price Risk		
The company is not exposed to any specific price risk.	Not Applicable	Not Applicable
2. Interest Rate Risk		
Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to the risk of changes in market interest rates relates primarily to the Company's long-term debt obligations with floating interest rates.	In order to manage it interest rate risk The Company diversifies its portfolio in accordance with the limits set by the risk management policies.	As an estimation of the approximate impact of the interest rate risk, with respect to financial instruments, the Company has calculated the impact of a 0.25% change in interest rates. A 0.25% decrease in interest rates would have led to approximately an additional ₹3.09 Lakhs gain for year ended March 31, 2026 (₹0.0004 Lakhs gain for year ended March 31 2025) in Interest expenses. A 0.25% increase in interest rates would have led to an equal but opposite effect.

42.3.3 Credit Risk

Credit risk is the risk that counter party will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. Credit risk encompasses of both, the direct risk of default and the risk of deterioration of creditworthiness as well as concentration of risks. The company is exposed to credit risk from its operating activities primarily trade receivables, loans, cash and bank balances and from the deposits with banks and financial institutions and other financial instruments.

Trade Receivables

Customer credit risk is managed by each business unit subject to the Company's established policy, procedures and control relating to customer credit risk management. Credit quality of a customer is assessed based on an extensive credit ratings core card and individual credit limits are defined in accordance with this assessment. Total Trade receivable as on March 31, 2026 is ₹ 18.36 Lakhs (March 31, 2025 ₹ 745.80 Lakhs). The average credit period on sale of service is 45 days. No interest is charged on trade receivables. Outstanding customer receivables are regularly monitored.

An impairment analysis is performed at each reporting date on an individual basis for major clients. In addition, a large number of minor receivables are grouped into homogenous groups and assessed for impairment collectively. The calculation is based on exchange losses historical data. The maximum exposure to credit risk at the reporting date is the carrying value of each class of financial assets. The Company does not hold collateral as security. The Company evaluates the concentration of risk with respect to trade receivables as low, as its customers are located in several jurisdictions and industries and operate in largely independent markets.

42. Capital management

Capital includes issued equity capital and share premium and all other equity reserves attributable to the equity holders. The primary objective of the Company's capital management is to maximize the shareholder value.

Particulars	March 31, 2026	March 31, 2025
Non - Current Borrowings	-	-
Current - Borrowings	1529.87	186.45
Current - Other Financial Liabilities	110.49	2,337.23
Less: Cash And Cash Equivalents	-1377.45	-8.63
Net Debt (A)	**262.91**	**2,515.05**
Total Equity	14721.34	10,950.83
Total Capital (B)	**14721.34**	**10,950.83**
Capital and Net Debt C = (A) + (B)	**14984.25**	**13,465.89**
Gearing Ratio (A) / (C)	**0.02**	**0.19**

The Company manages its capital structure and makes adjustments in light of changes in economic conditions and the requirements of the financial covenants. The Company monitors capital using a gearing ratio, which is net debt divided by total capital plus net debt. The Company includes within net debt, interest bearing loans and borrowings, trade and other payables, less cash and cash equivalents, excluding discontinued operations. The company monitors capital using gearing ratio, which is total debt divided by total capital plus debt.

In order to achieve this overall objective, the Company's capital management, amongst other things, aims to ensure that it meets financial covenants attached to the interest-bearing loans and borrowings that define capital structure requirements. Breaches in meeting the financial covenants would permit the bank to immediately call loans and borrowings. There have been no breaches in the financial covenants of any interest-bearing loans and borrowing in the current year.

No changes were made in the objectives, policies or processes for managing capital during the years ended March 31,2026 and March 31,2025.

43. Tax Expenses - Current Tax and Deferred Tax

a) Income Tax Expense recognized in statement of profit and loss

Particulars	Year Ended March 31, 2026	Year Ended March 31, 2025
Current Tax		
Current Income Tax Charge	5.29	20.51
Short / (Excess) provision of tax relating to Earlier Years	-	-
Total	**5.29**	**20.51**
Deferred Tax Credit / Charge		
In respect of Current Year	1.55	2.5
Total	1.55	2.5
Total tax expense recognized in Statement of Profit and Loss	**6.84**	**23.01**

b) Income Tax recognized in Other Comprehensive Income

Particulars	Year Ended March 31, 2026	Year Ended March 31, 2025
Deferred Tax (Liabilities) / Assets		
Re-measurement of Defined Benefit Obligations	-	-
Total	-	-

c) Reconciliation of income tax expense and the accounting profit multiplied by Company's domestic tax rate

Particulars	March 31, 2026	March 31, 2025
Net Profit as per Statement of Profit and Loss Account (before Tax)	214.99	73.72
Corporate Tax Rate as per Income tax Act, 1961	28%	28%
Tax on Accounting Profit	6.84	20.51
Tax difference on account of:		
Depreciation allowed as per Income Tax Act, 1961	-	0.72
Ind AS Impact - Re-measurement of Defined Benefit Obligation	-	-
Expenses not allowable under the Income Tax Act	-	-
Impact of Carry forward of losses and unabsorbed depreciation to the extent of available Income	-	-0.72

Tax Refund / reversal pertaining to Earlier Years	-	-
Deferred Tax Assets not recognized considering the grounds of prudence	-	-
Tax Expense recognized during the year	6.84	20.51

d) Deferred tax assets / (liabilities) in relation to the year ended March 31, 2026

In view of losses and unabsorbed depreciation, in the opinion of the Management considering the grounds of prudence, deferred tax assets is recognized to the extent of deferred tax liabilities and balance deferred tax assets have not been recognized in the books of account.

44. Value of Imports on C.I.F. Basis Rs. Nil (previous year Rs. Nil), Expenditure in Foreign Currency Rs. Nil (previous year Rs. Nil), Earning in Foreign Currency Rs. Nil (previous year Rs. Nil).

45. The Company had received an Interim Order-cum-Show Cause Notice from SEBI dated October 21, 2024, in connection with alleged non-compliances relating to related party transactions. Subsequently, SEBI passed a final order dated March 28, 2025, whereby the Company, Mr. Pandoo Naig and Mr. Prabhakara Naig were restrained from accessing the securities market and prohibited from buying, selling or otherwise dealing in securities, directly or indirectly, or being associated with the securities market in any manner whatsoever, for a period of one year commencing from October 21, 2024.

The aforesaid restraint period of one year has since expired on October 20, 2025, and the Company and the concerned noticees have duly complied with the directions contained in the SEBI order. Further, the Company and the concerned noticees have filed an appeal before the Hon'ble Securities Appellate Tribunal (SAT) challenging the monetary penalty and other findings of the SEBI order. The appeal has been admitted by the Hon'ble SAT vide its order dated April 17, 2025, and the matter is pending adjudication.

46. During the year, the Company completed a Rights Issue pursuant to the Letter of Offer dated 12 February 2025 and raised aggregate proceeds of Rs. 36.00 crore. The Company received right issue approvals from BSE Limited and National Stock Exchange of India Limited on 24 March 2026. The primary object of the Rights Issue was funding of margin money requirements of Dealmoney Commodity Private Limited, a subsidiary company. Pending utilisation, the funds were temporarily deployed in bank accounts and/or short-term balances in accordance with the objects of the issue. Out of the total proceeds raised, an amount of Rs. 22.50 crore had been deployed/transferred to Dealmoney Commodity Private Limited up to 31 March 2026 towards the stated object of the issue and the balance amount remained unutilised as at 31 March 2026. The utilisation of Rights Issue proceeds is being monitored in accordance with the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable regulations.

47. During the year ended 31 March 2026, the Company subscribed to 25% of the consideration towards 1,00,00,000 share warrants issued by Swojas Foods Limited on a preferential basis at an issue price of ₹16.50 per warrant, aggregating to ₹412.50 lakh, against the total preferential issue size of ₹1,650.00 lakh. In accordance with the terms of the preferential issue and applicable SEBI regulations. The Company converted 16,00,000 share warrants into equity shares upon payment of the balance subscription amount aggregating to ₹198.00 lakh. Consequently, as at 31 March 2026, the Holding Company continues to hold 84,00,000 share warrants pending conversion, subject to the terms of the preferential issue and applicable regulatory requirements

48. On 1 December 2025, the Company entered into a borrowing arrangement with Globe Fincap Limited and availed financial assistance aggregating to ₹4.00 crore. The borrowing is secured by pledge of approximately 91% of the equity shares of Dealmoney Commodity Private Limited, a subsidiary company. In addition, Vaaman Pesticides Private Limited has extended guarantee for the said facility and the promoters of Onelife Capital Advisors Limited and Dealmoney Commodity Private Limited have provided personal guarantees in favour of the lender. The borrowing is subject to the terms and conditions stipulated in the financing documents executed between the parties. As at 31 March 2026, the borrowing continued to remain outstanding and was being serviced in accordance with its agreed terms

49. During the year, the Company availed borrowing facilities aggregating to ₹8.51 crore from Globe Fincap Limited. The said facilities are secured by the pledge of equity shares of various companies held as investments by Dealmoney Commodity Private Limited, a subsidiary of the Company. The facilities are also supported by such guarantees and other security arrangements as stipulated in the respective loan agreements. The Management has represented that all necessary corporate approvals and statutory compliances in relation to the borrowing and creation of the aforesaid security have been duly obtained and complied with

50. The Board of Directors, at its meeting held on 30th May, 2026, has recommended a final dividend of ₹0.01 (One Paisa) per equity share of face value ₹10 each (0.10%) for the financial year ended 31 March 2026, subject to the approval of the shareholders at the ensuing 19th Annual General Meeting ("AGM"). In accordance with Ind AS 10 – Events after the Reporting Period, the proposed dividend has not been recognised as a liability as at 31 March 2026. The dividend, if approved by the shareholders, will be recognised in the financial statements in the period in which it is approved.

51. Subsequent to the reporting date, the Board of Directors of the Company, at its meeting held on 30th May 2026, approved the introduction of the **"Onelife Capital Advisors Limited Employee Stock Option Plan, 2026**" ("Onelife ESOP Plan, 2026"), subject to the approval of the shareholders at the ensuing 19th Annual General Meeting and such other statutory and regulatory approvals as may be required, in accordance with the provisions of the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.

The Scheme provides for grant of up to 18,68,000 (Eighteen Lakh Sixty-Eight Thousand) stock options to eligible employees of the Company and its subsidiary and associate company(ies), if any. Each option, upon vesting and exercise, shall be convertible into one equity share of the Company having a face value of ₹10 each. The exercise price shall be determined by the Nomination and Remuneration Committee acting as the Compensation Committee in accordance with the terms of the Scheme and the applicable SEBI Regulations.

As the Scheme is subject to the approval of the shareholders and no stock options had been granted as at 31 March 2026, no expense or liability has been recognised in these financial statements under Ind AS 102 – Share-based Payment. The financial impact, if any, will be recognised in the period(s) in which the options are granted and vest in accordance with the requirements of the applicable accounting standards

52. The loans extended to our subsidiary companies are in the process of being converted into equity shares of the respective subsidiaries. Upon completion of the necessary approvals and compliance procedures, equity shares will be allotted accordingly. Hence, Interest is not charged during the year.

53. Accounting Ratios

Name of the Ratio	**Numerator**	**Denominator**	**FY 2025-26**	**FY 2024-25**	**% Variance**	**Remarks**
Current Ratio	Current Assets	Current Liabilities	2.82	1.13	149.56	The significant increase in the current ratio is primarily attributable to a substantial increase in current assets, mainly on account of proceeds from the rights issue and reduction in current liabilities through repayment/settlement during the year
Debt – Equity Ratio	Total Debt (Non-current Borrowings + Current Borrowings + Total Lease Liability)	Shareholder's Equity	0.1	0.02	400	The ratio increased mainly due to borrowings availed during the year. However, the increase in shareholders' equity pursuant to the rights issue continued to maintain the leverage at a relatively low level

Debt Service Coverage Ratio	Net profit after taxes + Exception items + Noncash operating expenses (depreciation) + Finance costs	Interest payments + Long-term Principal Repayment + Lease Payments	0.24	357.73	-99.93	The ratio declined significantly during the year primarily due to lower earnings available for debt servicing and higher debt servicing obligations, including finance costs and principal repayments, compared with the previous year.
Return on Equity (ROE)	Net Profits after taxes	Average Shareholder's Equity	0.02	0.0047	325.53	The ratio improved primarily due to higher profit after tax during the year coupled with an increase in shareholders' funds.
Trade Receivables Turnover Ratio	Revenue	Average Trade Receivable	1.14	-		Previous year's ratio is not comparable due to the absence/insignificance of trade receivables. Accordingly, no meaningful comparison has been presented
Net Capital Turnover Ratio	Revenue	Working Capital	0.04	-		Previous year's ratio is not comparable due to the absence/insignificance of trade receivables. Accordingly, no meaningful comparison has been presented
Net Profit Ratio	Net Profit after taxes	Revenue	0.96	-		Previous year's ratio is not comparable due to the absence/insignificance of trade receivables. Accordingly, no meaningful comparison has been presented
Return on Capital Employed (ROCE)	Earning before interest and taxes	Capital Employed	0.02	0.68	-97.06	The ratio decreased primarily due to lower earnings before interest and tax (EBIT) relative to

						the increase in capital employed during the year.

54. The Company has regrouped / reclassified the previous year figures to conform to the current year's reclassification / presentation.

As per our report of even date

For Rafik and Associates
Chartered Accountants
Firm Reg. No. 146573W

For and on behalf of Board of Directors of
Onelife Capital Advisors Limited

Sd/-
CA Rafik Sejam Sheikh
Proprietor
Membership No. 182278

sd/-
Prabhakara Naig
Whole Time Director
DIN No.:- 00716975

sd/-
Pandoo Naig
Director
DIN No.:-00158221

Sd/-
Rohit Gupta
Company Secretary & Compliance Officer

Sd/-
Satish Kumar
Chief Finance Officer

Place: Mumbai
Date: 30th May 2026

Place: Thane
Date: 30th May 2026

Independent Auditor's Report

To The Members of
Onelife Capital Advisors Limited

Report on the Audit of Consolidated Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of **Onelife Capital Advisors Limited** ("the Holding Company") and its subsidiaries (Holding Company and its subsidiaries referred as "the Group") which comprises of consolidated Balance Sheet as at March 31, 2026, the consolidated statement of Profit & Loss (including other comprehensive income), the consolidated Statement of changes in equity and the consolidated Statement of cash flow for the year then ended (Refer "Other Matters" section below), and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated financial statements give the information required by the Companies Act, 2013 (“Act”) in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the consolidated state of affairs of the Group as at 31 March 2026, of its consolidated profit and other comprehensive income, consolidated changes in equity and consolidated cash flows for the year then ended

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Act. Our responsibilities under those SAs 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 Group in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in terms of the Code of Ethics issued by the Institute of Chartered Accountants of India and the relevant provisions of the Act, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion on the 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 financial statements of the current year. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Sr. No	Key Audit Matters	Auditors Response
1	As at the Balance Sheet date, the Company has significant open litigation	We have reviewed and held discussion with the management to understand their

	and other contingent liabilities as disclosed in Note No.31 to the consolidated financial statements. The assessment of the existence of the present legal or constructive obligation, analysis of the probability or possibility of the related payment require the management to make judgement and estimate in relation to the issues of each matter. The management with the help of opinion and advise of its experts have made such judgements and estimates relating to the likelihood of an obligation arising and whether there is a need to recognize a provision or disclose a contingent liability. Due to the level of judgment relating to recognition, valuation and presentation of provision and contingent liabilities, this is considered to be a key audit matter	processes to identity new possible obligations and changes in existing obligations for compliance with the Requirements of Ind AS 37 on Provisions, Contingent Liabilities and Contingent Assets. We have also discussed with the management significant changes from prior periods and obtained a detailed understanding of these items and assumptions applied. We have held meetings with the legal personnel responsible for handling legal matters. In addition, we have reviewed: - The details of the proceedings before the relevant authorities including communication from the advocates/ experts; - Legal advises/opinions obtained by the management, if any from experts in the field of law on the legal cases; - Status of each of the material matters as on the date of the balance sheet We have assessed the appropriateness of provisioning based on assumptions made by the management and presentation of the significant contingent liabilities in the financial statements
2	**Cybersecurity incident and reconstruction of financial information**	
a.	On 30th Jan 2026, the Group experienced a ransomware / cybersecurity incident,	Our audit procedures included evaluating the Group's process for reconstruction of

	resulting in corruption of certain primary and backup electronic data. The financial information has been reconstructed by the management based on available records, and the Group has implemented measures to strengthen its controls. The matter was considered significant to our audit due to the nature of the incident, the impact on the availability and integrity of historical accounting records, and the audit procedures required to obtain sufficient appropriate audit evidence over the reconstructed financial information.	financial information, testing relevant underlying records and supporting documentation, performing alternative audit procedures where appropriate, reconciling reconstructed information with available accounting and financial records, and assessing the adequacy of the related disclosures in the consolidated financial statements.
b.	As disclosed in the financial results/statements, Dealmoney Distribution and E-Marketing Private Limited, a subsidiary company, experienced a ransomware / cybersecurity incident on 30 January 2026, which resulted in temporary inaccessibility and corruption of certain accounting and financial records. Consequently, certain balances, supporting documents, and related information remain subject to reconciliation, verification, and confirmation. The management of the subsidiary has undertaken recovery and restoration measures, reconstructed the financial information to the extent possible based on available records, alternate documentation, and internal assessments, and has strengthened its IT systems and controls. While management believes that the impact has been appropriately considered, the consequential impact, if any, arising upon the final completion of restoration and verification of the affected records is presently unascertainable. This matter was considered significant to	Our audit procedures included, among others, the following: Evaluated the subsidiary management's assessment of the cybersecurity incident and the overall process adopted for the reconstruction of financial information. Tested the design and operating effectiveness of IT general controls and compensatory controls implemented by the subsidiary post-incident. Performed substantive and alternative audit procedures, including testing available underlying records, bank statements, and supporting documentation to verify the reconstructed account balances. Evaluated the status of ongoing reconciliations, third-party confirmations, and management's evaluation of potential unquantified impacts. Assessed the adequacy and appropriateness of the disclosures made in the consolidated financial statements regarding the cybersecurity incident and its ongoing

	our audit due to the inherent complexities, the impact on the availability and integrity of financial records of the subsidiary, and the significant degree of judgment and alternative audit procedures required to evaluate the reconstructed financial information and assess potential financial statement impacts	resolution
3	**Rights Issue and utilisation of issue proceeds**	
	During the year, the Parent Company completed a Rights Issue and raised aggregate proceeds of ₹36.00 crore. As at 31 March 2026, 75% of issue proceeds had been utilised towards the stated object of funding, including the margin money requirements of Dealmoney Commodity Private Limited (a subsidiary), while the balance 25% of the issue proceeds remained unutilised. The matter was considered significant to our audit due to the magnitude of the proceeds, the utilisation of funds towards the stated objects of the issue, and the related regulatory and disclosure requirements	Our audit procedures included examining the relevant issue documents and approvals, verifying the receipt of issue proceeds, testing the utilisation of funds including amounts transferred to the subsidiary, examining the relevant bank transactions and supporting documents, and assessing the adequacy of the related disclosures in the consolidated financial statements
4	**Investment in Share Warrants**	
a.	We draw attention to Note 47 to the consolidated financial statements, which describes the Parent Company's investment in share warrants of Swojas Food Limited pursuant to a preferential issue. During the year, the Parent Company had subscribed to 25% of the share warrants for an aggregate amount of ₹4.125 crore. During the quarter ended 31 March 2026, the Company converted 16,00,000 share warrants into equity shares upon payment of the balance subscription amount aggregating	Our audit procedures included, among others, the following: We obtained and reviewed the relevant preferential issue documents, including the terms and conditions governing the issue and conversion of the share warrants. We verified the subscription and subsequent conversion of share warrants

	to ₹1.98 crore. As at 31 March 2026, the Group continues to hold 84,00,000 share warrants, which remain outstanding and are pending conversion in accordance with the terms of the preferential issue. The matter was considered to be one of significant auditor attention due to the nature and magnitude of the investment and the need to assess the appropriate accounting and measurement of the share warrants, including consideration of the terms and conditions of the preferential issue, classification and valuation of the investment, and the recoverability thereof.	with reference to relevant supporting documents, bank statements, and records of the Group. We assessed the Group's accounting treatment and classification of the share warrants with reference to the applicable requirements of Indian Accounting Standards. We evaluated the basis of measurement and valuation of the investment and considered the relevant terms of the preferential issue and other available information in assessing the recoverability and carrying value of the investment. We examined the conversion of 16,00,000 share warrants into equity shares and verified the balance of 84,00,000 share warrants outstanding as at 31 March 2026. We assessed the adequacy and appropriateness of the disclosures made in Note 47 to the consolidated financial statements in respect of the investment in share warrants.
b	During the period, Dealmoney Commodities Private Limited, a subsidiary company, subscribed to 25% of the share warrants issued by Family Care Hospitals Limited (a group company) on a preferential basis, amounting to ₹450 lakhs (out of a total issue size of ₹1,800 lakhs comprising 180 lakh share warrants of face value ₹10 each). The balance is payable in accordance with the terms of the issue and applicable regulatory requirements. This matter was considered significant to our audit due to the nature and	Our audit procedures included, among others, the following: Obtained and reviewed the relevant preferential issue documents, board resolutions, and agreements governing the subscription and terms of the share warrants issued by Family Care Hospitals Limited. Verified the subscription amount of ₹450 lakhs with reference to bank statements and underlying payment records of the

	magnitude of the transaction with a group company, the evaluation of the terms and conditions governing the preferential issue of share warrants, and the assessment of appropriate accounting, measurement, classification, and potential impairment or recoverability of the investment in the consolidated financial statements.	subsidiary company. Evaluated the Group's accounting treatment and classification of the share warrants with reference to the applicable Indian Accounting Standards (Ind AS). Assessed the recoverability and carrying value of the investment, considering the financial position of the issuer and other available market information. Assessed the adequacy and appropriateness of the related disclosures made in the consolidated financial statements in respect of this investment and related-party transactions
5	**Allotment of Equity Shares by Subsidiary against Share Application Money**	
	During the period ended 31 March 2026, Dealmoney Commodities Private Limited, a subsidiary company, allotted 5,48,446 equity shares of face value of ₹10 each at a premium of ₹17.35 per share by adjusting share application money received in earlier periods through normal banking channels. Since no fresh funds were received during the current period on account of such allotment, the condition relating to the receipt of share capital through scheduled banking channels during the current period is not applicable in accordance with the provisions of the Companies Act, 2013 and related rules. This matter was considered significant to our audit due to the evaluation of compliance with statutory requirements	Our audit procedures included, among others, the following: We verified the receipt of original share application money in earlier periods through normal banking channels and traced the audit trail. We examined the Board and shareholder resolutions passed for the allotment of 5,48,446 equity shares. We verified the computation of the share price, including the face value (Rs. 10 each) and securities premium (Rs. 17.35 per share).

	regarding the conversion and allotment of shares against prior-period application money, and the proper accounting treatment and disclosures thereof in the consolidated financial statements.	We inspected the relevant statutory registers, including the Register of Members and the Return of Allotment (Form PAS-3) filed with the Registrar of Companies (RoC). We assessed the adequacy and appropriateness of the disclosures made in the financial statements regarding the adjustment of share application money and subsequent share allotment

Information Other than the Consolidated Financial Statements and auditor's report thereon

The Holding Company's Board of Directors is responsible for the preparation of other information. The Other information comprises the information included in the Board's Report including Annexures to the Board report but does not include the consolidated financial statement and our auditor's report thereon.

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

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management's and Board of Directors' 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 consolidated financial statements that give a true and fair view of the consolidated financial position, consolidated financial performance (including other comprehensive income), consolidated changes in equity and consolidated cash flows of the Group in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under Section 133 of the Act.

The respective management of the Companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group 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 consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial statements by the Directors of the Holding Company, as aforesaid.

In preparing the consolidated financial statements, the respective Board of Directors of the Companies included in the Group are responsible for assessing the ability of the Group 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 Board of Directors of the Companies included in the Group are also responsible for overseeing the financial reporting process of the Group.

Auditor's Responsibilities for the Audit of the 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 consolidated 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 Act, we are also responsible for expressing our opinion on whether the Holding Company and its subsidiaries has adequate internal financial control 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 the 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 entity'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 entity 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 of the Holding Company and such other entities included in the consolidated financial statements of which we are the independent auditors 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 Matters:

i) On 1 December 2025, the Holding Company entered into a borrowing arrangement with Globe Fincap Limited and availed financial assistance aggregating to ₹4.00 crore. The borrowing is secured by pledge of approximately 91% of the equity shares of Dealmoney Commodity Private Limited, a subsidiary company. In addition, Vaaman Pesticides Private Limited (a Related Party) has extended guarantee for the said facility and the promoters of Holding Company and Subsidiary Company Dealmoney Commodity Private Limited have provided personal guarantees and guarantees respectively in favour of the lender. The borrowing is subject to the terms and conditions stipulated in the financing documents executed between the parties. As at 31 March 2026, the borrowing continued to remain outstanding and was being serviced in accordance with its agreed terms.

ii) During the year, the Holding Company availed borrowing facilities aggregating to ₹8.51 crore from Globe Fincap Limited. The said facilities are secured by the pledge of equity shares of various companies held as investments by Dealmoney Commodity Private Limited, a subsidiary of the Company. The facilities are also supported by such guarantees and other security arrangements as stipulated in the respective loan agreements. The Management has represented that all necessary corporate approvals and statutory compliances in relation to the borrowing and creation of the aforesaid security have been duly obtained and complied with.

iii) The Holding company and its promotors has given the guarantee for term loan of Rs. 9.60 crore sactioned to a Dealmoney Commodities Private Limited which is a subsidiary company

iv) We draw attention to Note 65 of the consolidated financial statements, which describes the write-back of certain old and unconfirmed credit balances, excess provisions, and other liabilities aggregating to ₹10,30,42,026 during the quarter ended 31 March 2026 by Dealmoney Commodity Private Limited, a subsidiary company, based on management's review and reassessment of the underlying balances and obligations.

As stated in the said note, this amount primarily comprises old outstanding balances no longer payable, excess provisions identified upon reconciliation, balances confirmed as non-payable by counterparties, and reversal of excess tax provisions and other liabilities no longer required. These have been recognized under "Credit Balance No Longer Payable" and disclosed under "Other Income" in the Statement of Profit and Loss of the subsidiary for the year ended 31 March 2026, and have been appropriately consolidated into the accompanying consolidated financial statements

v) We draw attention to Note 72 of the consolidated financial statements, which describes a disputed electricity demand of ₹263.70 lakhs raised by the utility provider against a subsidiary company, against which the subsidiary had deposited ₹131.85 lakhs as a pre-condition for pursuing the appeal.

Subsequent to the approval of the financial statements for the year ended 31 March 2026, the subsidiary received an appellate order dated 12 May 2026 deciding the matter in favor of the subsidiary, thereby setting aside the disputed demand and rendering the deposited amount recoverable from the electricity authority. As stated in the note, the financial impact of the said order will be recognized in the financial statements of the subsequent period in which the refund/receivable is finally determined and accounted for

Our opinion is not modified in respect of the above matters listed under "Other Matters" paragraph.

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 based on the consideration of the other reports issued by us.

paragraphs 3 and 4 of the Order, to the extent applicable.

2. A. As required by Section 143(3) of the Act, we report, to the extent applicable, 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 financial statements.

b. In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidated financial statements have been kept so far as it appears from our examination of those books except for the matters stated in the paragraph 2B(f) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014.

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 relevant books of account maintained for the purpose of preparation of the consolidated financial statements.

d. In our opinion, the aforesaid consolidated financial statements comply with the Ind AS specified under Section 133 of the Act.

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

f. The modifications relating to the maintenance of accounts and other matters connected therewith are as stated in the paragraph 2(A)(b) above on reporting under Section 143(3)(b) of the Act and paragraph 2(B)(f) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2015.

g. With respect to the adequacy of the internal financial controls with reference to financial statements of the Holding Company and its subsidiary companies incorporated in India and the operating effectiveness of such controls, refer to our separate Report in "Annexure A".

B. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

a. The consolidated financial statements disclose the impact of pending litigations as at 31 March 2026 on the consolidated financial position of the Group. Refer Contingent liabilities disclosed in the Note 31 to the consolidated financial statements.

b. The Group and its subsidiary did not have any material foreseeable losses on long-term contracts, including derivative contracts. However, a subsidiary engaged in short-term trading in the share market, including Futures and Options (F&O), is exposed to market risks and potential short-term trading losses inherent in such activities.

c. There has been no delay in transferring amounts to the Investor Education and Protection Fund by the Holding Company during the year ended 31 March 2026. There are no amounts which are required to be transferred to the Investor Education and Protection Fund by the subsidiary companies incorporated in India during the year ended 31 March 2026.

d. (i) The management of the Holding Company represented that, to the best of their knowledge and belief, as disclosed in the Note 58 to the consolidated financial statements, 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 Holding Company or any of its subsidiary companies incorporated in India 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 directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Holding Company or any of its subsidiary companies incorporated in India ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

(ii) The management of the Holding Company represented that, to the best of their knowledge and belief, as disclosed in the Note 58 to the consolidated financial statements, no funds have been received by the Holding Company or any of its subsidiary companies incorporated in India from any person(s) or entity(ies), including

foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Holding Company or any of its subsidiary companies incorporated in India shall directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Parties ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

(iii) Based on the audit procedures that have been 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 (i) and (ii) above, contain any material misstatement.

e. The Holding Company has recommended final dividend for the year ended March 31, 2026, at the Board meeting held on May 30, 2026, is in accordance with Section 123 of the Companies Act, 2013, to the extent applicable and is subject to shareholder approval at the upcoming Annual General Meeting.

f. Based on our examination which included test checks, the Holding Company and its subsidiary companies incorporated in India have used accounting software's for maintaining its books of account, which have a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the respective software's. Further, for the periods where audit trail (edit log) facility was enabled and operated for the respective accounting software's, we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the Holding.

For Rafik And Associates
Chartered Accountants
FRN No 146573W

Sd/-
Rafik Sejam Sheikh
Proprietor
Membership No 182278
UDIN : 26182278PTJBVY8838

Date:- 30th May, 2026
Place:- Mumbai

Annexure "A" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1(f) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date) Report on the Internal Financial Controls with reference to consolidated financial statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 (the "Act")

In conjunction with our audit of the consolidated financial statements of the Company as at and for the year ended 31st March 2026, we have audited the internal financial controls with reference to consolidated financial statements of Onelife Capital Advisors Limited (hereinafter referred to as the "Parent") and its subsidiary companies, which are companies incorporated in India, as of that date.

Management's and Board of Directors' Responsibilities for Internal Financial Controls

The respective Company's management and Board of Directors of the Parent and its subsidiary companies which are companies incorporated in India, are responsible for establishing and maintaining internal financial controls with reference to consolidated financial statements based on the internal control with reference to consolidated financial statements criteria established by the respective Companies 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 ("ICAI"). 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 the respective 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

Auditor's Responsibility

Our responsibility is to express an opinion on the internal financial controls with reference to consolidated financial statements of the Parent and its subsidiary companies, which are companies incorporated in India, 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") issued by the ICAI and the Standards on Auditing, prescribed under Section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls with reference to consolidated financial statements. 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 with reference to consolidated financial statements 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 with reference to consolidated financial statements and their operating effectiveness. Our audit of internal financial controls with reference to consolidated financial statements included obtaining an understanding of internal financial controls with reference to consolidated financial statements, 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 internal financial controls with reference to consolidated financial statements of the Parent and its subsidiary companies, which are companies incorporated in India

Meaning of Internal Financial Controls with reference to consolidated financial statements

A company's internal financial control with reference to consolidated financial statements 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 with reference to consolidated financial statements 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 financial statements

Inherent Limitations of Internal Financial Controls with reference to consolidated financial statements

Because of the inherent limitations of internal financial controls with reference to consolidated financial statements, 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 with reference to consolidated financial statements to future periods are subject to the risk that the internal financial control with reference to consolidated financial statements 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 to the best of our information and according to the explanations given to us, Parent and its subsidiary companies, which are companies incorporated in India, have, in all material respects, an adequate internal financial controls with reference to consolidated financial statements and such internal financial controls with reference to consolidated financial statements were operating effectively as at 31st March 2026, based on the criteria for internal financial control with reference to consolidated financial statements established by the respective companies considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

For Rafik And Associates
Chartered Accountants
FRN No 146573W

Rafik Sejam Sheikh
Proprietor
Membership No 182278
UDIN : 26182278PTJBVY8838

Date:- 30th May, 2026
Place:- Mumbai

ONELIFE CAPITAL ADVISORS LIMITED
CIN: L74140MH2007PLC173660
CONSOLIDATED BALANCE SHEET AS AT MARCH 31, 2026

₹ In Lakhs

PARTICULARS	Note No.	AS AT CONSOLIDATED	
		Mar 31,2026	Mar 31,2025
ASSETS			
Non - Current Assets			
Property, Plant and Equipment	4	3,150.67	2,998.61
Capital Work-in-Progress		-	-
Investments Property	4A	210.31	210.31
Other Intangible Assets	5	17.17	30.29
Financial Assets			
Investments	6	1,902.07	692.38
Loans	7	585.70	590.11
Other Non - Current Financial Assets	7A	741.38	938.81
Deferred Tax Assets (Net)	7B	84.53	81.16
Income Tax Assets (Net)	8	220.36	114.46
Other Non - Current Assets	9	189.38	172.68
Total Non - Current Assets		**7,101.59**	**5,828.82**
Current Assets			
Financial Assets			
Trade Receivables	10	66.06	1,630.96
Investment	10A	990.93	102.93
Cash and Cash Equivalents	11	1,916.40	2,934.45
Bank Balance other than above	12	177.42	126.07
Loans	13	2,094.34	3,031.61
Other Financial Assets	14	2,825.94	769.56
Other Current Assets	15	2,388.64	2,734.87
Total Current Assets		**10,459.72**	**11,330.45**
TOTAL - ASSETS		**17,561.31**	**17,159.27**
EQUITY AND LIABILITIES			
EQUITY			

Equity Share Capital	16	3,736.00	1,336.00
Other Equity	17	3,554.03	2,132.42
Equity attributable to the shareholders of the Company		**7,290.03**	**3,468.42**
Non Controlling Interest		63.50	52.28
Total Equity		**7,353.53**	**3,520.69**
LIABILITIES			
Non - Current Liabilities			
Financial Liabilities			
Borrowings	18	1,742.13	2,271.92
Other Non Current Liabilities	18A	267.54	51.40
Provisions	19	60.59	112.78
Deferred Tax Liabilities (Net)	20	9.88	8.33
Total Non - Current Liabilities		**2,080.14**	**2,444.44**
Current Liabilities			
Financial Liabilities			
Borrowings	21	1,377.12	34.40
Trade Payables	22		
Total outstanding dues of micro enterprises and small enterprises		-	-
Total outstanding dues of creditors other than micro enterprises and small enterprises		5,842.41	7,481.04
Other Financial Liabilities	23	126.38	2,437.27
Other Current Liabilities	24	770.88	1,236.31
Provisions	25	10.85	5.13
Total Current Liabilities		**8,127.64**	**11,194.14**
TOTAL - EQUITY AND LIABILITIES		**17,561.31**	**17,159.27**
Corporate Information	**1**		
Significant Accounting Policies	2,3		
The accompanying Notes form an integral part of the Consolidated Financial Statements	4 to 84		

As per our report of even date
For Rafik and Associates
Chartered Accountants

For and on behalf of the board of Directors
of Onelife Capital Advisors Limited

Firm Reg. No. 146573W	
Sd/- **CA Rafik Sejam Sheikh** **Proprietor** Membership No. 182278 UDIN: 26182278PTJBVY8838	**Sd/-** **Pandoo Naig** Director DIN No. 00158221 Sd/- **Prabhakar Naig** Whole Time Director DIN No. 00716975 Sd/- **Rohit Gupta** Compliance Officer & Company Secretary Sd/- **Satish Kumar** Chief Finance Officer
Place: - Mumbai **Date : 30 May 2026**	**Place : Thane** **Date : 30-May-2026**

CONSOLIDATED STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED ON MARCH 31, 2026

₹ In Lakhs

PARTICULARS	Note No.	YEAR ENDED CONSOLIDATED	
		Mar 31,2026	**Mar 31,2025**
INCOME			
Revenue From Operations	26	911.46	1,128.31
Other Income	27	2,140.09	2,050.10
TOTAL INCOME		**3,051.55**	**3,178.42**
EXPENSES			
Purchase of Stock-In-Trade		-	-
Change in Inventories		-	2,938.80
Employee Benefits Expense	28	394.91	437.11
Finance Costs	29	310.82	193.21
Depreciation and Amortisation Expense	4 & 5	72.69	61.55
Other Expenses	30	1,650.61	1,545.01
TOTAL EXPENSES		**2,429.02**	**5,175.69**
Profit / (Loss) before Exceptional Items		**622.52**	**(1,997.27)**
Exceptional Items		-	(1,742.57)
Prior Period Item		-	-
Profit / (Loss) Before Tax		**622.52**	**(254.70)**

TAX EXPENSES			
(a) Current Tax		70.47	183.91
(b) Deferred Tax Credit / (Charge)		1.55	49.20
(c) Short / (Excess) provision of tax relating to earlier years		-	-
Profit / (Loss) for the year		**550.50**	**(487.81)**
Add: Share of Profit/(Loss) of associates (net)		(3.12)	-
Profit/Loss for the period		**547.38**	**(487.81)**
Attributable to			
Equityholders of the parent		536.16	(514.26)
Non Controlling Interest		11.22	26.45
Other Comprehensive Income			
(a) (i) Items that will not be reclassified to profit or loss			
Remeasurement of Defined benefit plans		2.60	(0.22)
(ii) Income tax relating to items that will not be reclassified to profit or loss		-	-
(b) (i) Items that will be reclassified to profit or loss		-	-
(ii)Income tax relating to items that will be reclassified to profit or loss		-	-
Other Comprehensive income for the year		**2.60**	**(0.22)**
Total Comprehensive income for the year		**549.99**	**(488.03)**
Other Comprehensive income Attributable to			
Equityholders of the parent		2.60	(0.22)
Non - Controlling Interest		-	-
Total Comprehensive income Attributable to			
Equityholders of the parent		538.77	(514.48)
Non - Controlling Interest		11.22	26.45
Earnings per equity share			
Basic and Diluted		3.58	(3.65)

Corporate Information	**1**
Significant Accounting Policies	**2,3**
The accompanying Notes form an integral part of the Consolidated Financial Statements	**4 to 84**

As per our report of even date
For Rafik and Associates
Chartered Accountants
Firm Reg. No. 146573W

For and on behalf of the board of Directors
of Onelife Capital Advisors Limited

Sd/-	**Sd/-**
CA Rafik Sejam Sheikh	**Pandoo Naig**
Proprietor	Director
Membership No. 182278	DIN No. 00158221
UDIN: 26182278PTJBVY8838	Sd/-
	Prabhakar Naig
	Whole Time Director
	DIN No. 00716975
	Sd/-
	Rohit Gupta
	Compliance Officer & Company Secretary
	Sd/-
	Satish Kumar
	Chief Finance Officer
Place: - Mumbai	**Place : Thane**
Date : 30 May 2026	**Date : 30-May-2026**

- - **ONELIFE CAPITAL ADVISORS LIMITED**
- - **CIN: L74140MH2007PLC173660**

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

₹ In Lakhs

	PARTICULARS	**CONSOLIDATED AS ON**	
		31.03.2026	**31.03.2025**
		Audited	**Audited**
A.	**CASH FLOW FROM OPERATING ACTIVITIES:**		
	Net Profit/(Loss) before tax and Extraordinary Items	**622.52**	**(254.70)**
	Adjustments for:		
	Depreciation and Amortisation Expense	72.69	61.55
	Provision for Doubtful Deposits	-	-
	Interest Paid	310.82	193.21
	Interest Income	(187.21)	(2.87)
	Operating Loss Before Working Capital Changes	**818.82**	**(2.80)**
	Adjustments for:		
	(Increase) / Decrease in Trade Receivables	1,564.90	684.28
	(Increase) / Decrease in Inventories	-	4,772.15
	(Increase) / Decrease in Other Financials Assets	(1,858.95)	(594.22)
	(Increase) / Decrease in Other Non-Current Assets	(16.70)	(27.64)
	(Increase) / Decrease in Other Current Assets	346.23	(1,319.83)

	Increase / (Decrease) in Other Current Liabilities		(247.75)	(2,010.71)
	Increase / (Decrease) in Provisions		(43.87)	72.42
	Increase / (Decrease) in Trade Payables		(1,638.63)	2,404.48
	Increase / (Decrease) in Other Financial Liabilities		(2,310.89)	2,086.81
	Cash Generated from Operations		**(3,386.82)**	**6,064.93**
	Direct Taxes paid (net of Refunds Received)		(184.41)	(284.95)
	Net Cash Flow From Operating Activity	**[A]**	**(3,571.24)**	**5,779.98**
B.	**CASH FLOW FROM INVESTING ACTIVITIES:**			
	Purchase of Property,Plant & Equip & Other Intangible Assets		(211.63)	(2,158.87)
	Proceeds from Sale of fixed assets		-	-
	Investments		(2,097.69)	102.02
	Loan Given		941.68	360.42
	Profit / (Loss) on Consolidation		(317.15)	(1,087.10)
	Bank deposits with bank having maturity within 12 months		(51.35)	84.23
	Interest Received		187.21	2.87
	Net cash used in Investing Activities	**[B]**	**(1,548.93)**	**(2,696.44)**
C.	**CASH FLOW FROM FINANCING ACTIVITIES:**			
	Proceeds from Long Term Borrowings		(529.79)	546.67
	Proceeds from Short Term Borrowings		1,342.72	(857.83)
	Proceeds from Right Issue		3,600.00	-
	Interest Paid		(310.82)	(193.21)
	Net cash used in Financing activities	**[C]**	**4,102.12**	**(504.37)**
	Net Increase in Cash and Cash Equivalents	**[A+B+C]**	**(1,018.06)**	**2,579.17**
	Cash & Cash Equivalents at the beginning of the year Cash		**2,934.45**	**355.29**
	Cash & Cash Equivalents at the end of the year			

		1,916.40	2,934.45

Notes:

1. Cash flow statement has been prepared under the indirect method as set out in Ind AS - 7 specified under Section 133 of the Companies Act, 2013.
2. Purchase of Property, Plant and Equipment includes movements of Capital Work-in-Progress during the year.

Corporate Information	**1**
Significant Accounting Policies	**2,3**
The accompanying Notes form an integral part of the Consolidated Financial Statements	**4 to 84**

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As per our report of even date

For Rafik and Associates
Chartered Accountants
Firm Reg. No. 146573W

Sd/-
CA Rafik Sejam Sheikh
Proprietor
Membership No. 182278
UDIN: 26182278PTJBVY8838

Place: - Mumbai

Date : 30 May 2026

For and on behalf of the board of Directors of Onelife Capital Advisors Limited

Sd/-
Pandoo Naig
Director
DIN No. 00158221

Sd/-
Prabhakar Naig
Whole Time Director
DIN No. 00716975

Sd/-
Rohit Gupta
Compliance Officer & Company Secretary

Sd/-
Satish Kumar
Chief Finance Officer
Place : Thane
Date : 30-May-2026

Consolidated Statement of changes in equity for the year ended March 31, 2026 **In Lakhs**

A) Equity Share Capital

Particulars	Amount
As at March 31, 2024	**1,336.00**
Changes in Equity Share Capital	-
As at March 31, 2025	**1,336.00**
Changes in Equity Share Capital	2,400.00
As at March 31, 2026	**3,736.00**

B) Other Equity

Reserve and Surplus

Particulars	Goodwill on Consolidation	Common Control Transactions Capital Reserve	Securities Premium	Special Reserve	Retained Earnings	Total
As at March 31, 2023	**(1,622.49)**	**643.33**	**9,078.06**	**17.45**	**(1,250.60)**	**6,865.75**
On Consolidation	(3,380.22)	210.23	-	-	-	(3,169.99)
Profit for the year	-	-	-	-	38.73	38.73
Other comprehensive income for the year - Remeasurement of Defined benefit plans	-	-	-	-	(0.50)	(0.50)
As at March 31, 2024	**(5,002.71)**	**853.56**	**9,078.06**	**17.45**	**(1,212.37)**	**3,733.99**
On Consolidation	-	-	-	-	(1087.10)	(1,087.10)
Profit for the year	-	-	-	-	(514.26)	(514.26)
Other comprehensive income for the year - Remeasurement of Defined benefit plans	-	-	-	-	(0.22)	- (0.22)
As at March 31, 2025	**(5,002.71)**	**853.56**	**9,078.06**	**17.45**	**(2,813.95)**	**2,132.42**
On Consolidation	-	-	-	-	(371.71)	(371.71)
Profit for the year	-	-	1,254.56	-	536.16	1,790.72
Other comprehensive income for the year - Remeasurement of Defined benefit plans	-	-	-	-	2.60	- 2.60
As at March 31, 2026	**(5,002.71)**	**853.56**	**10,332.62**	**17.45**	**(2,646.88)**	**3,554.03**

The Description of the nature and purpose of each reserve within equity is as follows:

a) Common Control Transactions Capital Reserve:
It arises on transfer of business between entities under common control. It represents the difference, between the amount recorded as share capital issued plus any additional consideration in the form of cash or other assets and the amount of share capital of the transferor. Also, refer Note No. 48.

b) Securities Premium:
Securities premium reserve is credited when shares are issued at premium. It is utilised in accordance with the provisions of the Act, to issue bonus shares, to provide for premium on redemption of shares or debentures,write-off equity related expenses like underwriting costs, etc

c) Retained earnings:
Retained earnings are the profits/losses that the Company has earned till date, less any transfers to general reserve, dividends or other distributions paid to shareholders. It also includes actuarial gains and losses on defined benefit plans recognised in other comprehensive income (net of taxes).

1 Corporate information

Onelife Capital Advisors Limited ("the Holding Company" or "the Parent Company") is a listed entity incorporated in India. The Holding Company and its subsidiaries are engaged in the business of advisory services, commodity broking, trading services and other related ancillary services.

The Holding Company, its subsidiaries, associate and together referred as "the Company" or "the Group".

The registered and corporate office of the Company is situated at Plot No. A356, Road No. 26, Wagle Industrial Estate, MIDC, Thane (West), Maharashtra – 400604.
The Board of Directors approved the consolidated financial statements for the year ended March 31, 2026 and authorized for issue on May 30, 2026.

2 Significant accounting policies

2.1 Basis of preparation

i The consolidated financial statements are prepared on the accrual basis of accounting and in accordance with the Indian Accounting Standards (hereinafter referred to as the Ind AS) as prescribed under section 133 of the Companies Act, 2013 ("the Act") (as amended) and other relevant provisions of the Act.

ii The consolidated financial statements have been prepared on a going concern basis under the historical cost basis except for the followings:

- certain financial assets and liabilities are measured at fair value;
- assets held for sale measured at fair value less cost to sell;
- defined benefit plans plan assets measured at fair value; and

to the extent applicable and "Master Direction-Non-Banking Financial Company -Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016.

iii The consolidated financial statements are presented in Indian Rupees in Lakhs and all values are rounded to the nearest in two decimal point except where otherwise stated.

The statement of cash flows has been prepared under indirect method, whereby profit or loss is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and items of income or expense associated with investing or financing cash flows. The cash flows from operating, investing and financing activities of the Company are segregated. The Company considers all highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value to be cash equivalents.

2.2 Basis of consolidation

i The consolidated financial statements incorporate the financial statements of the Parent Company and its subsidiaries. For this purpose, an entity which is, directly or indirectly, controlled by the Parent Company is treated as subsidiary. The Parent Company together with its subsidiaries constitute the Group. Control exists when the Parent Company, directly or indirectly, has power over the investee, is exposed to variable returns from its involvement with the investee and has the ability to use its power to affect its returns.

ii Consolidation of a subsidiary begins when the Parent Company, directly or indirectly, obtains control over the subsidiary and ceases when the Parent Company, directly or indirectly, loses control of the subsidiary. Income and expenses of a subsidiary acquired or disposed of during the year are included in the consolidated Statement of Profit and Loss from the date the Parent Company, directly or indirectly, gains control until the date when the Parent Company, directly or indirectly, ceases to control the subsidiary.

iii The consolidated financial statements of the Group combines financial statements of the Parent Company and its subsidiaries line-by-line by adding together the like items of assets, liabilities, income and expenses. All intra-group assets, liabilities, income, expenses and unrealized profits/losses on intra-group transactions are eliminated on consolidation. The accounting policies of subsidiaries have been harmonized to ensure the consistency with the policies adopted by the Parent Company. The consolidated financial statements have been presented to the extent possible, in the same manner as Parent Company's standalone financial statements.

Profit or loss and other comprehensive income or loss are attributed to the owners of the Parent Company and to the non- controlling interests and have been shown separately in the consolidated financial statements.

iv Non - controlling interests represent that part of the total comprehensive income and net assets of subsidiaries attributable to interest which is not owned, directly or indirectly, by the Parent Company.

v The gains / losses in respect of part divestment / dilution of stake in subsidiary companies not resulting in ceding of control are recognized directly in other equity attributable to the owners of the Parent Company.

vi The gains / losses in respect of divestment of stake resulting in ceding of control in subsidiary companies are recognized in the Statement of Profit and Loss. The investment representing the interest retained in a former subsidiary, if any, is initially recognized at its fair value with the corresponding effect recognized in the Statement of Profit and Loss as on the date the control is ceded. Such retained interest is subsequently accounted as an associate or a joint venture or a financial asset.

2.3 Current versus non-current classification

The Group presents assets and liabilities in the balance sheet based on current/ non-current classification. An asset is treated as current when it is:

i Expected to be realized or intended to be sold or consumed in normal operating cycle
ii Held primarily for the purpose of trading, or
iii Expected to be realized within twelve months after the reporting year other than for (a) above, or
iv Cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting year.

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

i It is expected to be settled in normal operating cycle
ii It is held primarily for the purpose of trading
iii It is due to be settled within twelve months after the reporting year other than for (a) above, or
iv There is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting year.

All other liabilities are classified as non-current.

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

2.4 Fair value measurement

The Group measures financial instruments, such as, derivatives 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.

A fair value measurement of a non-financial asset takes into account a market participant's 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 Group uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

The Group categorizes assets and liabilities measured at fair value into one of three levels as follows:

i **Level 1 — Quoted (unadjusted)**

This hierarchy includes financial instruments measured using quoted prices.

ii **Level 2**

Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

Level 2 inputs include the following:

a quoted prices for similar assets or liabilities in active markets.

b quoted prices for identical or similar assets or liabilities in markets that are not active.

c inputs other than quoted prices that are observable for the asset or liability.

d Market – corroborated inputs.

iii **Level 3**

They are unobservable inputs for the asset or liability reflecting significant modifications to observable related market data or Group's assumptions about pricing by market participants. Fair values are determined in whole or in part using a valuation model based on assumptions that are neither supported by prices from observable current market transactions in the same instrument nor are they based on available market data.

2.5 Non-current assets held for sale

Non-current assets and disposal groups are classified as held for sale if their carrying amount will be recovered principally through a sale transaction rather than through continuing use. This condition is regarded as met only when the asset (or disposal group) is available for immediate sale in its present condition subject only to terms that are usual and customary for sales of such asset (or disposal group) and its sale is highly probable. Management must be committed to the sale, which should be expected to qualify for recognition as a completed sale within one year from the date of classification.

Non-current assets (and disposal groups) classified as held for sale are measured at the lower of their carrying amount and fair value less costs to sell and are disclosed separately under the head "Other Current Assets". once classified as held for sale are not depreciated or amortised.

2.6 Property Plant and Equipment

Property, Plant and Equipment (PPE) and intangible assets are not depreciated or amortized once classified as held for sale.

PPE are stated at actual cost less accumulated depreciation and impairment loss. Actual cost is inclusive of freight, installation cost, duties, taxes and other incidental expenses for bringing the asset to its working conditions for its intended use (net of recoverable taxes) and any cost directly attributable to bring the asset into the location and condition necessary for it to be capable of operating in the manner intended by the Management. It includes professional fees and borrowing costs for qualifying assets. PPE is recognized only when it is probable that future economic benefits associated with the item will flow to the entity and the cost can be measured reliably.

Subsequent expenditure related to an item of property, plant and equipment is added to its book value only if it increases the future benefits from its previously assessed standard of performance. All other expenses on existing property, plant and equipment, including day-to-day repair and maintenance expenditure and cost of replacing parts, are charged to the statement of profit and loss for the period during which such expenses are incurred.

Borrowing costs directly attributable to acquisition of property, plant and equipment which take substantial period of time to get ready for its intended use are also included to the extent they relate to the period till such assets are ready to be put to use.

Significant Parts of an item of PPE (including major inspections) having different useful lives and material value or other factors are accounted for as separate components. All other repairs and maintenance costs are recognized in the statement of profit and loss as incurred.

Subsequent costs are included in the asset’s carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the entity and the cost can be measured reliably.

Advances paid towards the acquisition of Property, plant and equipment are disclosed as “Capital advances” under "Other Non - Current Assets" and the cost of assets not ready intended use as at the balance sheet date are disclosed as 'Capital work-in-progress'. Capital work- in- progress includes cost of property, plant and equipment under installation / under development as at the balance sheet date.

Depreciation

Depreciation of these PPE commences when the assets are ready for their intended use.

Depreciation is provided for on straight line method on the basis of useful life. The useful life of property, plant and equipment are as follows:-

Asset Class	**Useful Life in years**
Vehicles	8
Office Equipments	5
Computers & Printers	3

Air Conditioners	5
Furniture & Fixtures	10

On assets acquired on lease (including improvements to the leasehold premises), amortization has been provided for on Straight Line Method over the period of lease.

The estimated useful lives and residual values are reviewed on an annual basis and if appropriate, changes in estimates are accounted for prospectively.

Depreciation on subsequent expenditure on PPE arising on account of capital improvement or other factors is provided for prospectively over the remaining useful life.

De-recognition

An item of PPE is de-recognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of PPE is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognized in the Statement of Profit and Loss.

2.7 Investment Property

Property that is held for long-term rental yields or for capital appreciation or both, and that is not occupied by the Group, is classified as investment property. Investment property is measured initially at its cost, including related transaction costs. Subsequent expenditure is capitalized to the asset's carrying amount only when it is probable that future economic benefits associated with the expenditure will flow to the Group and the cost of the item can be measured reliably. All other repairs and maintenance costs are expensed when incurred.

2.8 Goodwill and Intangible Assets

Goodwill represents the cost of acquired business as established at the date of acquisition of the business in excess of the acquirer's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities less accumulated impairment losses, if any. Goodwill is tested for impairment annually or when events or circumstances indicate that the implied fair value of goodwill is less than its carrying amount.

Intangible assets are stated at cost (net of recoverable taxes) less accumulated amortization and impairment loss. Intangible assets are amortized over their respective individual estimated useful lives on a straight-line basis, from the date that they are available for use. The estimated useful life of an identifiable intangible asset is based on a number of factors including the effects of obsolescence, demand, competition, and other economic factors (such as the stability of the industry, and known technological advances), and the level of maintenance expenditures required to obtain the expected future cash flows from the asset.

Depreciation / Amortization

Intangible assets comprising of goodwill and other intangible assets is amortized on a straight line basis over the useful life of three years which is estimated by the management.

Depreciation on subsequent expenditure on intangible assets arising on account of capital improvement or other factors is provided for prospectively over the remaining useful life.
Amortization methods and useful lives are reviewed on an annual basis and if appropriate, changes in estimates are accounted for prospectively.

De-recognition

An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gains or losses arising from de-recognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset, and are recognized in the Statement of Profit and Loss when the asset is derecognized.

2.9 Financial instruments

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

2.9.1 Financial Assets

Initial recognition and measurement

All financial assets are recognized 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. Purchases or sales of financial assets that require delivery of assets within a time frame are recognized on the trade date, i.e., the date that the Group commits to purchase or sell the asset.

Subsequent Measurement

For purposes of subsequent measurement, financial assets are classified in following categories based on business model of the entity:

- **Financial Assets at amortized cost**

  A financial asset is measured at amortized cost if it is held within a business model whose objective is to hold the asset in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

- **Financial Assets at fair value through other comprehensive income (FVTOCI)**

A financial asset is measured at FVTOCI if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

- **Financial Assets and equity instruments at fair value through profit or loss (FVTPL)**

  A financial asset which is not classified in any of the above categories are measured at FVTPL.

- **Other Equity Investments**

  All other equity investments are measured at fair value, with value changes recognized in Statement of Profit and Loss, except for those equity investments for which the Group has elected to present the value changes in 'Other Comprehensive Income'.

- **Cash and Cash equivalents**

  The Group considers all highly liquid financial instruments, which are readily convertible into known amounts of cash that are subject to an insignificant risk of change in value and having original maturities of three months or less from the date of purchase, to be cash equivalents. Cash and cash equivalents consist of balances with banks which are unrestricted for withdrawal and usage.

  Financial assets are reclassified subsequent to their recognition, if the Group changes its business model for managing those financial assets. Changes in business model are made and applied prospectively from the reclassification date which is the first day of immediately next reporting period following the changes in business model in accordance with principles laid down under Ind AS 109 – Financial Instruments.

De-recognition

A financial asset is de-recognized only when

- The Group has transferred the rights to receive cash flows from the financial asset or
- retains the contractual rights to receive the cash flows of the financial asset, but assumes a contractual obligation to pay the cash flows to one or more recipients.

Where the Group has transferred an asset, it evaluates whether it has transferred substantially all risks and rewards of ownership of the financial asset. In such cases, the financial asset is de-recognized.

Where the Group has neither transferred a financial asset nor retains substantially all risks and rewards of ownership of the financial asset, the financial asset is de-recognized if the Group has not retained control of the financial asset. Where the Group retains control of the financial asset, the asset is continued to be recognized to the extent of continuing involvement in the financial asset.

Impairment of financial assets

In accordance with Ind AS 109, the Group applies expected credit loss (ECL), simplified model approach for measurement and recognition of Impairment loss on Trade receivables or any contractual right to receive cash or another financial asset that result from transactions that are within the scope of Ind AS 115.

ECL impairment loss allowance (or reversal) recognized during the year is recognized as income / expense in the statement of Profit and Loss.

2.9.2 Financial liabilities

Classification as debt or equity

Financial liabilities and equity instruments issued by the Group are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

Initial recognition and measurement

Financial liabilities are recognized when the Group becomes a party to the contractual provisions of the instrument. Financial liabilities are initially measured at the amortized cost unless at initial recognition, they are classified as fair value through profit and loss.

Subsequent measurement

Financial liabilities are subsequently measured at amortized cost using the effective interest rate method. Financial liabilities carried at fair value through profit or loss are measured at fair value with all changes in fair value recognized in the statement of profit and loss.

- **Trade and other payables**

  These amounts represent liabilities for goods and services provided to the Group prior to the end of financial year which are unpaid. Trade and other payables are presented as current liabilities unless payment is not due within 12 months after the reporting year. They are recognized initially at their fair value and subsequently measured at amortized cost using the effective interest method.

- **Loans and borrowings**

  After initial recognition, interest-bearing loans and borrowings are subsequently measured at amortized cost using the EIR method. Gains and losses are recognized in profit or loss when the liabilities are derecognized as well as through the EIR amortization process.

De-recognition

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expires.

Offsetting

Financial Assets and Financial Liabilities are offset and the net amount is presented in the balance sheet when, and only when, the Group has a legally enforceable right to set off the amount and it intends, either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

2.10 Impairment of non-financial assets

The Group 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 Group estimates the asset's recoverable amount. An asset's recoverable amount is the higher of an asset's or cash-generating unit's (CGU) fair value less costs of disposal and its value in use.

Recoverable amount is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those from other assets or groups of assets.

When 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 costs of disposal, recent market transactions are taken into account. If no such transactions can be identified, an appropriate valuation model is used.

Impairment losses of continuing operations, including impairment on inventories, are recognized in the statement of profit and loss. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

A previously recognized impairment loss (except for goodwill) is reversed only if there has been a change in the assumptions used to determine the asset's recoverable amount since the last impairment loss was recognized. The reversal is limited to the carrying amount of the asset.

2.11 Revenue recognition

Revenue from contracts with customers is recognized when the entity satisfies a performance obligation by transferring a promised goods or services to customer at an amount that reflects the consideration to which the Group expects to be entitled in exchange for those goods or services.

- **Advisory Service**

  Sale of services are recognized on satisfaction of performance obligation towards rendering of such services

- **Brokerage**

Revenue from contract with customer is recognized on the date of trade i.e. at a point in time when performance obligations w.r.t. broking services are satisfied. This includes brokerage fees which are charged on per transaction executed.

- **Interest income on loans**

  Interest income is recorded using the effective interest rate (EIR) method. EIR is the rate that exactly discounts the estimated future cash flows over the expected life of the financial instrument or a shorter term, where appropriate, to the gross carrying amount of the financial asset. The calculation takes into account all contractual terms of the financial instrument (for example, prepayment options) and includes any fees or incremental costs that are directly attributable and are an integral part of the EIR, but not future credit losses. The Group calculates interest income by applying the EIR to the gross carrying amount of financial assets other than credit-impaired assets. When a financial asset becomes credit-impaired and is, therefore, regarded as 'Stage 3', the Group calculates interest income by applying the effective interest rate to the net amortised cost of the financial asset. If the financial assets cures and is no longer credit-impaired, the Group reverts to calculating interest income on a gross basis.

- **Contract Balances**

  Trade Receivables

  A receivable represents the Group’s right to an amount of consideration that is unconditional.

- **Contract Liabilities**

  A contract liability is the obligation to transfer goods or services to a customer for which the Group has received consideration (or an amount of consideration is due) from the customer. If a customer pays consideration before the Group transfers goods or services to the customer, a contract liability is recognized when the payment is made or the payment is due (whichever is earlier).

  Contract liabilities are recognised as revenue when the Group performs under the contract.

- **Interest and dividend**

  Interest income is recognized on an accrual basis using the effective interest method. Dividends are recognized at the time the right to receive the payment is established.

- Other income is recognized when no significant uncertainty as to its determination or realization exists.

2.12 Leases

As a lessee

The Group assesses whether a contract contains lease, at inception of a contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Group assesses whether:

i the contract involves the use of an identified asset ii the Group has substantially all of the economic benefits from use of the asset through the period of the lease and

iii the Group has the right to direct the use of the asset.

At the date of commencement of the lease, the Group recognizes a right-of-use asset (ROU) and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a lease term of twelve months or less (short-term leases) and low value leases.

The right-of-use assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses.

Right-of-use assets are depreciated from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset. The Group also assesses the right-of- use asset for impairment when such indicators exist.

The lease liability is initially measured at the present value of the fixed lease payments including variable lease payments that depend on an index or a rate. The lease payments are discounted using the interest rate implicit in the lease or, if not readily determinable, using the incremental borrowing rate of the Group.

Lease payments included in the measurement of the lease liability are made up of fixed payments (including in substance fixed), and payments arising from options reasonably certain to be exercised. Subsequent to initial measurement, the liability will be reduced for payments made and increased for interest expenses. It is re-measured to reflect any reassessment or modification.

When the lease liability is re-measured, the corresponding adjustment is reflected in the right-of-use asset or profit and loss account as the case may be.

The Group has elected to account for short-term leases and low value leases using the exemption given under Ind AS 116 Instead of recognizing a right-of-use asset and lease Liability, the payments in relation to these are recognized as an expense in the statement profit or loss on a straight-line basis over the lease term or on another systematic basis if that basis is more representative of the pattern of the Group's benefit.

As a lessor

Leases are classified as finance leases when substantially all of the risks and rewards of ownership transfer from the Group to the lessee. Amounts due from lessees under finance leases are recorded as receivables at the Group’s net investment in the leases. Finance lease income is allocated to accounting periods so as to reflect a constant periodic rate of return on the net investment outstanding in respect of the lease.

Leases in which the Group does not transfer substantially all the risks and rewards of ownership of an asset are classified as operating leases. Rental income from operating lease is recognised on a straight-line basis over the term of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income.

2.13 Foreign currency transactions

Items included in the financial statements of the Group are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The financial statements are presented in Indian rupee (INR), which is entity's functional and presentation currency.

Foreign currency transactions are translated into the functional currency using the exchange rates at the dates of the transactions. Monetary items denominated in foreign currency at the year end and not covered under forward exchange contracts are translated at the functional currency spot rate of exchange at the reporting date. Foreign exchange gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities denominated in foreign currencies at year end exchange rates are generally recognised in profit or loss.

Foreign exchange differences regarded as an adjustment to borrowing costs are presented in the consolidated statement of profit and loss, within finance costs. All other foreign exchange gains and losses are presented in the statement of profit and loss on a net basis within other gains/(losses).

Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates at the dates of the initial transactions. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. Translation differences on assets and liabilities carried at fair value are reported as part of the fair value gain or loss.

2.14 Employee Benefits

Short term employee benefits

Liabilities for wages and salaries, including non-monetary benefits that are expected to be settled wholly within 12 months after the end of the year in which the employees render the related service are recognized in respect of employees' services up to the end of the reporting year and are measured at the amounts expected to be paid when the liabilities are settled. The liabilities are presented as current employee benefit obligations in the balance sheet.

Post-employment obligations

a Defined contribution plans

Provident fund benefit is a defined contribution plan under which the Group pays fixed contributions into funds established under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. The Group pays provident fund contributions to publicly administered provident funds as per local regulations. The Group has no further payment obligations once the contributions have been paid. The contributions are accounted for as defined contribution plans and the contributions are recognized as employee benefit expense when they are due. Prepaid contributions are recognized as an asset to the extent that a cash refund or a reduction in the future payments is available.

b Defined benefit plans

Gratuity

The Group provides for gratuity obligations through a defined benefit retirement plan (the ‘Gratuity Plan’) covering all employees. The Gratuity Plan provides a lump sum payment to vested employees at retirement or termination of employment based on the respective employee salary and years of employment with the Group. The Group provides for the Gratuity Plan based on actuarial valuations in accordance with Indian Accounting Standard 19 (revised), “Employee Benefits “. The present value of obligation under gratuity is determined based on actuarial valuation using Project Unit Credit Method, which recognizes each period of service as giving rise to additional unit of employee benefit entitlement and measures each unit separately to build up the final obligation.

Gratuity is recognized based on the present value of defined benefit obligation which is computed using the projected unit credit method, with actuarial valuations being carried out at the end of each annual reporting year. These are accounted either as current employee cost or included in cost of assets as permitted.

Re-measurement of defined benefit plans in respect of post-employment are charged to the Other Comprehensive Income.

Compensated Absences

As per the Group’s policy, except in case of two subsidiaries, leave earned during the year do not carry forward, they lapse if the current period’s entitlement is not used in full and do not entitle employees to a cash payment for unused entitlement during service. The subsidiary companies namely, Dealmoney Commodities Private Limited and Sarsan Securities Private Limited, provides for its compensated absences, which is a defined benefit scheme, based on actuarial valuation at the balance sheet date carried out by an independent actuary using the Projected Unit Credit Method.

Termination benefits

Termination benefits are payable when employment is terminated by the Group before the normal retirement date, or when an employee accepts voluntary redundancy in exchange for these benefits. Termination benefits are recognized as an expense in the year in which they are incurred.

2.15 Borrowing Costs

Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying asset are capitalized as part of cost of such asset. Other borrowing costs are recognized as an expense in the year in which they are incurred.

Borrowing costs consists of interest and other costs that an entity incurs in connection with the borrowing of funds.

2.16 Provisions, Contingent Liabilities and Contingent Assets

Provisions are recognized when the Group has a present obligation (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 obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting year, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

Contingent assets are disclosed in the financial statements by way of notes to accounts when an inflow of economic benefits is probable.

Contingent liabilities are disclosed in the financial statements by way of notes to accounts, unless possibility of an outflow of resources embodying economic benefit is remote.

2.17 Cash Flow Statement

Cash flows are reported using the indirect method. The cash flows from operating, investing and financing activities of the Group are segregated.

2.18 Earnings per share

Basic earnings per share are computed by dividing the net profit after tax by the weighted average number of equity shares outstanding during the year. Diluted earnings per share is computed by dividing the profit after tax by the weighted average number of equity shares considered for deriving basic earnings per share and also the weighted average number of equity shares that could have been issued upon conversion of all dilutive potential equity shares.

2.19 Income taxes

The income tax expense or credit for the year is the tax payable on the current year's taxable income based on the applicable income tax rate adjusted by changes in deferred tax assets and liabilities attributable to temporary differences and to unused tax losses, if any. Income Tax expense for the year comprises of current tax and deferred tax. Tax is recognised in Statement of Profit and Loss, except to the extent that it relates to items recognised in the Other Comprehensive Income. In which case, the tax is also recognized in Other Comprehensive Income.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the end of the reporting year. Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the Financial Statements. However, deferred tax liabilities are not recognized if they arise from the initial recognition of goodwill. Deferred income tax is also not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting profit nor taxable profit (tax loss). Deferred income tax is determined using tax rates (and laws) that have been enacted or substantially enacted by the end of the reporting year and are expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled. Deferred tax relating to items recognized outside statement of profit and loss is recognized outside statement of profit and loss (either in OCI or in equity).

The carrying amount of deferred tax assets are reviewed at the end of each reporting year and are recognized only if it is probable that future taxable amounts will be available to utilize those temporary differences and losses.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets and liabilities and when the deferred tax balances relate to the same taxation authority. Current tax assets and tax liabilities are offset where the entity has a legally enforceable right to offset and intends either to settle on a net basis, or to realize the asset and settle the liability simultaneously.

MAT payable for a year is charged to the statement of profit and loss as current tax. The Group recognizes MAT credit available in the statement of profit and loss as deferred tax with a corresponding asset only to the extent that there is probable certainty that the Group will pay normal income tax during the specified period, i.e., the period for which MAT credit is allowed to be carried forward. The said asset is shown as ‘MAT Credit Entitlement’ under Deferred Tax. The Group reviews the same at each reporting date and writes down the asset to the extent the Group does not have the probable certainty that it will pay normal tax during the specified period.

2.20 Segment Reporting

Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision maker. The power to assess the financial performance and position of the Group and make strategic decisions is vested in the Managing Director who has been identified as the chief operating decisions maker.

2.21 Operating Expenses

Operating expenses are recognized in the statement of profit and loss upon utilization of the service or as incurred.

2.22 Cash and Cash Equivalents

Cash and cash equivalents comprise of cash on hand, cash at banks, short-term deposits and short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

2.23 Critical accounting estimates and judgments

The preparation of restated financial statements requires the use of accounting estimates which, by definition, will seldom equal the actual results. This note provides an overview of the areas that involved a higher degree of judgment or complexity, and of items which are more likely to be materially adjusted due to estimates and assumptions turning out to be different than those originally assessed. Detailed information about each of these estimates and judgments is included in relevant notes together with information about the basis of calculation for each affected line item in the financial statements.

The areas involving critical estimates or judgments are:

i Useful life of tangible asset refer Note No. 2.6

ii Useful life of intangible asset refer Note No. 2.8

iii Impairment of non – financial assets refer Note No. 2.10

iv Provisions, Contingent Liabilities and Contingent Assets refer Note No. 2.16

v Recognition of deferred tax assets - The extent to which deferred tax assets can be recognized is based on an assessment of the probability of the future taxable income against which the deferred tax assets can be utilized.

vi Recoverability of advances/receivables - At each balance sheet date, based on historical default rates observed over expected life, the management assesses the expected credit loss on outstanding receivables and advances.

vii Defined benefit obligation (DBO) - Management's estimate of the DBO is based on a number of critical underlying assumptions such as standard rates of inflation, medical cost trends, mortality, discount rate and anticipation of future salary increases. Variation in these assumptions may significantly impact the DBO amount and the annual defined benefit expenses.

viii Leases - Management has made certain judgements and estimations for leases i.e. determining whether or not a contract contains a lease, establishing whether or not it is reasonably certain that an extension option will be exercised, considering whether or not it is reasonably certain that a termination option will not be exercised, for lessors, determining whether the lease should be classified as an operating or finance lease, calculating the appropriate discount rate and estimating the lease term.

ix Impairment of financial assets - The measurement of impairment losses on loan assets and commitments, requires judgement, in estimating the amount and timing of future cash flows and recoverability of collateral values while determining the impairment losses and assessing a significant increase in credit risk. The Group's Expected Credit Loss (ECL) calculation is the output of a complex model with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. The measurement of all expected credit losses for financial assets held at the reporting date are based on historical experience, current conditions, and reasonable and supportable forecasts. The measurement of ECL involves increased complexity and judgement, including estimation of Probability of defaults (PDs), Loss Given Default (LGD), a range of unbiased future economic scenarios, estimation of expected lives and estimation of Exposure at Default (EAD) and assessing significant increases in credit risk.

Estimates and judgments are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on the Group and that are believed to be reasonable under the circumstances.

2.23 Recent pronouncement

Ministry of Corporate Affairs (“MCA”) notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. For the year ended March 31, 2026, MCA has notified Ind AS – 117 Insurance Contracts and amendments to Ind AS 116 – Leases, relating to sale and leaseback transactions, applicable to the Company w.e.f. April 1, 2025. The Company has reviewed the new pronouncements and based on its evaluation has determined that it does not have any significant impact in its financial statements.

3 Business Combinationsss

The Group accounts for its business combinations under acquisition method of accounting. Acquisition related costs are recognized in the consolidated statement of profit and loss as incurred. The acquiree’s identifiable assets, liabilities and contingent liabilities that meet the condition for recognition are recognized at their fair values at the acquisition date.

Purchase consideration paid in excess of the fair value of net assets acquired is recognized as goodwill. Where the fair value of identifiable assets and liabilities exceed the cost of acquisition, after reassessing the fair values of the net assets and contingent liabilities, the excess is recognized as capital reserve.

The interest of non-controlling shareholders is initially measured either at fair value or at the non-controlling interests’ proportionate share of the acquirer’s identifiable net assets. The choice of measurement basis is made on an acquisition-by-acquisition basis. Subsequent to acquisition, the carrying amount of non-controlling interests is the amount of those interests at initial recognition plus the non-controlling interests’ share of subsequent changes in equity of subsidiaries.

Common control business combination where the company is transferee is accounted using the pooling of interest method. Assets and liabilities of the combining entities are reflected at their carrying amounts and no new asset or liability is recognized. Identity of reserves of the transferor company is preserved by reflecting them in the same form in the Group's financial statements in which they appeared in the financial statement of the transferor company. The excess between the amount of consideration paid over the share capital of the transferor company is recognized as a negative amount and the same is disclosed as capital reserve on business combination.

The information in the financial statements of the prior period is restated from the date of business combination in case the business combination is approved by statutory authority in the subsequent period.

4 Property, Plant and Equipments **₹ In Lakhs**

Particulars	Leasehold Improvements	Furniture & Fixtures	Vehicles	Office Equipments	Computers & Printers	Air Conditioners	Office premises	Total
Gross carrying value as at March 31, 2024	**583.77**	**118.72**	**62.44**	**453.94**	**689.49**	**0.52**	**665.05**	**2,573.94**
Acquisitions/Merger	-	5.99	26.12	3.91	2.52	-	2,120.33	**2,158.87**
Acquisitions	-	-	-	-	-	-	-	-
Deletions	-	-	-	-	-	-	-	-
Gross carrying value as at March 31, 2025	**583.77**	**124.72**	**88.56**	**457.85**	**692.01**	**0.52**	**2,785.38**	**4,732.80**
Acquisitions/Merger	-	-	-	0.86	4.36	-	206.42	**211.63**
Acquisitions	-	-	-	-	-	-	-	-
Deletions	-	-	-	-	-	-	-	-
Gross carrying value as at March 31, 2026	**583.77**	**124.72**	**88.56**	**458.70**	**696.37**	**0.52**	**2,991.80**	**4,944.43**
Accumulated depreciation as at March 31, 2024	**506.95**	**79.56**	**26.53**	**434.79**	**622.69**	**0.11**	**15.20**	**1,685.84**
Depreciation for the year	19.94	8.82	6.13	0.27	2.56	0.09	10.53	**48.35**
Acquisitions/Merger	-	-	-	-	-	-	-	-
Accumulated depreciation on deletion								-
Accumulated depreciation as at	**526.89**	**88.39**	**32.66**	**435.06**	**625.2**	**0.21**	**25.73**	**1,734**

March 31, 2025					**5**			**.19**
Depreciation for the year	19.94	8.96	8.23	8.05	3.76	0.09	10.53	**59.57**
Acquisitions/Merger	-	-	-	-	-	-	-	-
Accumulated depreciation on deletion								-
Accumulated depreciation as at March 31, 2026	**546.83**	**97.35**	**40.89**	**443.12**	**629.0 2**	**0.30**	**36.26**	**1,793 .76**

Carrying value as at March 31, 2024	**76.82**	**39.16**	**35.91**	**19.15**	**66.80**	**0.41**	**649.8 5**	**888.0 9**
Carrying value as at March 31, 2025	**56.88**	**36.33**	**55.91**	**22.79**	**66.76**	**0.30**	**2,759 .65**	**2,998 .61**
Carrying value as at March 31, 2026	**36.94**	**27.37**	**47.67**	**15.59**	**67.35**	**0.22**	**2,955 .54**	**3,150 .67**

4A Investment property

₹ In Lakhs

Particulars	**Amount**
Gross carrying value as at March 31, 2024	**210.31**
Additions	-
Disposals	-
Gross carrying value as at March 31, 2025	**210.31**
Additions	-
Disposals	-
Gross carrying value as at March 31, 2026	**210.31**

Accumulated depreciation as at March 31, 2024	-
Depreciation for the year	-
Accumulated depreciation on disposal	-
Accumulated depreciation as at March 31, 2025	-
Depreciation for the year	-
Accumulated depreciation on disposal	-
Accumulated depreciation as at March 31, 2026	

	-

Carrying value as at March 31, 2024	**210.31**
Carrying value as at March 31, 2025	**210.31**
Carrying value as at March 31, 2026	**210.31**

Note:
Investment property has been carried at the cost less accumulated depreciation.

Amounts recognised in profit or loss for investment properties

Particulars	**Mar 31,2026**	**Mar 31,2025**
Rental income	-	-
Direct operating expenses from property that generated rental income	-	-
Direct operating expenses from property that did not generate rental income	-	-
Profit from investment properties before depreciation	-	-
Depreciation	-	-
Profit from investment property	-	-

Contractual obligations
There are no contractual obligations to purchase, construct or develop investment property.

Leasing arrangement
Investment property is leased out to the Holding Company under operating leases.

Fair Value

Particulars	**Mar 31,2026**	**Mar 31,2025**
Investment property	290.31	281.85

NON - CURRENT ASSETS

5 **Intangible Assets** **₹ In Lakhs**

Particulars	**Computer Software**	**Trademark**
Gross carrying value as at March 31, 2024	**125.68**	**1.82**

Additions	-	-
Acquisitions	-	-
Deletions	-	-
Gross carrying value as at March 31, 2025	**125.68**	**1.82**
Additions	-	-
Acquisitions	-	-
Deletions	-	-
Gross carrying value as at March 31, 2026	**125.68**	**1.82**

Accumulated depreciation as at March 31, 2024	**84.01**	-
Depreciation for the year	13.20	-
Acquisitions	-	-
Accumulated depreciation on deletion	-	-
Accumulated depreciation as at March 31, 2025	**97.21**	-
Depreciation for the year	13.12	-
Acquisitions	-	-
Accumulated depreciation on deletion	-	-
Accumulated depreciation as at March 31, 2026	**110.33**	-

Carrying value as at March 31, 2024	**41.67**	**1.82**
Carrying value as at March 31, 2025	**28.47**	**1.82**
Carrying value as at March 31, 2026	**15.35**	**1.82**

ONELIFE CAPITAL ADVISORS LIMITED

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

6. NON - CURRENT INVESTMENTS **₹ In Lakhs**

Particulars	**Face Value**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**Amount**	**Numbers**	**Amount**
QUOTED **In Equity Instruments (Fully Paid-up) - Others** CONTINENTAL CONTROLS LIMITED					

(inculdes share of loss current period)		1,509,604	68.27	1,509,604	60.38
Swojas Foods Limited *(36,07,754 Equity Share at Rs. 16.447 per share)*		3,607,754	593.36		
Hilltone Software And Gases Ltd *(2,00,000 Equity Share of Rs. 89.975 per Share)*		200,000	179.95		
In Share Warrant Convertible into Equity Instruments					
SWOJAS FOODS LTD WARRANT SUBSCRIPTION AC *(25 % of 1,00,00,000 Eq. Share of Rs. 16.50 each and 16,00,000 Share warrant at Rs. 12.375 each)*		-	610.50	-	-
Family Care Hospitals Limited (25% of 1,80,00,000 Eq. Share of Rs. 10 Each on Prefrential Issue)			450.00		
Sub - Total (a)	-		**1,902.07**	-	**60.38**
UNQUOTED					
Others (at fair value through Profit & Loss (FVTPL))					
Investment in Real Estate			-		632.00 -
Sub - Total (b)			**-**		**632.00**
Total Non - Current Investments (a) + (b)			**1,902.07**		**692.38**
Aggregate Amount of Quoted Investments at cost			1,902.07		60.38
Aggregate Amount of Quoted Investments at market value					
Aggregate Amount of Unquoted Investments			-		632.00
Aggregate amount of impairment in value of investments			-		-

PARTICULARS		CONSOLIDATED AS ON	
		Mar 31,2026	Mar 31, 2025
7	**NON - CURRENT LOANS**		
	Unsecured, Considered Good		
	Loan and Advances (for Stragetic Investments)	-	-
	Adv. Recoverable in Cash	585.70	590.11
	Total	**585.70**	**590.11**
7A	**OTHER NON - CURRENT FINANCIAL ASSETS**		

	Deposit with Exchanges and Clearing Members	740.58	938.81
	TDS Receivables	0.80	-
	Total	**741.38**	**938.81**
7B	**DEFERRED TAX ASSETS (NET)**		
	Deferred Tax Liabilities (A)		
	Relating to Depreciation on Fixed Assets (A)	-	-
	Deferred Tax Assets (B)		
	Deferred tax asset on lease obligation	84.53	81.16
		84.53	**81.16**
	Deferred tax assets (Net) - (B) - (A)	**84.53**	**81.16**
8	**Balance with statutory**		
	Deposits	66.09	-
	Balance with statutory / government authorities	51.49	35.84
	Advance Tax including TDS (net off provision for Tax)	102.78	78.62
	Total	**220.36**	**114.46**
9	**OTHER NON - CURRENT ASSETS**		
	Deposits	26.29	25.22
	TDS Receivables (Net of tax provission)	39.23	33.53
	Balance with Statutory / Government Authorities	37.50	-
	Advance Service Tax	86.35	113.93
	Total	**189.38**	**172.68**
10	**TRADE RECEIVABLES**		
	(Unsecured)		
	Considered Good	66.06	1,630.96
	Less : Expected credit losses/Credit Impaired		-

		66.06	**1,630.96**
	Less : Provision for doubtful debts		
	Considered Good	-	-
	Credit Impaired	-	-
		-	**-**
	Total	**66.06**	**1,630.96**
	Trade receivables ageing schedule		
	Outstanding for the following period from due date of payments Not Due	-	-
	Less than 6 months	61.23	-
	6 months-1 years	-	45.86
	1-2 years	-	1,683.41
	2-3 years	4.83	-
	More than 3 years	-	-
	Total	**66.06**	**1,630.96**
	Above includes dues from Company in which director is a director		
	Dealmoney Securities Private Limited	-	-
10A	**INVESTMENT**		
	Investment	990.93	102.93
	Total	**990.93**	**102.93**
11	**CASH AND CASH EQUIVALANTS**		
	Balances with Banks		
	In Current Accounts	1,878.18	2,901.50
	Cash on hand	38.23	32.95
	Total	**1,916.40**	**2,934.45**
12	**BANK BALANCES OTHER THAN ABOVE**		
	Bank deposits with bank having maturity within 12 months	177.42	126.07
	Total	**177.42**	**126.07**

13	**CURRENT LOANS**		
	Unsecured, Considered Good		
	Loan and Advances to Related Parties		
	Family Care Hospitals Limited (Scandent)	243.98	62.75
	Oodnap Securities (India) Limited	371.69	386.69
	Vaaman Pesticides P. Ltd	60.14	60.15
	Continental Controls Ltd (CCI)	-	3.84
	All the above loans and advances have been given for business purposes		
	Loan to Individual (within India)	1,418.53	2,518.18
	Less: Impairment Loss Allowance	-	-
	Advance recoverable in Cash	-	-
	Total	**2,094.34**	**3,031.61**
14	**OTHER FINANCIAL ASSETS**		
	Deposit with Exchanges and Clearing Member	2,051.80	559.05
	Advance to related parties		
	Others Receivables	774.13	210.51
	Total	**2,825.94**	**769.56**
15	**OTHER CURRENT ASSETS**		
	Other Assets	2,267.20	2,734.72
	Receivable from Related Party	121.28	-
	GST Input Tax Credit	0.15	0.15
	Total	**2,388.64**	**2,734.87**

16	**EQUITY SHARE CAPITAL**	**As at Mar 31, 2026**	**As at Mar 31, 2025**
	Authorised:		
	'7,22,20,000 (Previous Year - '7,22,20,000) Equity Shares of ₹ 10/- each	7,222.00	7,222.00
	Total	**7,222.00**	**7,222.00**
	Issued, Subscribed and Paid-up Equity Shares		

	3,73,60,000 (Previous Year - 13,360,000) Equity Shares of ₹ 10/- each fully paid up	3,736.00	1,336.00
	Total	**3,736.00**	**1,336.00**

16.1	**Reconciliation of Shares**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**₹**	**Numbers**	**₹**
	At the beginning of the year	**13,360,000**	1,336.00	**13,360,000**	1,336.00
	Add : Shares Issued Pursuant to Right Issue during the year	24,000,000	2,400.00	**-**	-
	Outstanding at the end of the year	**37,360,000**	**3,736.00**	**13,360,000**	**1,336.00**

16.2	**Details of Shareholders holding more than 5% shares in the Company**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**%**	**Numbers**	**%**
a.	Prabhakar Naig	9,571,667	25.62%	6,905,000	51.68%
b.	Uday Zaveri	2,365,156	6.33 %	-	-

16.3	**Details of shareholdings by the Promoter/ Promoter Group**	**As at Mar 31, 2026**		**As at Mar 31, 2025**	
		Numbers	**%**	**Numbers**	**%**
a.	Prabhakar Naig	9,571,667	25.62%	6,905,000	51.68%
b.	Pandoo Naig	153,799	0.41 %	54,999	0.41%

16.4 **Rights, Preferences and Restrictions attaching to each class of shares**
Equity Shares having a face value of ₹ 10

As to Dividend: -
The Shareholders are entitled to receive dividend in proportion to the amount of paid up equity shares held by them. The Company has not declared any dividend during the year.

As to Repayment of capital: -
In the event of liquidation of the Company, the holders of equity shares are entitled to receive the remaining assets of the Company after distribution of all preferential amounts. The distribution will be in proportion of the number of shares held by the shareholders.

As to Voting: -
The Company has only one class of shares referred to as equity shares having a face value of ₹ 10. Each holder of the equity share is entitled to one vote per share.

PARTICULARS		**CONSOLIDATED AS ON**	
		Mar 31,2026	**Mar 31, 2025**
17	**OTHER EQUITY**		
A	Goodwill on Consolidation	(5,002.71)	(5,002.71)
B	Common Control Transactions Capital Reserve	853.56	853.56
C	Securities Premium	10,332.62	9,078.06

D	Special Reserve	17.45	17.45
E	Retained Earnings	(2,646.88)	(2,813.95)
	Total - (A) + (B) + (C) + (D) + (E)	**3,554.03**	**2,132.42**
(i)	Securities Premium Reserve		
	Opening balance	9,078.06	9,078.06
	Increase/(decrease) during the year	1,254.56	-
	Closing balance	**10,332.62**	**9,078.06**
(ii)	**Retained earnings**		
	Opening balance	(2,813.95)	(1,212.37)
	Net profit/(loss) for the year	536.16	(514.26)
	Reserved on Consolidation	(371.71)	(1,087.10)
	Remeasurement of Defined benefit plans	2.60	(0.22)
	Transfer to Special Reverse	-	-
	Closing balance	**(2,646.88)**	**(2,813.95)**
18	**NON - CURRENT BORROWINGS**		
	Unsecured		
	Term Loans		
	From Related Parties	609.69	1,505.84
	Loan for Purchase of Thane office	916.63	306.09
	Long-term borrowings	215.81	460.00
	Total	**1,742.13**	**2,271.92**
18A	**OTHER NON - CURRENT LIABILITIES**		
	Other Payable	266.54	51.40
	Deposit- Payable	1.00	-
	Total	**267.54**	**51.40**
19	**NON - CURRENT PROVISIONS**		
	Provision for Gratuity	29.92	31.65
	Provision for Income Tax (Net of TDS)	30.67	80.97
	Provision for Compensated Absences	-	0.16
	Total	**60.59**	**112.78**
20	**DEFERRED TAX LIABILITIES (NET)**		
	Deferred Tax Liabilities	9.88	

			8.33
	Total	9.88	8.33
21	**CURRENT BORROWINGS**		
	Secured		
	GLOBE FINCAP LTD	1,357.72	-
	Unsecured		
	From Related Parties/Director	19.40	34.40
	Total	**1,377.12**	**34.40**
22	**TRADE PAYABLES**		
	Due to Micro, Small and Medium Enterprises	-	-
	Due to creditors other than Micro Enterprises and Small Enterprises	5,842.41	7,481.04
	Total	**5,842.41**	**7,481.04**
	Trade payables ageing schedule		
	Outstanding for the following period from due date of payments		
	Dues to MSME		
	Not Due	6.25	-
	Less than 1 year	-	-
	1-2 years	-	-
	2-3 years	-	-
	More than 3 years	-	-
	Total	**6.25**	**-**
	Others		
	Not Due	-	-
	Less than 1 year	516.71	7,481.04
	1-2 years	5,319.45	-
	2-3 years	-	-
	More than 3 years	-	-
	Total	**5,836.16**	**7,481.04**
23	**OTHER FINANCIAL LIABILITIES**		
	Current Maturity of Long Term Debts (for Security, rate of interest and terms of repayment)	-	-
	Deposit – Payable	-	85.61
	Provision For Expenses	1.30	0.45
	TDS on Interest Payable	1.84	-
	Payable to Others	-	2,249.53
	Salary Payable	32.42	26.01
	Creditors for Expenses	90.82	75.67
	Total	**126.38**	**2,437.27**
24	**OTHER CURRENT LIABILITIES**		
	Statutory Dues	237.79	326.22
	Deferred income - Entitlement Fees	114.03	114.03
	Other Payable	419.05	

		796.06
Total	770.88	1,236.31
25 CURRENT PROVISIONS		
Provision for Gratuity	10.85	5.10
Provision for Compensated Absences	-	0.03
Total	10.85	5.13

PARTICULARS	CONSOLIDATED AS ON	
	Mar 31,2026	Mar 31,2025
26 REVENUE FROM OPERATIONS		
Advisory Services	217.00	-
Sale of Services		
Broking Services	90.34	123.53
Interest on Loan Measured at Amortised Cost	70.23	261.37
Income from Trading	183.28	598.06
Other Operating Income	350.61	145.35
Total	911.46	1,128.31
27 OTHER INCOME		
Interest income on financial asset measured at amortised cost		
Interest on Loan	187.21	2.87
Interest on Fixed Deposits	15.03	4.41
Credit Balance Not Longer Payable	1,118.25	-
Dividend Income	0.94	0.65
Bad Debts Recovered	270.33	-
Profit on Sale of Investment	300.00	
Other Income	248.34	2,042.18
Total	2,140.09	2,050.10
28 EMPLOYEE BENEFITS EXPENSE		
Salary, Wages and Other Benefits	373.11	389.97
Contribution to Provident Fund and Other Funds	6.51	6.13
Staff Welfare Expenses	15.29	41.02
Total	394.91	437.11
29 FINANCE COSTS		
Interest Expenses	304.90	191.29
Bank Charges	5.91	1.92
Total	310.82	193.21

30	**OTHER EXPENSES**		
	Power & Fuel	172.91	184.35
	Rent	9.02	11.33
	Repairs to Others	67.03	102.98
	Rates and Taxes	15.03	8.23
	Advertisement	2.99	2.94
	Brokerage Sharing	6.88	50.41
	Business Development Expenses	28.09	64.71
	Direct cost of Sales-Deal Vacation	3.49	2.93
	Direct cost of sales-deal travel	1.46	0.96
	Direct cost of sales-Jeevan dhan	-	1.90
	Communication Expenses	53.10	74.08
	Professional Fees	70.97	118.86
	Bad Debts Written Off	552.32	223.75
	Remuneration to Auditors	13.80	12.61
	Penalty Expenses	0.32	14.25
	Office Expenses	70.30	405.23
	Travelling and Conveyance	56.16	116.53
	Directors Sitting Fees	8.55	5.10
	Provision for Doubtful Deposit	298.46	-
	Loss on Valuation of Securities	80.55	-
	Miscellaneous Expenses	133.95	136.97
	Membership And Subscription	5.21	6.91
	Total	**1,650.61**	**1,545.01**

31. Contingent Liabilities

(v) The Group has received order dated January 31, 2018 passed by The Commissioner GST & CX (Appeals) - III, Mumbai, confirming the demand of inadmissible Cenvat Credit of ₹171.92 Lakhs, recovery of interest at applicable rate on the amount of demand confirmed and imposing the penalty of ₹164.20 Lakhs. The Group had filed the appeal against this order with Central Board of Indirect Taxes & Customs Appellate Tribunal (West Zone Branch), Mumbai. As per the legal advice received by the Group, the Group has good case and no provision is required for Cenvat Credit, interest and penalty on availment of Cenvat Credit on the basis of invoices of Fincare Financial and Consultancy Services Private Limited and Precise Consulting & Engineering Private Limited.

(vi) The Group has received Income Tax demand for the AY 2012-13 of Rs.652.14 Lakhs. The Group has filed Appeal against the said demand on January 30, 2019. The management is of the opinion that there will be good chance to win the Appeal and hence no provision for income tax has made in the accounts".

(vii) The Group has received order from GST department for the FY 2017-18 raising demand of ₹15.94 lakhs. The Group has filed the appeal against these order to Appeal to Appellate Authority. The management is of the opinion that there will be good chance to win the Appeal and hence no provision for GST demand has made in the appeals.

(viii) Following are the disputed Liability as at 31.3.2026

Name of the Statue	Nature of Dues	Amount in Lakhs	Period to which it relates Financial Year	Forum where dispute is pending
CGST Act 2017 (Maharashtra)	GST (DSPL)	128.64	2018-19	GST Appeal Filed - Order Awaited
CGST Act 2017 (Maharashtra)	GST	44.16	2017-18	GST Appeal Filed - Order Awaited
CGST Act 2017 (Maharashtra)	GST (DCPL)	12.61	2020-21	GST Appeal Filed - Order Awaited
CGST Act 2017 (Maharashtra)	GST (DCPL)	56.91	2018-19	GST Appeal Filed - Order Awaited
CGST Act 2017 (Maharashtra)	GST (DSPL)	28.76	2020-21	GST Appeal Filed - Order Awaited
CGST Act 2017 (West Bengal)	GST	474.32	2018-19	Rectification Filed with Dept, Order Awaited
CGST Act 2017 (Karnataka)	GST	5.11	2020-21	GST Appeal Filed - Pending for Hearing
CGST Act 2017 (Karnataka)	GST	4.86	2020-21	Rectification Filed with Dept, Order Awaited
CGST Act 2017 (Karnataka)	GST	27.82	2017-18	Appeal will be filed against such order
CGST Act 2017 (Odisa)	GST	3.23	2019-20	Appeal will be filed against such order
CGST Act 2017 (Telangana)	GST	4.16	2018-19	Appeal will be filed against such order
CGST Act 2017 (Telangana)	GST	2.31	2019-20	Appeal will be filed against such order
CGST Act 2017 (Uttar Pradesh)	GST	12.26	2019-20	Appeal will be filed against such order
CGST Act 2017 (Maharashtra)	GST	318.27	2019-20	Department Appeal to Joint Commioner Appeal Thane,
Income Tax Act, 1961	Income Tax	235.82	2015-16	Appeal to ITAT, Pending for Hearing

Income Tax Act, 1961	Income Tax	55.04	2016-17	Appeal to ITAT, Pending for Hearing
Income Tax Act, 1961	Income Tax (148A)	83.43	2022-23	Deparment Proceeding Pending
Income Tax Act, 1961	Income Tax	4.58	2022-23	CIT Appeal proceedings pending
Income Tax Act, 1961	Income Tax	4.73	2023-24	CIT Appeal proceedings pending
Income Tax Act, 1961	TDS	158.26	2020-21	Appeal Proceedings Pending
Income Tax Act, 1961	Income Tax (271F)	81.61	2015-16	Appeal Proceedings Pending
Income Tax Act, 1961	Income Tax (271F)	17.01	2016-17	Appeal Proceedings Pending

(ix) SEBI, vide its Interim Order-cum-Show Cause Notice dated 21 October 2024, initiated proceedings against the Group and its Directors for alleged non-compliance with certain provisions relating to related party transactions and tax compliances.

Subsequently, SEBI, vide its Final Order dated 28 March 2025, directed the Company, Mr. Pandoo Naig (Director) and Mr. Prabhakar Naig (Director) to pay a monetary penalty of ₹50 lakh each. Aggrieved by the said order, the Group and the concerned Directors filed an appeal before the Securities Appellate Tribunal (SAT).

Pursuant to the interim order of SAT, the appellants were directed to pre-deposit 50% of the penalty amount, and the operation of the SEBI order was stayed pending disposal of the appeal. In compliance with the said interim direction, the Group has deposited 50% of the penalty amount on 07 August 2025 under protest, without prejudice to its rights and contentions in the pending appeal.

As on the date of approval of these financial statements, the appeal is pending before SAT and the next date of hearing is 08 July 2026. Based on the legal advice obtained, the management believes that the matter has a reasonable chance of success and, accordingly, does not expect the ultimate outcome to have a material adverse financial impact on the Group. However, since the matter is sub judice, the final outcome and the consequential financial impact, if any, cannot presently be determined with certainty.

32. Disclosure pursuant to Indian Accounting Standard (Ind AS) 19 “Employee Benefits”

i Defined Contribution Plan

During the year, ₹5.45 Lakhs (Previous Year ₹5.20 Lakhs) in respect of the Group’s contribution to Provident Fund and other funds, Employees' State Insurance Corporation ₹1.06 Lakhs

(Previous Year ₹0.93 Lakhs) and contribution to Employee's Maharashtra Labour Welfare Fund ₹0.00 Lakhs (Previous Year ₹0.00 Lakhs) deposited with the government authorities, have been recognized as expense and included under "Employee Benefits Expenses" in the Statement of Profit and Loss.

ii Gratuity

Defined benefit plans: - The Group provides for gratuity benefit under a defined benefit retirement scheme (the "Gratuity Scheme") as laid out by the Payment of Gratuity Act, 1972 of India covering eligible employees. Liabilities with regard to the Gratuity Scheme are determined by actuarial valuation carried out using the Projected Unit Credit Method by an independent actuary in accordance with Indian Accounting Standard - 19, 'Employee Benefits', The Gratuity Scheme is a non-funded scheme and the Group intends to discharge this liability through its internal resources.

The following table sets out the status of the gratuity plan and the amount recognized in the financial statements as at March 31, 2026.

Particulars	**March 31, 2026**	**March 31, 2025**
Change in Present Value of Obligations		
Obligations at Beginning of the Year	34.66	31.93
Interest Cost	2.18	1.98
Service Cost	6.69	4.59
Past Service Cost (Non – Vested Benefits)	2.86	-
(Liability Transferred In or Out / Acquisitions)	-	0.02
Present value of obligation – due but not paid	-	-
Past Service Cost (Vested Benefits)	-	-
Benefits Paid	-	-
Actuarial (gains) / losses on obligations due to change in Demographic Assumptions	-	-
Actuarial (gains) / losses on obligations due to change in Financial	(2.58)	1.18

Particulars	March 31, 2026	March 31, 2025
Change in Present Value of Obligations		
Assumptions		
Actuarial (Gains) / Losses on Obligations due to Experience	(3.04)	(3.80)
Obligations at the end of the year	**40.76**	**35.90**

Amount recognized in the Balance Sheet

Particulars	March 31, 2026	March 31, 2025
Present Value Obligation at the end of the period	(34.66)	(35.90)
Fair Value of Plan Assets at the end of the period	-	-
Funded Status – (Surplus / (Deficit))	(34.66)	(35.90)
Net (Liability)/Asset recognized in the Balance Sheet	**(34.66)**	**(35.90)**

Net interest cost for the current year

Particulars	March 31, 2026	March 31, 2025
Present value benefit obligation at the beginning of the Year	34.66	31.93
Fair value of plan assets at the beginning of the year	-	-
Net liability / (asset) at the beginning	34.66	31.93
Interest cost	2.18	1.98
Interest income	-	-
Interest cost for the current year	**2.18**	**1.98**

Expenses recognized in the Statement of Profit or Loss for the current year

Particulars	March 31, 2026	March 31, 2025

Particulars	March 31, 2026	March 31, 2025
Current Service cost	6.69	4.59
Net Interest cost	2.18	1.98
Adjustment	-	-
Past service cost	2.86	-
Expected Contributions by the Employees	-	-
Present value of obligation – due but not paid	-	-
(Gains)/Losses on Curtailments And Settlements	-	-
Net Effect of Changes in Foreign Exchange Rates	-	-
Expenses Recognized	**11.74**	**6.57**

Expenses recognized in the Other Comprehensive Income (OCI) for current year

Particulars	March 31, 2026	March 31, 2025
Actuarial (gains) / losses on obligation for the year	(5.62)	(2.62)
Return on plan assets, excluding interest income	-	-
Change in Asset Ceiling	-	-
Net (Income)/Expense for the year recognized in OCI	**(5.62)**	**(2.62)**

Balance Sheet Reconciliation

Particulars	March 31, 2026	March 31, 2025
Opening Net Liability	34.66	31.93
Expenses recognized in the statement of profit or loss	11.74	6.57
Expenses recognized in OCI	(5.62)	(2.62)

Particulars	March 31, 2026	March 31, 2025
(Liability Transferred In or Out / Acquisitions)	-	(0.85)
Benefits paid directly by Employer	-	-
Net Liability/(Asset) recognized in the Balance Sheet	**40.76**	**35.04**
Category of assets		
NIL, as funding status is unfunded.		

.Net Interest Cost for Next Year

Particulars	March 31, 2026	March 31, 2025
Present Value of Benefit Obligation at the End of the Period	34.66	35.90
(Fair Value of Plan Assets at the End of the Period)	-	-
Net Liability/(Asset) at the End of the Period	34.66	35.90
Interest Cost	2.75	2.16
(Interest Income)	-	-
Net Interest Cost for Next Year	**2.75**	**2.16**

Expenses Recognized in the Statement of Profit or Loss for Next Year

Particulars	March 31, 2026	March 31, 2025
Current Service Cost	2.76	6.32
Net Interest Cost	2.75	2.16
(Expected Contributions by the Employees)	-	-
Expenses Recognized	**5.51**	**8.48**

Maturity analysis of the benefit payments from the employer

Particulars	March 31, 2026	March 31, 2025
1st following year	11.08	5.20
Sum of years 2 to 5	5.67	9.71

Particulars	March 31, 2026	March 31, 2025
Sum of years 6 to 10	11.08	9.32
Sum of years 11 and above	79.22	64.61
Projected Benefit Obligation on Current Assumptions	40.76	35.90
Delta Effect of +1% Change in Rate of Discounting	(3.31)	(3.19)
Delta Effect of -1% Change in Rate of Discounting	3.97	3.84
Delta Effect of +1% Change in Rate of Salary Increase	3.95	3.79
Delta Effect of -1% Change in Rate of Salary Increase	(3.36)	(3.21)
Delta Effect of +1% Change in Rate of Employee Turnover	(0.09)	(0.23)
Delta Effect of -1% Change in Rate of Employee Turnover	0.11	0.24
The sensitivity analysis have been determined based on reasonably possible changes of the respective assumptions occurring at the end of the reporting period, while holding all other assumptions constant		
The sensitivity analysis presented above may not be representative of the actual change in the projected benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated		
Furthermore, in presenting the above sensitivity analysis, the present value of the projected benefit obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same method as applied in calculating the projected benefit obligation as recognized in the balance sheet		
There was no change in the methods and assumptions used in preparing the sensitivity analysis from prior years		

Assumptions

Particulars	March 31, 2026	March 31, 2025
Mortality Table	Indian Assured Lives Mortality (2012 – 14)	Indian Assured Lives Mortality (2012 – 14)

Particulars	March 31, 2026	March 31, 2025
Discount rate	7.86% - 6.98%	7.21% - 7.49%
Rate of escalation in salary	7.00% - 7.00%	7.00% - 7.00%
Attrition rate	Parent - 2%; Subsidiaries - For service 4 years and below 20% - 25% p.a.; For service 5 years and above 2% p.a.	Parent - 2%; Subsidiaries - For service 4 years and below 20% - 25% p.a.; For service 5 years and above 2% p.a.
Expected Return on Plan Assets	NA	NA

iii Compensated absences

The obligation for compensatessd absences is recognized in the same manner and net amount to the statement of profit and loss for the year is ₹NIL (Previous Year net charges of ₹-NIL)

₹in Lakhs

Particulars	Mar 31, 2026	Mar 31, 2025
Amount Recognized in the Balance Sheet		
Current	NIL	0.03
Non – Current	NIL	0.16

33. Disclosures pursuant to Indian Accounting Standard 108 "Operating Segments"

i Business segments are the basis for management control and hence form the basis for reporting. The business of each segment comprises of:

a Advisory Services - Advice companies on fund raising as well as acquisition financing and structuring the deal.

b Broking Services - Brokerage on the buying / selling of commodities options/futures.

c Trading Services - Offers seamless execution and personalized support for all your needs.

ii The Group is operating in India which is considered as a single geographical segment.

iii Segment Revenue, Results, Assets and Liabilities include the respective amounts identifiable to each of the segments and amounts allocated on a reasonable basis.

iv Segment assets and liabilities are measured in the same way as in the financial statements. These assets and liabilities are allocated based on the operations of the segment.

v Based on the "management approach" defined in Ind AS 108 - Operating Segments, the Chief Operating Decision Maker evaluates the Group's performance and allocate resources based on an analysis of various performance indicators by business segments. Accordingly, information has been presented along these segments.

Segment Revenue

Particulars	Year	Advisory Services	Broking Services	Trading Services	Other Business	Total

Particulars	Year	Advisory Services	Broking Services	Trading Services	Other Business	Total
External Sales	2025-26	217.00	626.42	-	68.04	911.46
External Sales	2024-25	-	285.95	598.06	244.30	1,128.31
Inter Segment Sales	2025-26	-	-	-	-	-
Inter Segment Sales	2024-25	-	-	-	-	-
Total Revenue	**2025-26**	**217.00**	**626.42**	**-**	**68.04**	**911.46**
Total Revenue	**2024-25**	**-**	**285.95**	**598.06**	**244.30**	**1,128.31**

Segment Results

Particulars	Year	Advisory Services	Broking Services	Trading Services	Other Business	Total
Segment Results	2025-26	626.11	278.60	-33.39	-	871.32
Segment Results	2024-25	45.12	560.37	-717.71	-	-112.22

Reconciliation to Consolidated Profit / (Loss)

Particulars	March 31, 2026	March 31, 2025
Unallocated Income / (Expenses) Net	22.62	50.74
Profit/(Loss) Before Interest and Tax	311.70	-61.49
Interest Expense	310.82	193.21
Profit/(Loss) Before Tax	622.52	-254.70
Tax Expense	72.02	233.11
Profit/(Loss) after Tax	550.50	-487.81
Share of Associates	(3.12)	0.00
Minority Interest in Income in Subsidiaries	11.22	26.45
Net Profit/(Loss) after Minority Interest	**-536.16**	**-514.26**

Capital Employed — Segment Assets

Particulars	Year	Advisory Services	Broking Services	Trading Services	Other Business	Total
Segment Assets	2025-25	4732.48	6765.97	2280.33	-	13778.78
Segment Assets	2024-25	2,126.84	7,311.13	5,029.87	-	14,467.85

Particulars	March 31, 2026	March 31, 2025
Unallocated Corporate Assets	3783.43	2,691.42
Total Assets	**17562.21**	**17,159.27**

Segment Liabilities

Particulars	Year	Advisory Services	Broking Services	Trading Services	Other Business	Total
Segment Liabilities	2025-26	1707.82	1615.24	5850.55	-	9173.61
Segment Liabilities	2024-25	2,567.61	3,448.47	1,923.19	-	7,939.26

Particulars	March 31, 2026	March 31, 2025
Unallocated Corporate Liabilities	1032.96	5,699.32
Total Liabilities	**10206.57**	**13,638.58**

Capital Expenditure

Particulars	March 31, 2026	March 31, 2025
Segment Capital Expenditure	-	-
Unallocated Capital Expenditure	-	-

Depreciation and Amortization

Particulars	Year	Advisory Services	Broking Services	Trading Services	Other Business	Total
Segment Depreciation and Amortization	2025-25	0.48	67.76	4.19	-	72.43

Particulars	Year	Advisory Services	Broking Services	Trading Services	Other Business	Total
Segment Depreciation and Amortization	2024-25	0.26	59.03	2.10	-	61.38

Particulars	March 31, 2026	March 31, 2025
Unallocated Depreciation and Amortization	0.28	0.17
Adjustments and Eliminations		
Finance income and costs, and fair value gains and losses on financial assets are not allocated to individual segments as the underlying instruments are managed on a group basis		
Current taxes, deferred taxes and certain financial assets and liabilities are not allocated to those segments as they are also managed on a company basis		
Capital expenditure consists of additions of property, plant and equipment, intangible assets, investment properties and Capital work in progress		

There are no non-cash expenses other than Depreciation and amortization expenses

Figures in the bracket indicate previous year's figures.

34. Disclosure of related parties/related party transactions pursuant to Indian Accounting Standard 24 "Related Party Disclosures"

i List of Related Parties

Key Management Personnel	Mr. T. K. P Naig	Whole Time Director
	Mr. Pandoo Naig	Executive Director & CFO
	Mrs. Kajal Shethia	Company Secretary & Compliance Officer (Appointed w.e.f June 03, 2024 & Resigned on June 24, 2025)
	Mr. Rohit Gupta	Company Secretary & Compliance Officer (Appointed w.e.f Aug 07, 2025)
	Mr. Satish Kumar	Chief Finance Officer (Appointed w.e.f Dec 03, 2025)
	Ms. Manali Arun Naik	Company Secretary & Compliance Officer

	Mr. Manish Zaveri	Director (Resigned on 20.03.2026)
	Mr. Vikas Pandey	Director
	Ms. Shalini Patidar	Director
	Mr. Sandeep Kumar	Director (Resigned on 20.03.2026)
	Mr. Dinakar Devadiga	Director
	Mr. Vishal Kirti Tadiwala	Director (Appointed w.e.f 16.03.2026)
	Mr. Irfan Haider Azadar Husain Sayyed	Director (Appointed w.e.f 16.03.2026)
	Mr. Anil Bapardekar	Director
	Mr. Dhananjay Parikh	Director
	Mrs. Sowmya Deshpande	Daughter of TKP Naig - Whole Time Director and Sister of Pandoo Naig - Executive Director & CFO
	Mr. Gautam Deshpande	Husband of Sowmya Deshpande & Son in law of TKP Naig - Whole Time Director and Brother in law of Pandoo Naig - Executive Director & CFO
	Mrs. Anandhi Naig	Wife of TKP Naig - Whole Time Director & Mother of Pandoo Naig - Executive Director & CFO
	Mrs. Radhabai Naig	Mother of TKP Naig - Whole Time Director & Grand mother of Pandoo Naig - Executive Director & CFO
Companies in which Key Management Personnel / Relative of KMP having significant influence	Oodnap Securities (India) Limited	
	Pran Fertilisers & Pesticides Pvt. Ltd	
	DP Engineering and Consulting Pvt Ltd.	
	Sowgau Estates Pvt. Ltd.	
	Vaaman Pesticides Pvt. Ltd	
	Continental Controls Ltd	
	Family Care Hospitals Limited	
	Doctors Dental Services Limited	

	Pearl Financial Advissors Private Limited
	Transform Engineering Private Limited
	Vaaman Pesticides Private Limited
Non-Executive – Independent Director	Mr. Nitesh Singh
	Ms. Ranu Jain
	Mr. Abhay Kumar Sethia
	Mr. Dhananjay Parikh
Non-Executive – Non Independent Director	Ms. Shalini Patidar

ii Transactions and amount outstanding with related parties

₹in Lakhs

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
I	**Loans Given**			
	Oodnap Securities (India) Limited	NIL	NIL	NIL
		(NIL)	(NIL)	(5.00)
	Family Care Hospitals Ltd.	NIL	NIL	279.00
		(NIL)	(NIL)	(127.50)
	Continental Controls Ltd	NIL	NIL	40.79
		(NIL)	(NIL)	(3.84)
	Pandoo Naig	NIL	NIL	NIL
		(5.50)	(NIL)	(NIL)

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
II	**Loans Taken**			
	Pandoo Naig	3.00	NIL	NIL
		(NIL)	(NIL)	(NIL)
III	**Loans Repaid**			
	DP Engineering and Consulting Pvt Ltd.	NIL	NIL	v
		(NIL)	(NIL)	(125.00)
	Sowgau Estates Pvt. Ltd.	NIL	NIL	NIL
		(NIL)	(NIL)	(92.15)
	Pran Fertilisers & Pesticides Pvt. Ltd	NIL	NIL	NIL
		(NIL)	(NIL)	(6.73)
IV	**Loans Received Back**			
	Oodnap Securities (India) Limited	NIL	NIL	15.00
		(NIL)	(NIL)	(NIL)
	Family Care Hospitals Ltd.	NIL	NIL	90.40
		(NIL)	(NIL)	(67.33)
	Pandoo Naig	NIL	NIL	NIL
		(18.13)	(NIL)	(NIL)
	Continental Controls Limited	NIL	NIL	40.79
		(NIL)	(NIL)	(NIL)
V	**Remuneration to Key Management Personnel**			
	T. K. P. Naig	15.00	NIL	NIL

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
		(15.00)	(NIL)	(NIL)
	Pandoo Naig	15.00	NIL (NIL)	NIL (NIL)
		(15.00)	(NIL)	(NIL)
	Anil Bapardekar	9.61	NIL	NIL
		(9.64)	(NIL)	(NIL)
	Manali Arun Naik	6.50	NIL	NIL
		(1.63)	(NIL)	(NIL)
	Dinakar Devadiga	16.77	NIL	NIL
		(8.00)	(NIL)	(NIL)
	Kajal Shethia	1.40	NIL	NIL
		(5.28)	(NIL)	(NIL)
	Rohit Gupta	4.26	NIL	NIL
		(NIL)	(NIL)	(NIL)
	Satish Kumar	4.59	NIL	NIL
		(NIL)	(NIL)	(NIL)
VI	**Reimbursement / Cost Sharing Expenses**			
	Family Care Hospitals Limited	NIL	NIL	NIL
		(NIL)	(NIL)	(74.94)
VII	**Coupon**			

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
	Family Care Hospitals Limited	NIL	NIL	NIL
		(NIL)	(NIL)	(-6887.00)
VIII	**Security Deposit received/repaid**			
	Family Care Hospitals Limited	NIL	NIL	1.00
		(NIL)	(NIL)	(7.00)
IX	**Profit Sharing**			
	Pran Fertilisers & Pesticides Pvt. Ltd	NIL	NIL	NIL
		(NIL)	(NIL)	(74.13)
	DP Engineering and Consulting Pvt Ltd.	NIL	NIL	NIL
		(NIL)	(NIL)	(72.18)
X	**Interest Expenses(Not applicable)**			
XI	**Investment**			
	Continental Controls Ltd	NIL	NIL	NIL
		(NIL)	(NIL)	60.38
XII	**Interest Income**			
	Family Care Hospitals Ltd.	NIL	NIL	19.90
		(NIL)	(NIL)	2.87
XIII	**Rent Income**			
	Family Care Hospitals Ltd.	NIL	NIL	3.72

Sr. No.	Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
		(NIL)	(NIL)	(NIL)

- Figures in the bracket indicate previous year's figures

Outstanding as at March 31, 2026 and March 31, 2025

Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
Loan Receivables			
Family Care Hospitals Ltd.	NIL	NIL	243.98
	(NIL)	(NIL)	(2769.39)
Oodnap Securities (India) Limited	NIL	NIL	371.69
	(NIL)	(NIL)	(386.69)
Vaaman Pesticides Pvt. Ltd	NIL	NIL	60.14
	(NIL)	(NIL)	(60.15)
Continental Controls Ltd	NIL	NIL	NIL
	(NIL)	(NIL)	(3.84)
Borrowings			
Anandhi Naig	NIL	NIL	NIL
	(NIL)	(34.40)	(NIL)
DP Engineering and Consulting Pvt Ltd.	NIL	NIL	1066.06
	(NIL)	(NIL)	(998.70)
Pran Fertilisers & Pesticides Pvt. Ltd	NIL	NIL	120.17

Particulars	Key Management Personnel	Relative of Key Management Personnel	Companies in which KMP / Relative of KMP Having Significant Influence
	(NIL)	(NIL)	(120.17)

- Figures in the bracket indicate previous year's figures.
- Key Managerial Personnel and Relatives of Promoters who are under the employment of the Company are entitled to post-employment benefits and other long term employee benefits recognized as per Ind AS 19 - 'Employee Benefits' in the financial statements. As these employee benefits are lump sum amounts provided on the basis of actuarial valuation, the same is not included above.

35. Basic and diluted earnings per share [EPS] computed in accordance with Indian Accounting Standard 33 "Earnings per Share"

Particulars	March 31, 2026	March 31, 2025
Profit for the year attributable to the Owners of the Company (₹ in Lakhs)	(536.16)	(514.26)
Number of Equity Shares outstanding (No's in Lakhs)	133.60	133.60
Weighted Average Number of Equity Shares (No's. in Lakhs)	153.60	133.60
Nominal value of equity shares ₹	10.00	10.00
Basic and Diluted Earnings per share ₹	3.58	(3.65)

36. Remuneration to auditors **₹ In Lakhs**

Particulars	March 31, 2026	March 31, 2025
Statutory Audit	13.80	12.61
Other Services fees	-	-
Total	**12.61**	**12.61**

37. In the opinion of the Board, current and non - current assets are approximately of the value stated in the Balance Sheet, if realized in the ordinary course of business and the provision for all known and determined liabilities are adequate and not in excess of the amount reasonably required.

38. The Group did not have any outstanding long term contracts including derivative contracts for which there were any material foreseeable losses as at March 31, 2026.

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

39. Disclosures Mandated by Scheduled III by way of Additional Information

₹ In Lakhs

Name of the entity in the Group	Net Assets, i.e., Total Assets minus Total Liabilities		Share in Profit or Loss		Share in Other Comprehensive Income		Share in Total Comprehensive Income	
	As % of consolidated Net Assets	Amount	As % of Consolidated Profit or Loss	Amount	As % of Consolidated Other Comprehensive Income	Amount	As % of Consolidated Total Comprehensive Income	Amount
Holding Company								
Onelife Capital Advisors Ltd.	85.76	14,721.34	22.57	208.16	53.15	2.95	22.75	211.11
Indian Subsidiaries								
Eyelid Infrastructure Pvt. Ltd.	-0.72	-124.17	0.49	4.5	-	-	0.49	4.5
Dealmoney Insurance Broking Pvt. Ltd.	0.2	35.03	-0.07	-0.6	-	-	-0.06	-0.6
Dealmoney Distribution & Advisory Services	0.25	42.77	32.44	299.21	-	-	32.25	299.21
Dealmoney Commoditi	23.48	4,030.7	14.96	137.99	46.85	2.6	15.15	140.6

Name of the entity in the Group	Net Assets, i.e., Total Assets minus Total Liabilities		Share in Profit or Loss		Share in Other Comprehensive Income		Share in Total Comprehensive Income	
	As % of consolidated Net Assets	Amount	As % of Consolidated Profit or Loss	Amount	As % of Consolidated Other Comprehensive Income	Amount	As % of Consolidated Total Comprehensive Income	Amount
es Pvt. Ltd.		2						
Dealmoney Real Estate Pvt. Ltd.	-1.08	-186.15	13.32	122.87	-	-	13.24	122.87
Dealmoney Distribution & E Marketing Pvt Ltd	-11.83	-2,030.41	-4.01	-37.02	-	-	-3.99	-37.02
Dealmoney Financial Services Pvt. Ltd.	0.05	8.13	-0.02	-0.22	-	-	-0.02	-0.22
Sarsan Securities Private Ltd.	3.90	668.67	20.31	187.34	-	-	20.19	187.34
Total before Consolidation Adjustments	**100.00**	**17,165.93**	**100.00**	**922.23**	**100.00**	**5.55**	**100.00**	**927.79**
Adjustment arising out of consolidation / Rounding off	-	64.12	-	0	-	0	-	0
Less: Minority	-	63.5	-	11.22	-	0	-	11.22

Name of the entity in the Group	Net Assets, i.e., Total Assets minus Total Liabilities		Share in Profit or Loss		Share in Other Comprehensive Income		Share in Total Comprehensive Income	
	As % of consolidated Net Assets	Amount	As % of Consolidated Profit or Loss	Amount	As % of Consolidated Other Comprehensive Income	Amount	As % of Consolidated Total Comprehensive Income	Amount
Interest								
Total after Consolidation Adjustments		**17,038.31**		**911.01**		**5.55**		**916.57**

Financial Instruments

45.1 Financial Assets and Liabilities

₹ In Lakhs

Particulars	March 31, 2026			March 31, 2025		
	FVTPL	FVTOCI	Amortized Cost	FVTPL	FVTOCI	Amortized Cost
Financial Assets						
Non - Current Financial Assets – Investment	1902.07	-	-	692.38	-	-
Non - Current Financial Assets - Loans Receivables	-	-	585.70	-	-	590.11
Non - Current Financial Assets - Other Financial Assets	-	-	938.81	-	-	938.81
Current Financial Assets - Trade Receivables	-	-	741.38	-	-	1,630.96
Current Financial Assets -	-	-	1916.40	-	-	2,934.45

Particulars	March 31, 2026			March 31, 2025		
	FVTPL	FVTOCI	Amortized Cost	FVTPL	FVTOCI	Amortized Cost
Cash And Cash Equivalents						
Current Financial Assets - Bank Balance other than above	-	-	177.42	-	-	126.07
Current Financial Assets - Loans Receivables	-	-	2094.34	-	-	3,031.61
Current Financial Assets - Other Financial Assets	-	-	2825.94	-	-	769.56
Total Financial Assets	**1902.07**	**-**	**9279.99**	**692.38**	**-**	**10,021.57**
Financial Liabilities						
Non - Current Financial Liabilities – Borrowings	-	-	1742.13	-	-	2,271.92
Current Financial Liabilities – Borrowings	-	-	1377.12	-	-	34.40
Current Financial Liabilities - Trade Payable	-	-	5842.41	-	-	7,481.04
Current Financial Liabilities - Other Financial Liabilities	-	-	126.38	-	-	2,437.27
Total Financial Liabilities	**-**	**-**	**9088.04**	**-**	**-**	**12,224.62**

45.2 Fair Value measurement

Fair Value Hierarchy and valuation technique used to determine fair value:

The fair value hierarchy is based on inputs to valuation techniques that are used to measure fair value that are either observable or unobservable and are categorized into Level 1, Level 2 and Level 3 inputs.

Year Ending March 31, 2026

Particulars	Level 1	Level 2	Level 3
Financial Assets			

Particulars	Level 1	Level 2	Level 3
Financial investment which are measured at FVTOCI			
Non - Current Financial Assets – Investment	-	-	-
Financial investment which are measured at Fair value to profit and loss			
Non - Current Financial Assets – Investment	-	1902.07	-
Financial Assets Which Are Measured At Amortized Cost			
Non - Current Financial Assets - Loans Receivables	-	585.70	-
Non - Current Financial Assets - Other Financial Assets	-	741.38	-
Current Financial Assets - Trade Receivables	-	66.06	-
Current Financial Assets - Cash And Cash Equivalents	-	1916.40	-
Current Financial Assets - Bank Balance other than above	-	177.42	-
Current Financial Assets - Loans Receivables	-	2094.34	-
Current Financial Assets - Other Financial Assets	-	2825.94	-
Total Financial Assets	**-**	**8407.24**	**-**
Financial liabilities			
Financial Liabilities at Amortised Cost			
Non - Current Financial Liabilities – Borrowings	-	1742.13	-
Current Financial Liabilities – Borrowings	-	1377.12	-
Current Financial Liabilities - Trade Payable	-	5842.41	-
Current Financial Liabilities - Other Financial Liabilities	-	126.38	-
Total Financial liabilities	**-**	**9088.04**	**-**

Year Ending March 31, 2025

Particulars	Level 1	Level 2	Level 3

Particulars	Level 1	Level 2	Level 3
Financial Assets			
Financial investment which are measured at FVTOCI			
Non - Current Financial Assets – Investment	-	-	-
Financial investment which are measured at Fair value to profit and loss			
Non - Current Financial Assets – Investment	-	692.38	-
Financial Assets which are Measured at Amortized Cost			
Non - Current Financial Assets - Loans Receivables	-	590.11	-
Non - Current Financial Assets - Other Financial Assets	-	938.81	-
Current Financial Assets - Trade Receivables	-	1,630.96	-
Current Financial Assets - Cash And Cash Equivalents	-	2,934.45	-
Current Financial Assets - Bank Balance other than above	-	126.07	-
Current Financial Assets - Loans Receivables	-	3,031.61	-
Current Financial Assets - Other Financial Assets	-	769.56	-
Total Financial Assets	**-**	**10,713.96**	**-**
Financial Liabilities			
Liabilities which are measured at amortized Cost			
Non - Current Financial Liabilities – Borrowings	-	2,271.92	-
Current Financial Liabilities – Borrowings	-	34.40	-
Current Financial Liabilities - Trade Payable	-	7,481.04	-
Current Financial Liabilities - Other Financial Liabilities	-	2,437.27	-
Total Financial Liabilities	**-**	**12,224.62**	**-**

45.3 Financial risk management objectives and policies

The Group’s principal financial liabilities comprise trade and other payables. The main purpose of these financial liabilities is to finance the Group’s operations and to provide guarantees to support its operations. The Group's principal financial assets include loans, trade receivables, other financial assets, cash and cash equivalent and bank deposits that derive directly from its operations.

The Group's business activities expose it to a variety of financial risks namely liquidity risk, market risks and credit risk. The senior management has the overall responsibility for the establishment and oversight of the Group's risk management framework. The top management is responsible for developing and monitoring the Group's risk management policies. The Group's risk management policies are established to identify and analyze the risks faced by the Group, to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Group's activities.

45.3.1 Management of Liquidity Risk

Liquidity risk is the risk that the Group will face in meeting its obligations associated with its financial liabilities. The Group's approach to managing liquidity is to ensure that it will have sufficient funds to meet its liabilities when due without incurring unacceptable losses. In doing this management considers both normal and stressed conditions. The following table shows the maturity analysis of the Group's financial liabilities based on contractually agreed undiscounted cash flows as at the Balance Sheet date.

₹in Lakhs

Particulars	Carrying Amount	Less than 12 Months	More than 12 Months	Total
As at March 31, 2026				
Non - Current Borrowings	1742.13	-	1742.13	1742.13
Current - Borrowings	1377.12	-	1377.12	1377.12
Current - Trade Payable	5842.41	-	5842.41	5842.41
Current - Other Financial Liabilities	126.38	-	126.38	126.38
Total	**9088.04**	**-**	**9088.04**	**9088.04**
As at March 31, 2025				
Non - Current Borrowings	2,271.92	-	2,271.92	2,271.92
Current - Borrowings	34.40	-	34.40	34.40

Particulars	Carrying Amount	Less than 12 Months	More than 12 Months	Total
Current - Trade Payable	7,481.04	7,481.04	-	7,481.04
Current - Other Financial Liabilities	2,437.27	2,351.66	85.61	2,437.27
Total	**12,224.62**	**9,832.70**	**2,391.93**	**12,224.62**

45.3.2 Market Risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: interest rate risk, currency risk and other price risk, such as equity price risk. Financial instruments affected by market risk include loans and borrowings, deposits, FVTOCI investments.

The sensitivity analyses in the following sections relate to the position as at March 31,2026 and March 31,2025.

Potential impact of risk	Management Policy	Sensitivity to risk
1. Price Risk		
The Group is not exposed to price risk as it does not have any significant exposure to financial instruments susceptible to changes in market price.	Not Applicable	Not Applicable
2. Interest Rate Risk		
Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Group's exposure to the risk of changes in market interest rates relates primarily to the Group's Loans receivables.	In order to manage it interest rate risk The Group diversifies its portfolio in accordance with the limits set by the risk management policies.	As an estimation of the approximate impact of the interest rate risk, with respect to financial instruments, the Group has calculated the impact of a 1.00% (1.00% for year ended March 31 2026) change in interest rates. A 1.00% (1.00% for year ended March 31 2026) decrease in interest rates would have led to approximately an additional ₹3.09 Lakhs gain for year ended March 31, 2026 (₹1.93 Lakhs gain for year ended March 31 2025)

		in Interest expenses. A 1.00% increase in interest rates would have led to an equal but opposite effect. Dealmoney Commodities Private Limited, a subsidiary company, has a sanctioned overdraft facility which carries a fixed rate of interest. Further, clearing member facilitates funds for the trades executed by customers and at the day end said subsidiary company settles the same and hence no amount is outstanding, thus, they are not subject to interest rate risk.
3. Foreign Currency Risk		
The Group is not engaged in any type of financial transaction in other currency and thus is not exposed to foreign exchange risk.	Not Applicable	Not Applicable

45.3.3 Credit Risk

Credit risk is the risk that counter party will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. Credit risk encompasses of both, the direct risk of default and the risk of deterioration of creditworthiness as well as concentration of risks. The company is exposed to credit risk from its operating activities primarily trade receivables, loans, cash and bank balances and from the deposits with banks and financial institutions and other financial instruments.

Trade Receivables

Customer credit risk is managed by each business unit subject to the Group established policy, procedures and control relating to customer credit risk management. Credit quality of a customer is assessed based on an extensive credit ratings core card and individual credit limits are defined in accordance with this assessment. Total Trade receivable as on March 31, 2026 is ₹66.06

Lakhs (March 31, 2025 ₹1630.96 Lakhs). No interest is charged on trade receivables. Outstanding customer receivables are regularly monitored.

An impairment analysis is performed at each reporting date on an individual basis for major clients. In addition, a large number of minor receivables are grouped into homogenous groups and assessed for impairment collectively. The calculation is based on exchange losses historical data. The maximum exposure to credit risk at the reporting date is the carrying value of each class of financial assets. The Company does not hold collateral as security. The Company evaluates the concentration of risk with respect to trade receivables as low, as its customers are located in several jurisdictions and industries and operate in largely independent markets.

40. Capital management

Capital includes issued equity capital and share premium and all other equity reserves attributable to the equity holders. The primary objective of the Group's capital management is to maximize the shareholder value.

₹ in Lakhs

Particulars	**March 31, 2026**	**March 31, 2025**
Current – Borrowings	1377.12	34.40
Less: Cash and Cash Equivalents	(1916.40)	(2,934.45)
Net Debt (A)	**(539.28)**	**(2,900.06)**
Total Equity	7353.53	3,520.69
Total Capital (B)	**7353.53**	**3,520.69**
Capital and Net Debt C = (A) + (B)	**6814.25**	**620.64**
Gearing Ratio (A) / (C)	**(7.91)**	**(467.27)**

The Group manages its capital structure and makes adjustments in light of changes in economic conditions and the requirements of the financial covenants. The Group monitors capital using a gearing ratio, which is net debt divided by total capital plus net debt. The Group includes within net debt, interest bearing loans and borrowings, trade and other payables, less cash and cash equivalents, excluding discontinued operations. The Group monitors capital using gearing ratio, which is total debt divided by total capital plus debt

In order to achieve this overall objective, the Group's capital management, amongst other things, aims to ensure that it meets financial covenants attached to the interest-bearing loans and borrowings that define capital structure requirements. Breaches in meeting the financial covenants would permit the bank to immediately call loans and borrowings. There have been no breaches in the financial covenants of any interest-bearing loans and borrowing in the current year.

No changes were made in the objectives, policies or processes for managing capital during the years ended March 31, 2026 and March 31 2025.

41. Current Tax and Deferred Tax

I Income Tax Expense recognized in statement of profit and loss

₹ in Lakhs

Particulars	**March 31, 2026**	**March 31, 2025**
Current Tax		
Current Income Tax Charge	70.47	183.91
Adjustments in respect of prior years	-	-
Total	**70.47**	**183.91**
Deferred Tax credit / (charge)		
In respect of current year	1.55	49.20
Total	**1.55**	**49.20**
(c) Short / (Excess) provision of tax relating to earlier years		
In respect of current year	-	-
Total	**-**	**-**
Total tax expense recognized in Statement of Profit and Loss	**72.02**	**233.11**

II Income Tax recognized in Other Comprehensive Income

Particulars	**March 31, 2026**	**March 31, 2025**
Deferred Tax (Liabilities) / Assets		
Re-measurement of Defined Benefit Obligations	-	-

Particulars	March 31, 2026	March 31, 2025
Total	**-**	**-**

III. Reconciliation of income tax expense

Particulars	**March 31, 2026**	**March 31, 2025**
Net Loss as per Statement of Profit & Loss A/c (Before Tax)	622.52	(254.70)
Tax on Accounting Profit	72.02	233.11
Tax difference on account of:		
Depreciation allowed as per Income tax Act, 1961	-	-
Ind AS Impact - Re-measurement of Defined Benefit Obligation	-	-
Provision of Doubtful Debts	-	-
Provision for Employee benefit	-	-
Provision for Expected Credit Loss	-	-
Short/Excess provision for Earlier Year	-	-
Expenses not allowable under the Income tax Act, 1961	-	-
Impact of Carry forward of losses and unabsorbed Depreciation to the extent of available income	-	-
Deferred Tax credit / (charge)	-	-
Total effect of tax adjustments	-	-
Tax expense recognized during the year	**72.02**	**233.11**

42. Details of Loans given, covered u/s 186 (4) of the Companies Act, 2013 and disclosure pursuant to clause 34 of the (Listing Obligations and Disclosure Requirements) Regulations, 2015

Particulars	**As at March 31, 2026**	**As at March 31, 2025**
Companies in which directors are interested		
Family Care Hospitals Limited	243.98	62.75

Particulars	As at March 31, 2026	As at March 31, 2025
Maximum balance during the year ₹ 270.15 Lakhs (P.Y. ₹ 78.00 Lakhs)		
Continental Controls Ltd *Maximum balance during the year ₹ 44.62 Lakhs (P.Y. ₹ 3.84 Lakhs)*	NIL	3.84
Vaaman Pesticides Pvt. Ltd. *Maximum balance during the year ₹ 60.13 Lakhs (P.Y. ₹ 60.15 Lakhs)*	60.13	60.15
Oodnap Securities (India) Limited *Maximum balance during the year ₹ 371.69 Lakhs (P.Y. ₹ 386.69 Lakhs)*	371.69	386.69
Sub – Total	**675.80**	**513.43**
Others		
Bio Medcion Systems (I) Pvt. Ltd. *Maximum balance during the year ₹ 60.98 Lakhs (P.Y. ₹ 60.98 Lakhs)*	-	-
Parasmal Khanmal Jain *Maximum balance during the year ₹ 442.25 Lakhs (P.Y. ₹ 356.66 Lakhs)*	352.66	356.66
Rani Creators Consultant & Ser Pro *Maximum balance during the year ₹ 312.35 Lakhs (P.Y. ₹ 233.45 Lakhs)*	233.45	233.45
Spade Realtors LLP *Maximum balance during the year ₹ 122.15 Lakhs (P.Y. ₹ 122.15 Lakhs)*	-	-
Trishul Realty Infra Pvt. Ltd. *Maximum balance during the year ₹ 33.12 Lakhs (P.Y. ₹ 33.12*	-	-

Particulars	As at March 31, 2026	As at March 31, 2025
Lakhs)		
Sai Prasad Realtors *Maximum balance during the year ₹ 7.50 Lakhs (P.Y. ₹ 7.50 Lakhs)*	-	-
Sub – Total	**586.11**	**590.11**
Grand Total	**1261.91**	**1,103.53**

43. The The Company had received an Interim Order-cum-Show Cause Notice from SEBI dated October 21, 2024, in connection with alleged non-compliances relating to related party transactions. Subsequently, SEBI passed a final order dated March 28, 2025, whereby the Company, Mr. Pandoo Naig and Mr. Prabhakara Naig were restrained from accessing the securities market and prohibited from buying, selling or otherwise dealing in securities, directly or indirectly, or being associated with the securities market in any manner whatsoever, for a period of one year commencing from October 21, 2024.

The aforesaid restraint period of one year has since expired on October 20, 2025, and the Company and the concerned noticees have duly complied with the directions contained in the SEBI order. Further, the Company and the concerned noticees have filed an appeal before the Hon'ble Securities Appellate Tribunal (SAT) challenging the monetary penalty and other findings of the SEBI order. The appeal has been admitted by the Hon'ble SAT vide its order dated April 17, 2025, and the matter is pending adjudication.

44. The loans extended to our subsidiary companies are in the process of being converted into equity shares of the respective subsidiaries. Upon completion of the necessary approvals and compliance procedures, equity shares will be allotted accordingly.

45. There is only three reportable income stream i.e. advisory, brokerage and interest income and disclosure of disaggregated revenue recognized in the Statement of Profit and Loss:

Particulars	March 31, 2026	March 31, 2025
Advisory Services	217.00	-
Brokerage Income	626.42	285.95
Trading Services	-	598.06
Total	**843.42**	**884.01**

46. Revenue from contracts with customers

The Company has adopted Ind AS 115 'Revenue from contracts with customers' using the modified retrospective approach given in Ind AS 115, i.e. cumulative catch-up transition adjustment is made for contracts that were not completed. Under Ind AS 115, an entity recognises revenue when it transfers control of promised services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services.

The Company determines revenue recognition through the following steps:

i Identification of the contract, or contracts, with a customer.

ii Identification of the performance obligations in the contract.

iii Determination of the transaction price.

iv Allocation of the transaction price to the performance obligations in the contract.

v Recognition of revenue when, or as, we satisfy a performance obligation.

The company is the Commodity Broker, registered with MCX and NCDEX. It earns the brokerage on the buying/selling of commodities options/futures.

a. Disaggregation of revenue

The Company's mainstream business is earning brokerage by facilitating its clients for trading in commodities. The Company caters to various clients and earns its revenue from trades done via Indian commodities exchanges' viz. MCX and NCDEX only.

There is only one reportable income stream i.e. brokerage income and as functioning is within India there is no disaggregation of revenue.

b. Contract balances

Trade receivable are non-interest bearing balances having credit period of T+5 days. After completion of said credit cycle customers are charged Delayed payment charges (DPC) @ 21% per month till settlement.

Trade payable includes fund balance received from customer, to trade in commodities through company's portal. The outstanding balance as on 31 March 26: INR 42.87 lakhs, 31 March 25: INR 148.47 lakhs

c. Performance obligations

The performance obligation of the company is to facilitate buy/sell of commodities, which is completed when a customer trades at the portal provided by the company and at the end of same day contract note of the buy/sell is generated and account balance of customer updates accordingly. The performance obligation of Company is satisfied at a point in time i.e. as and when customer executes the trade.

47. Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risks: Foreign currency risk, interest rate risk and price risk. The Company is not engaged in any type of financial transaction in other currency and thus is not exposed to foreign exchange risk.

The Company has not sanctioned any facility which is used at the end of reporting date. Further, clearing member facilitates funds for the trades executed by customers and at the day end company settles the same and hence no amount is outstanding thus, they are not subject to interest rate risk. The company do not carry any investment and hence is not exposed to price risk.

48. Interest rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company is exposed to interest rate risk arising mainly from borrowings with floating interest rates. The Company is exposed to interest rate risk because the cash flows associated with floating rate borrowings will fluctuate with changes in interest rates. The Company manages the interest rate risks by maintaining a debt portfolio comprising a mix of fixed and floating rate borrowings

At the reporting date, the interest profile of the Company's borrowings is as follows

Exposure to interest rate risk	**As at 31 March, 2026**		**As at 31 March, 2025**	
	Amount	**%**	**Amount**	**%**
Fixed rate borrowings including debt securities	916.63	100.00%	510.33	57.67%
Variable rate borrowings	-	-	374.63	42.33%
Total borrowings including debt securities	**916.63**	**100.00%**	**884.96**	**100.00%**

49. Interest rate sensitivity

The following table demonstrates the sensitivity to a reasonably possible change in interest rates on that portion of loans and borrowings. With all other variables held constant, the Company's profit before tax is affected through the impact on floating rate borrowings, as follows:

Change in basis points	**As at 31 March, 2026**		**As at 31 March, 2025**	
	BPS	**%**	**BPS**	**%**
Increase	50	-1.87	50	-1.87

Change in basis points	As at 31 March, 2026		As at 31 March, 2025	
	BPS	%	BPS	%
Decrease	-50	1.87	-50	1.87

50. Benami Property held under Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder

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

51. Wilful Defaulter

The Company is not declared as wilful defaulter by any bank or financial Institution or other lender.

52. Misutilisation of Bank Borrowing

In the opinion of the management of the company, to the best of its knowledge and belief, the company has used the borrowings from banks and financial institutions for the specific purpose for which it was taken at the balance sheet date.

53. Disclosure of transactions with struck off companies

The Company did not have any material transactions with companies struck off under Section 248 of the Companies Act, 2013 or Section 560 of Companies Act, 1956 during the financial year.

54. Undisclosed Income

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).

55. Compliance with number of layers of companies

The compliance of number of layers of companies, prescribed under clause (87) of section 2 of the Act read with the Companies (Restriction on number of Layers) Rules, 2017, are not applicable to the company.

56. Details of Crypto Currency or Virtual Currency

The Company has not traded or invested in Crypto currency or Virtual Currency during the current financial year and any of the previous financial years.

57. Security of current assets against borrowings

The Company has no borrowings from banks or financial institutions on the basis of security of current assets.

58. Utilisation of Borrowed funds and share premium:

(A) During the year, the company has 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:

(i) 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)

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

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

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

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

59. During the year ended 31 March 2026, the Holding Company subscribed to 25% of the consideration towards 1,00,00,000 share warrants issued by Swojas Foods Limited on a preferential basis at an issue price of ₹16.50 per warrant, aggregating to ₹412.50 lakh, against the total preferential issue size of ₹1,650.00 lakh. In accordance with the terms of the preferential issue and applicable SEBI regulations. The Holding Company converted 16,00,000 share warrants into equity shares upon payment of the balance subscription amount aggregating to ₹198.00 lakh. Consequently, as at 31 March 2026, the Holding Company continues to hold 84,00,000 share warrants pending conversion, subject to the terms of the preferential issue and applicable regulatory requirements

60. The Subsidiary Company has allotted 5,48,446 equity shares of face value ₹10 each at a premium of ₹17.35 per share during the year ended March 2026, against share application money received in earlier periods through normal banking channels. Since the allotment was made by adjustment of advance already received, no fresh inflow of funds was received during the current period. Accordingly, the requirement relating to receipt of share capital through scheduled banking channels during the period is not applicable.

61. The Subsidiary Company has subscribed to 25% of 1,80,00,000 share warrants issued on a preferential basis by Family Care Hospitals Limited (a group company), aggregating to ₹4,500 lakh, with the balance amount payable upon further exercise of the warrants, in accordance with the applicable terms and conditions. The investment has been accounted for as share warrants pending allotment

62. The Subsidiary Company has availed a term loan of ₹9.60 crore from Indian Bank Limited. The loan is secured by guarantees provided by: Holding Company, Promoters – Mr. Prabhakar Naig and Mr.

Pandoo Naig, and Director of the Subsidiary Company – Mr. Anil Bapardekar. The loan has been utilised for the stated business purposes and appropriately disclosed in the financial statement.

63. The Holding Company and Its Subsidiaries was subjected to a ransomware attack on 30th January, 2026, resulting in corruption of its Primary and backup data. The Management has reconstructed the financial information based on available records and has implemented necessary controls.

64. During the year, the Holding Company completed a Rights Issue pursuant to the Letter of Offer dated 12 February 2025 and raised aggregate proceeds of Rs. 36.00 crore. The Holding Company received right issue approvals from BSE Limited and National Stock Exchange of India Limited on 24 March 2026. The primary object of the Rights Issue was funding of margin money requirements of Dealmoney Commodity Private Limited, a subsidiary company. Pending utilisation, the funds were temporarily deployed in bank accounts and/or short-term balances in accordance with the objects of the issue. Out of the total proceeds raised, an amount of Rs. 22.50 crore had been deployed/transferred to Dealmoney Commodity Private Limited up to 31 March 2026 towards the stated object of the issue and the balance amount remained unutilised as at 31 March 2026. The utilisation of Rights Issue proceeds is being monitored in accordance with the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable regulations.

65. During the year ended 31st March 2026, the subsidiary Company has written back certain old and unconfirmed credit balances, excess provisions, and other liabilities aggregating to ₹10,30,42,026 based on management’s review and reassessment of the underlying balances and obligations. The write-back mainly includes old outstanding balances no longer payable, excess provisions identified on reconciliation, balances confirmed as non-payable by parties, reversal of excess tax provisions, and other liabilities no longer required. Accordingly, the same has been recognised under “Credit Balance No Longer Payable” under Other Income in the Statement of Profit and Loss for the year ended 31st March 2026.

66. The Subsidiary Company experienced a ransomware/cybersecurity incident on 30 January 2026, which resulted in temporary inaccessibility and corruption of certain accounting and financial records. Consequently, certain balances, supporting documents and related information are presently subject to reconciliation, verification and confirmation. The management has undertaken recovery and restoration measures and reconstructed the financial information, to the extent possible, based on available records, alternate documentation and internal assessments. The Subsidiary Company has also strengthened its information technology systems and internal control processes to mitigate future cybersecurity risks. Based on the information currently available, the management believes that the impact of the incident, to the extent ascertainable, has been appropriately considered in the preparation of these financial statements. However, the consequential impact, if any, arising upon completion of restoration, reconciliation and verification of the affected records is presently not ascertainable with certainty.

67. On 1 December 2025, the Holding Company entered into a borrowing arrangement with Globe Fincap Limited and availed financial assistance aggregating to ₹4.00 crore. The borrowing is secured by pledge of approximately 91% of the equity shares of Dealmoney Commodity Private Limited, a subsidiary company. In addition, Vaaman Pesticides Private Limited (Group Company) has extended guarantee for the said facility and the promoters of Holding Company and Dealmoney Commodity Private Limited have provided personal guarantees in favour of the lender. The borrowing is subject to the terms and conditions stipulated in the financing documents executed between the parties. As at 31 March 2026, the borrowing continued to remain outstanding and was being serviced in accordance with its agreed terms
68. During the year, the Holding Company availed borrowing facilities aggregating to ₹8.51 crore from Globe Fincap Limited. The said facilities are secured by the pledge of equity shares of various companies held as investments by Dealmoney Commodity Private Limited, a subsidiary of the Holding Company. The facilities are also supported by such guarantees and other security arrangements as stipulated in the respective loan agreements. The Management has represented that all necessary corporate approvals and statutory compliances in relation to the borrowing and creation of the aforesaid security have been duly obtained and complied with.
69. In the opinion of the board, the current assets, loans and advances are approximately of the value stated, if realized in ordinary course of business. The provision for depreciation and for all known liabilities is adequate and not in excess of the amount reasonably necessary
70. Subsequent to the reporting date, the Board of Directors of the Holding Company, at its meeting held on 30th May 2026, approved the introduction of the "Onelife Capital Advisors Limited Employee Stock Option Plan, 2026" ("Onelife ESOP Plan, 2026"), subject to the approval of the shareholders at the ensuing 19th Annual General Meeting and such other statutory and regulatory approvals as may be required, in accordance with the provisions of the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.

    The Scheme provides for grant of up to 18,68,000 (Eighteen Lakh Sixty-Eight Thousand) stock options to eligible employees of the Holding Company and its subsidiary and associate company(ies), if any. Each option, upon vesting and exercise, shall be convertible into one equity share of the Holding Company having a face value of ₹10 each. The exercise price shall be determined by the Nomination and Remuneration Committee acting as the Compensation Committee in accordance with the terms of the Scheme and the applicable SEBI Regulations.

    As the Scheme is subject to the approval of the shareholders and no stock options had been granted as at 31 March 2026, no expense or liability has been recognised in these financial statements under Ind AS 102 – Share-based Payment. The financial impact, if any, will be recognised in the period(s) in which the options are granted and vest in accordance with the requirements of the applicable accounting standards
71. The Board of Directors of the Holding Company, at its meeting held on 30th May, 2026, has recommended a final dividend of ₹0.01 (One Paisa) per equity share of face value ₹10 each (0.10%) for the financial year ended 31 March 2026, subject to the approval of the shareholders at

the ensuing 19th Annual General Meeting ("AGM"). In accordance with Ind AS 10 – Events after the Reporting Period, the proposed dividend has not been recognised as a liability as at 31 March 2026. The dividend, if approved by the shareholders, will be recognised in the financial statements in the period in which it is approved.

72. The Subsidiary Company had disputed an electricity demand of ₹263.70 lakhs raised by the electricity utility provider and had deposited ₹131.85 lakhs with the authority as a pre-condition for pursuing the appeal.

Subsequent to the approval of the financial statements for the year ended 31 March 2026, the Company received an order dated 12 May 2026 from the appellate authority, deciding the matter in favour of the Company. Accordingly, the disputed demand stands set aside and the amount deposited by the Company is recoverable from the electricity authority.

The financial impact, if any, arising from the said order will be recognized in the financial statements of the period in which the refund/receivable is finally determined and recognized.

73. Registration of charges or satisfaction of charges with Registrar of Companies (ROC)

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

74. Title deeds of Immovable Properties not held in name of the Company

The Company do not have any immovable properties where title deeds are not held in the name of the company.

75. Sarsan Securities Private Limited, a subsidiary company, is a Non – Banking Financial Company registered with Reserve Bank of India. The Company is primarily engaged in the business of financing and earns interest on such financing arrangements

76. Due to Micro, Small and Medium Enterprises

Disclosure under the Micro, Small and Medium Enterprises Development Act 2006 is provided as under, to the extent the Company has received intimation from the "Suppliers" regarding their status under the said Act.

Particulars	**March 31, 2026**	**March 31, 2025**
(i) The Principal amount remaining unpaid to any supplier at the end of the year	0.92	-
(ii) Interest due thereon remaining unpaid to any supplier at the end of the year	-	-
(iii) The amount of interest paid by the Company in terms of Section 16 of the Micro, Small and Medium Enterprises Development Act, 2006, along-with the amount of the payment made to the supplier	-	-

Particulars	March 31, 2026	March 31, 2025
beyond the appointed day during the period		
(iv) The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the period) but without adding interest specified under the Micro, Small and Medium Enterprises Development Act, 2006	-	-
(v) The amount of interest accrued and remaining unpaid at the end of the year	-	-

77. Disclosures as required for liquidity risk

(1) Funding Concentration based on significant counterparty (both deposits and borrowings)

Particulars	As at 31 March 2026
Number of significant counter parties*	-
Amount (in ₹)	-
% of total deposits	-
% of Total liabilities	0.00%

* Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.

(2) Top 20 large deposits

The Company is not a deposit taking NBFC. Hence, not applicable.

(3) Top 10 borrowings

Particulars	As at 31 March 2026
Total amount of top 10 borrowings	11,01,37,242
Percentage of amount of top 10 borrowings to total borrowings	100.00%

(4) Funding Concentration based on significant instrument/product*

Particulars	As at 31 March 2026	Percentage of total liabilities

Term loans from financial institutions	-	Not applicable
Non-convertible debentures	-	Not applicable
Term loan from banks	-	Not applicable
Working capital facilities	-	Not applicable
Commercial paper	-	Not applicable

* Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

(5) Stock ratio

Particulars	**As at 31 March 2026**
Commercial papers as a percentage of public funds	Not applicable
Commercial papers as a percentage of total liabilities	Not applicable
Commercial papers as a percentage of total assets	Not applicable
Other short term liabilities as a percentage of public funds	Not applicable
Other short term liabilities as a percentage of total liabilities	Not applicable
Other short term liabilities as a percentage of total assets	Not applicable
Non convertible debentures as a percentage of public funds	Not applicable
Non convertible debentures as a percentage of total liabilities	Not applicable
Non convertible debentures as a percentage of total assets	Not applicable

(6) Institutional set-up for liquidity risk management

The ultimate responsibility for liquidity risk management rests with the Board of directors for the management of the Company's short, medium and long-term funding and liquidity management requirements. The Board of directors meet regularly to review the liquidity position based on future cash flows. The Company manages liquidity risk by continuously monitoring forecast and actual cash flows and by matching the maturity profiles of assets and liabilities.

Definition of terms as used in the table above:

a) Total liabilities:

Total liabilities include all external liabilities (other than equity).

b) Public funds:

"Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of commercial papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue. It includes total borrowings outstanding under all types of instruments/products.

c) Other short-term liabilities:

All short-term borrowings other than CPs and NCDs with original maturity less than 12 months.

78. In the opinion of the Board, the assets (other than Fixed Assets and Non-Current Investments) are approximately of the value stated, if realized in the ordinary course of business. The provisions for liabilities are considered to be adequate by the Board.

a) Events Occurring After the Balance Sheet Date

There have been no events subsequent to the balance sheet date which require adjustment of, or disclosure in, the financial statements or notes thereto.

b) No forward exchange contracts are outstanding on the balance sheet date, which are entered to hedge foreign exchange exposures of the Company.

79. Balance and transactions with current and non-current assets and liabilities, along with loans & advances, deposits, trade receivables, related parties, payable to vendors, statutory dues, etc, are subject to confirmation and consequent reconciliation and adjustments, if any. Hence, the effect thereof, on Profit/ Loss, Assets and Liabilities, if any, which may be significant, is not ascertainable. The Board of the Directors has established a procedure controls to review the reconciliation and recoverability of all the assets and payability of all the liabilities, on a regular basis, based on the formal/ informal agreements/ arrangements with the respective parties involved. As per the opinion of the Board, there will be no substantial impact on their reconciliation with their balance confirmations as on the reporting date.

80. Schedule to the Balance Sheet (as required in terms of Section II Chapter IV paragraph 19 of Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016.

A. Liabilities side

1. Loans & advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid:

(Amount in Rs.)

	Amount Outstanding	**Amount Overdue**
(a) Debentures		
Secured	NIL	NIL

Unsecured	NIL	NIL
(other than falling within the meaning of public deposits*)		
(b) Deferred credits	NIL	NIL
(c) Term loans	NIL	NIL
(d) Inter-corporate loans and borrowing	1101.37	2718.44
(e) Commercial paper	NIL	NIL
(f) Other loans (specify nature)		
Bank overdraft & other Secured Loans	NIL	NIL
Financial institutions loan against shares & securities	NIL	NIL
Other- related party	NIL	NIL
Total -	NIL	NIL

**As defined in paragraph 2(1)(xii) of the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998.*

B. Assets side

2. **Break-up of loans and advances including bills receivables (other than those included in (4) below):**

	Amount Outstanding
(a) Secured	NIL
(b) Unsecured	17,20,98,301
Total	**17,20,98,301**

3. **Break-up of leased assets and stock on hire and other assets counting towards AFC activities:**

	Amount Outstanding
(i) Lease assets including lease rentals under sundry debtors:	
(a) Financial lease	NIL
(b) Operating lease	NIL
(ii) Stock on hire including hire charges under sundry debtors:	
(a) Assets on hire	NIL

(b) Repossessed assets	NIL
(iii) Other loans counting towards AFC activities:	
(a) Loans where assets have been repossessed	NIL
(b) Loans other than (a) above	NIL

4. **Break-up of investments –**

	Amount Outstanding
Current investments -	
1) Quoted -	
(i) Shares	
(a) Equity	NIL
(b) Preference	NIL
(ii) Debentures and bonds	NIL
(iii) Units of mutual funds	385
(iv) Government securities	NIL
(v) Others (please specify)	NIL
2) Unquoted -	
(i) Shares	
(a) Equity	NIL
(b) Preference	NIL
(ii) Debentures and bonds	NIL
(iii) Units of mutual funds	NIL
(iv) Government securities	NIL
(v) Others (please specify)	NIL
Non-Current investments -	
1) Quoted -	
(i) Shares	
(a) Equity	NIL

(b) Preference	NIL
(ii) Debentures and bonds	NIL
(iii) Units of mutual funds	NIL
(iv) Government securities	NIL
(v) Others (please specify)	NIL
2) Unquoted -	
(i) Shares	
(a) Equity	NIL
(b) Preference	NIL
(ii) Debentures and bonds	NIL
(iii) Units of mutual funds	NIL
(iv) Government securities	NIL
(v) Others (please specify)	NIL
Total	**385**

5. **Borrower group-wise classification of assets financed as in (2) and (3) above:**

Category	**Secured**	**Unsecured**	Total
1. Related parties**			
(a) Subsidiaries	NIL	NIL	NIL
(b) Companies in the same group	NIL	6,47,64,701	6,47,64,701
(c) Other related parties	NIL	NIL	NIL
2. Other than related parties	NIL	10,73,33,600	10,73,33,600
Total -	NIL	**17,20,98,301**	**17,20,98,301**
Provision made*	NIL	6,80,107	6,80,107
Balance	**NIL**	**17,14,18,194**	**17,14,18,194**

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

Category	**Market value / Break-up or fair value or NAV**	**Book value (Net of provisions)**
1. Related parties**		
(a) Subsidiaries***	NIL	NIL
(b) Companies in the same group	NIL	NIL
(c) Other related parties***	NIL	NIL
2. Other than related parties***	NIL	NIL
Total -	NIL	NIL

7. **Other information**

Particulars	**Amount**
(i) Gross non-performing assets	
(a) Related parties**	NIL
(b) Other than related parties	NIL
(ii) Net non-performing assets	
(a) Related parties**	NIL
(b) Other than related parties	NIL
(iii) Assets acquired in satisfaction of debt	NIL

**Provisioning norms as prescribed in Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2007.*

*** As per accounting standard of ICAI.*

**** Investment in shares of related parties are taken at 'break up value' & investment in shares of other parties are taken at 'market value'.*

 # The amount of Secured Loans and Advances given by the company in the ordinary course of business.

81. **Revaluation/ Fair valuation of PPE / Intangible assets/ Investment property**

    The company has not carried out any revaluation of its Property, Plant and Equipment (including Right-of-Use Assets) and intangible assets during the current year as well as previous year. The company also does not have any Investment property during the current year as well as previous year.

82. **The Company has carried out Impairment test on its Fixed Assets as on the date of Balance Sheet and the management is of the opinion that there is no asset for which provision of impairment is required to be made as per applicable Indian Accounting Standard.**
83. **In the opinion of the board, the current assets, loans and advances are approximately of the value state, if realized in ordinary course of business. The provision for depreciation and for all known liabilities is adequate and not in excess of the amount reasonably necessary.**
84. **The Group has regrouped / reclassified the previous year figures to conform to the current year's reclassification / presentation.**

As per our report of even date

For Rafik and Associates
Chartered Accountants
Firm Reg. No. 146573W

Sd/-
CA Rafik Sejam Sheikh
Proprietor
Membership No. 182278

Place: Mumbai
Date: 30th May 2026

For and on behalf of Board of Directors of
Onelife Capital Advisors Limited

sd/-
Prabhakara Naig
Whole Time Director
DIN No.: - 00716975

Sd/-
Pandoo Naig
Director
DIN No.: - 00158221

Sd/-
Rohit Gupta
Company Secretary & Compliance Officer

Sd/-
Satish Kumar
Chief Finance Officer

Place: Thane
Date: 30th May 2026