

## RUMJHUM BONDS & HOLDINGS LIMITED

CIN: U51909JH1982PLC013804

Regd Office: Joraphatak Road, Dhanbad, Jharkhand - 826001, India

Telephone No.: 9936360000; E-mail Id: rahul.observer@gmail.com

### Directors report

**TO,  
THE MEMBERS,  
RUMJHUM BONDS & HOLDINGS LIMITED**

Your directors take pleasure in presenting the Annual Report together with the Audited Statement of Accounts of your Company for the financial year ended 31 March, 2025.

#### **1. FINANCIAL SUMMARY**

The Company's financial performance for the financial year ended March 31, 2025:

	(Amount in Hundred)	
Particulars	2024-25	2023-24
Profit Before interest, Depreciation & Tax	(87,539.30)	640.00
Less: Finance Cost	-	-
Less: Depreciation & Amortization Expense	-	-
Profit before Tax	(87,539.30)	640.00
Provision for Tax	-	200.00
Previous Year Tax	-	-
Deferred Tax	-	-
Profit after Tax	(87,539.30)	440.00
Less : Proposed Dividend & Tax thereon	-	-
Balance carried to Balance Sheet	(87,539.30)	440.00

#### **2. STATE OF AFFAIRS / HIGHLIGHTS**

1. The Company is engaged in the Investment Business.
2. There has been no change in the business of the Company during the financial year ended March 31, 2025.

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### **3. WEB LINK OF ANNUAL RETURN, IF ANY**

The Company does not having any website. Therefore, no need to of publication of Annual Return.

### **4. MEETINGS OF BOARD OF DIRECTORS:**

Eight Board Meetings were held during the Financial Year ended March 31, 2025 The maximum gap between any two Board Meetings was less than one Hundred and Twenty days. Details are given as follows:

Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Number of directors attended	% of attendance
16-04-2024	2	2	100%
02-08-2024	2	2	100%
29-08-2024	2	2	100%
02-09-2024	2	2	100%
06-09-2024	2	2	100%
29-01-2025	2	2	100%
01-02-2025	4	4	100%
28-03-2025	4	4	100%

### **5. DETAILS IN RESPECT OF FRAUD:**

During the year under review, the Statutory Auditor in their report have not reported any instances of frauds committed in the Company by its Officers or Employees under section 143(12) of the Companies Act, 2013.

### **6. BOARD'S COMMENT ON THE AUDITORS' REPORT:**

"The Auditors have not made any qualifications, reservations, adverse remarks, or disclaimers in their report on the financial statements for the financial year ended 31 March 2025. Therefore, no further explanation is required in this regard."

### **7. MATERIAL CHANGES AND COMMITMENTS:**

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

### **8. CHANGE IN DIRECTORSHIP:**

There has been change in the constitution of the Board during the financial year under review. Details are as follows:

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### **Appointment & Re-designated**

#### **a. Rajendra Kumr Agarwal (Din: 00562707)**

Mr. Rajendra Kumar Agarwal, Director, was re-designated as Whole Time Director of the company w.e.f. 08.03.2024 for the compliance purpose of Listed companies as per section 203 of the companies Act, 2013 read with rule 8 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 of Companies Act 2013. The re-designated has been approved in the meeting of the Board of Directors.

#### **b. Rahul Agarwal (Din: 03178972)**

Mr. Rahul Agarwal Director, was appointed as CFO of the Company w.e.f. 08.03.2024 for the compliance purpose of Listed companies as per section 203 of the companies Act, 2013 read with rule 8 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 of Companies Act 2013.

The Board also considered the recommendation received from the Nomination & Remuneration Committee for the appointment of Mr. Rahul Agarwal(Din: 03178972), as the CFO.

#### **c. Neha Purohit (Din: 07956781)**

Miss Neha Purohit was appointed as Additional Director of the company w.e.f. 01.02.2025 for a tenure of 5 years, subject to approval of the members in the forthcoming Annual General meeting. The appointment was made as per the provisions of the Articles of Association read together with section 152(2), 161 and other applicable provisions, if any, of the Companies Act, 2013

#### **d. Hena Firdous (Din: 10887801)**

Miss Hena Firdous was appointed as Additional Director of the company w.e.f. 01.02.2025 for a tenure of 5 years, subject to approval of the members in the forthcoming Annual General meeting. The appointment was made as per the provisions of the Articles of Association read together with section 152(2), 161 and other applicable provisions, if any, of the Companies Act, 2013

### **9. DETAILS OF SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS, COURTS AND TRIBUNALS:**

No significant and material order has been passed by the regulators, courts, tribunals impacting the going concern status and Company's operations in future.

### **10. CONTRACTS AND ARRANGEMENTS WITH RELATED PARTIES:**

All related party transactions that were entered into during the financial year ended March 31, 2025, were on an arm's length basis and were in the ordinary course of business. Therefore, the provisions of Section 188 of the Companies Act, 2013 were not attracted.

However, there are no materially significant related party transactions during the financial year made by the Company, thus, disclosure in Form AOC-2 is not required.

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### **11. COMPLIANCE WITH SECRETARIAL STANDARD:**

The Company has Complied with the applicable Secretarial Standards (as amended from time to time) on meetings of the Board of Directors and Meeting of Shareholders (EGM/AGM) i.e. SS-1 and SS-2 issued by The Institute of Company Secretaries of India and approved by Central Government under section 118(10) of the Companies Act, 2013.

### **12. PARTICULARS OF LOANS AND INVESTMENT:**

The Company has not made any Investment, given guarantee and securities during the financial year under review. There for no need to comply provisions of section 186 of Companies Act, 2013.

### **13. TRANSFER TO RESERVE:**

The Board of Directors of your company has decided not to transfer any amount to the Reserves for the financial year under review.

### **14. DIVIDEND:**

The Board of Directors of your company, Not declared any Dividend for the current financial year due to loss incurred by the Company.

### **15. CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS & OUTGO:**

#### **A. Conservation of Energy, Technology Absorption**

Conservation of energy is of utmost significance to the Company. Operations of the Company are not energy intensive. However, every effort is made to ensure optimum use of energy by using energy-efficient computers, processes and other office equipment. Constant efforts are made through regular/ preventive maintenance and upkeep of existing electrical equipment to minimize breakdowns and loss of energy.

The Company is continuously making efforts for induction of innovative technologies and techniques required for the business activities.

•Steps taken by company for utilizing alternate sources of energy: NIL

•Capital investment on energy conservation equipment's: NIL

#### **B. Foreign Exchange earnings and Outgo**

EARNINGS	NIL
OUTGO	NIL

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### **16. RISK MANAGEMENT POLICY:**

Risk Management is the process of identification, assessment and prioritization of risks followed by coordinated efforts to minimize, monitor and mitigate/control the probability and/or impact of unfortunate events or to maximize the realization of opportunities. The Company has laid down a comprehensive Risk Assessment and Minimization Procedure which is reviewed by the Board from time to time. These procedures are reviewed to ensure that executive management controls risk through means of a properly defined framework. The major risks have been identified by the Company and its mitigation process/measures have been formulated in the areas such as business, project execution, dg event, financial, human, environment and statutory compliance.

### **17. PREVENTION OF SEXUAL HARASSMENT OF WOMEN AT WORKPLACE [“POSH”]:**

The Company has adopted a policy for prevention of sexual harassment at the workplace, in line with the requirements of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (“POSH Act”). An Internal Complaints Committee (“ICC”) has been duly constituted as per the provisions of the POSH Act to redress complaints regarding sexual harassment at the workplace.

During the financial year under review, the Company has complied with all the provisions of the POSH Act and the rules framed thereunder. Further details are as follow:

a.	Number of complaints of Sexual Harassment received in the Year	NIL
b.	Number of Complaints disposed off during the year	NIL
c.	Number of cases pending for more than ninety days	NIL

### **18. DETAILS OF SUBSIDIARY, JOINT VENTURE OR ASSOCIATE COMPANIES:**

As on March 31, 2025, Company doesn't have any Subsidiary & Joint Venture and Associate Companies at the end of the year.

### **19. INTERNAL FINANCIAL CONTROL:**

The Company has in place adequate internal financial controls with reference to financial statements. During the financial year, such controls were tested and no reportable material weakness in the design or operation was observed.

### **20. AUDITOR:**

As per the provisions of Section 139, 141 of the Companies Act, 2013 and rules made thereunder (hereinafter referred to as “The Act”), the Company at its 18<sup>th</sup> Annual General Meeting(“AGM”) held on 30-09-2024, approved the appointment of M/S. BHARTIA & ASSOCIATES (F.R.N.003615C) as Statutory Auditor for a period of 5 years commencing from the conclusion of 19<sup>th</sup> Annual General Meetings till the conclusion of the 23<sup>rd</sup> Annual General Meeting to be held in the year 2028-29 .

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### **21. DIRECTOR'S RESPONSIBILITY STATEMENT:**

The Directors would like to inform the Members that the Audited Accounts for the financial year ended March 31, 2025, are in full conformity with the requirement of the Companies Act, 2013. The Financial Accounts are audited by the Statutory Auditors, (Auditor/Auditor Firm Name along with FRN). The Directors further confirm that: -

a) In the preparation of the annual accounts for the year ended March 31, 2025 the applicable accounting standards read with requirements set out under Schedule III to the Act, have been followed and there are no material departures from the same.

b) The Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company as at March 31, 2025 and of the profit of the Company for the year ended on that date.

c) The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.

d) The Directors have prepared the annual accounts on a 'going concern' basis.

e) The Company being unlisted, sub clause (e) of section 134(3) of the Companies Act, 2013 pertaining to laying down internal financial controls is not applicable to the Company.

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

### **22. DEPOSITS:**

The Company has not accepted any deposits under Section 73 of the Companies Act, 2013 during the financial year.

### **23. CORPORATE SOCIAL RESPONSIBILITY:**

The provisions of Corporate Social Responsibility is not applicable to the company.

### **24. COST RECORD:**

As per section 148 of the Companies Act, 2013, read with the Companies (Cost Records and Audit) Rules, 2014, your Company is not required to maintain cost records.

### **25. PROCEEDINGS PENDING UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016:**

There was no application made or proceeding pending against the Company under the Insolvency and Bankruptcy Code, 2016 (31 of 2016) during the year under review.

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### **26. DIFFERENCE IN VALUATION:**

The Company has not made any one-time settlement for loans taken from the Banks or Financial Institutions, and hence the details of difference between amount of the valuation done at the time of one-time settlement and the valuation done while taking loan from the Banks or Financial Institutions along with the reasons thereof is not applicable.

### **27. MATERNITY BENEFIT:**

The Company affirms that it has duly complied with all provisions of the Maternity Benefit Act, 1961, and has extended all statutory benefits to eligible women employees during the year.

### **28. ACKNOWLEDGMENT**

Your directors place on the record their appreciation of the Contribution made by employees, consultants at all levels, who with their competence, diligence, solidarity, co-operation and support have enabled the Company to achieve the desired results.

The board of Directors gratefully acknowledge the assistance and co-operation received from the Central and State Governments Departments, Shareholders and Stakeholders.

Dated: 05-09-2025

Place: Dhanbad

For and on behalf of the Board of Directors  
Rumjhum Bonds & Holdings Limited



Rajendra Kr agarwal (Director)  
DIN:00562707  
Jorphatak Road Dhanbad  
Pin-826001



Rahul Agarwal (Director)  
DIN: 03178972  
Jorphatak Road, Dhanbad  
Pin-826001

**Independent Auditor's Report**To the Members of **RUMJHUM BONDS & HOLDINGS LIMITED****Report on the Audit of the Standalone Financial Statements****Opinion**

We have audited the financial statements of **RUMJHUM BONDS & HOLDINGS LIMITED** ("the Company"), which comprise the balance sheet as at 31st March, 2025, and the statement of Profit and Loss, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March, 2025, its profit for the year ended on that date.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements of the current period. 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.

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it is an unlisted company.

**Information other than the financial statements and auditors' report thereon**

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the 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 financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the 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 Those Charged with Governance for the Standalone Financial Statements**

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

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

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



• Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the 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 of 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.

#### **Report on Other Legal and Regulatory Requirements**

1. The provisions of the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 we are required to give a statement on the matters Specified in paragraphs 3 and 4 of the Order, as the same is applicable to the company.
2. **A.** As required by Section 143 (3) of the Act, we report that:
  - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
  - b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books, except for the matters stated in the paragraph (i) below on reporting under Rule 11(g).
  - c) The Balance Sheet and the Statement of Profit and Loss dealt with by this Report are in agreement with the books of account.
  - d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
  - e) On the basis of the written representations received from the directors as on 31st March, 2025 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2025 from being appointed as a director in terms of Section 164 (2) of the Act.
  - f) Since the company's turnover as per last audited financial statements is less than Rs. 50 Crores & its borrowings from banks & financial institutions at any time during the year is less than Rs. 25 Crores, this report does not include report relating to internal financial controls as required u/s 143(3)(i) pursuant to Notification No. GSR 583(E) dated 13.06.2017 issued by MCA.
  - g) With respect to the other matters to be included in the Auditor's report in accordance with the requirements of Sec 197(16) of the Act as amended, we report that Section 197 is not applicable to a private company. Hence reporting as per Section 197(16) is not required.
  - h) The modifications relating to the maintenance of accounts and other matters connected therewith are as stated in the paragraph (b) above on reporting under Section 143(3)(b) of the Act and paragraph (vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014.



# BHARTIA & ASSOCIATES

CHARTERED ACCOUNTANTS

Lal Bazar, P.O. Jharia.  
Dist. Dhanbad (Jharkhand).

Ph. No. 0326-3500040, Mobile No. 9431319104 Email Id : anantbhartia123@gmail.com

- 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:
- The Company does not have any pending litigations which would impact its financial position.
  - The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
  - There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
  - (i) The management has represented that, to the best of its knowledge and belief, **other than as disclosed in the notes to the accounts**, no funds have been loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
  - (ii) The management has represented, that, to the best of its knowledge and belief, **other than as disclosed in the notes to the accounts**, no funds have been received by the company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
  - (iii) Based on such 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 mis-statement.
- No dividend has been declared or paid during the year by the company.
  - Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended March 31, 2025 which has a feature of recording audit trail (edit log) facility but the same has not been enabled by the company throughout the year.

For M/s Bhartia & Associates  
Chartered Accountants  
FRN: 0003615C

*Anant Bhartia*

Anant Bhartia- Partner  
Membership No. 402711



Place: Dhanbad  
Date : 05/09/2025  
UDIN: 25402711BMLIHG8332

ANNEXURE TO AUDITOR'S REPORT REFERRED TO IN PARAGRAPH 1 OF AUDITORS' REPORT OF EVEN DATE FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2025.

- (i) (a) The Company has maintained proper records showing full particulars including quantitative details and situation of Property, Plant and Equipment.
- (b) The Property, Plant and Equipment have been physically verified by the management at reasonable intervals. In our opinion, the frequency of verification of the fixed assets by the management is reasonable having regard to the size of the area and nature of its assets No material discrepancies were noticed.
- (c) According to the information and explanation given to us, the title deeds of all the immovable properties (other than properties where the company is the lessee and the lease agreements are duly executed in favour of the lessee) disclosed in the financial statements are held in the name of the company.
- (d) The company has not revalued its Property, Plant and Equipment (including Right of Use assets) or intangible assets or both during the year.
- (e) According to the information and explanation given to us, no proceedings have been initiated or are pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.
- (ii) (a) The management has conducted physical verification of inventory at reasonable intervals during the year, in our opinion, the coverage and procedure of such verification by the management is appropriate. As informed to us, any discrepancies of 10% or more in the aggregate for each class of inventory were not noticed on such verification.
- (b) The Company does not have any inventory and no working capital limits in excess of five crore rupees (at any point of time during the year), in aggregate, from banks or financial institutions on the basis of security of current assets. Accordingly, the provisions of clause 3(ii) of the Order are not applicable.
- (iii) During the year the Company has not made investments in, neither provided any guarantee or security nor granted any loans or advances in nature of loans secured or unsecured to companies, firms, LLP or other parties.
- (iv) During the year the Company has not granted/made any loans, investments, guarantees and security covered under section 185 and 186 of the Companies Act, 2013.
- (v) The company has not accepted any deposits from public.
- (vi) Clause VI of the order is not applicable to the company as it does not fulfill the eligibility criteria for maintaining Cost records prescribed by the Central Government under sub-section (1) of section 148 of the Companies Act, 2013.



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- (vii) According to the records, information's and explanations provided to us the Company is generally regular in depositing with appropriate authorities, undisputed amount of GST, Royalty, SED, Income Tax, & other statutory dues applicable to it and no undisputed amount payable were outstanding as on 31<sup>st</sup> March, 2025 for a period of more than six months from the date they became payable.
- (viii) According to the information and explanation given to us, company has no transactions, not recorded in the books of account have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961)
- (ix) (a) The company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender during the year.
- (b) Company is not declared willful defaulter by any bank or financial institution or other lender.
- (c) According to the information and explanation given to us, term loans were applied for the purpose for which the loans were obtained.
- (d) According to the information and explanation given to us, the funds raised on short term basis have not been utilized for long term purposes.
- (e) The company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures.
- (f) The company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies.
- (x) (a) Clause X subclause (a) of the order is not applicable to the company as it relates to IPO and further Public Offer.
- (b) The Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year.
- (xi) (a) Based on the audit procedure performed and information and explanations given to us the Company has not noticed or reported any fraud during the year under audit.
- (b) According to the information and explanation given to us, no report under sub-section (12) of section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government.
- (c) The company has not received any whistle-blower complaints during the year.
- (xii) The company is not a NIDHI Company.



# BHARTIA & ASSOCIATES

CHARTERED ACCOUNTANTS

Lal Bazar, P.O. Jharia.

Dist. Dhanbad (Jharkhand).

Ph. No. 0326-3500040, Mobile No. 9431319104 Email Id : anantbhartia123@gmail.com

- (xiii) The related party transactions have been adequately disclosed in the financial statements.
- (xiv) The company has no internal audit system.
- (xv) The Company has not entered into any non-cash transaction with the directors or persons concerned with them.
- (xvi) The Company is neither required to registered u/s. 45 IA of the R.B.I.Act, 1934 nor a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India, accordingly the provisions of Clause XVI of the Order are not applicable.
- (xvii) The company has not incurred any cash losses in the financial year and the immediately preceding financial year.
- (xviii) There has been no resignation of the statutory auditors during the year and accordingly, the provisions of Clause XVIII of the Order is not applicable.
- (xix) On the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report indicating that company is incapable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the 7alancee 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) Clause XX of the order is not applicable to the company as it does not fulfill the eligibility criteria for CSR under sub-section (1) of section 135 of the Companies Act, 2013.
- (xxi) The reporting under clause (xxi) is not applicable in respect of audit of standalone financial statements of the Company. Accordingly, no comment has been included in respect of said clause under this report

For M/s Bhartia & Associates

Chartered Accountants

FRN: 0003615C

*Anant Bhartia*

Anant Bhartia- Partner

Membership No. 402711



Place: Dhanbad

Date: 05/09/2025

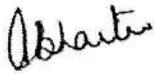
UDIN: 25402711BMLIHG8332

**BALANCE SHEET AS AT 31ST MARCH, 2025**

Particulars	Note No	Figures as at the end of current reporting period		Figures as at the end of previous reporting period	
		31st March, 2025		31st March, 2024	
<b>I. EQUITY AND LIABILITIES</b>					
(1) Shareholder's Funds					
(a) Share Capital	1	2,448,000.00		2,448,000.00	
(b) Reserves and Surplus	2	(396,965.45)		(309,526.15)	
(c) Money received against share warrants		-		-	
(2) Share application money pending allotment		-	2,051,034.55	-	2,138,473.85
(3) Non-Current Liabilities					
(a) Long-term borrowings					
(b) Deferred tax liabilities (Net)	3	252.00		252.00	
(c) Other Long term liabilities		-		-	
(d) Long term provisions		-	252.00	-	252.00
(4) Current Liabilities					
(a) Short-term borrowings					
(b) Trade payables		-		-	
(c) Other current liabilities	4	11,800.00		11,800.00	
(d) Short-term provisions	5	-	11,800.00	200.00	12,000.00
<b>Total</b>			<b>2,063,086.55</b>	<b>2,150,725.85</b>	
<b>II.Assets</b>					
(1) Non-current assets					
(a) Fixed assets					
(i) Tangible assets		-		-	
(ii) Intangible assets		-		-	
(iii) Capital work-in-progress		-		-	
(iv) Intangible assets under development		-		-	
(b) Non-current investments		-		-	
(c) Deferred tax assets (net)		-		-	
(d) Long term loans and advances		-		-	
(e) Other non-current assets		-		-	
(2) Current assets					
(a) Current investments		-		-	
(b) Inventories		-		-	
(c) Trade receivables		-		-	
(d) Cash and cash equivalents	6	951,786.55		1,388,549.85	
(e) Short-term loans and advances	7	665,000.00		760,000.00	
(f) Other current assets	8	446,300.00	2,063,086.55	2,176.00	2,150,725.85
<b>Total</b>			<b>2,063,086.55</b>	<b>2,150,725.85</b>	

Note : Notes form an integral part of Balance Sheet and Profit & Loss Account.

For Bhartia & Associates  
Chartered Accountants

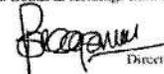


C.A. Anant Bhartia-Partner

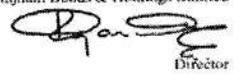


For RUMJHUM BONDS & HOLDINGS LIMITED

For Rumjhum Bonds & Holdings Limited For Rumjhum Bonds & Holdings Limited



Rajendra Kr. Agarwal  
DIN : 00562707



Rahul Agarwal  
DIN : 03178972

PLACE : JHARIA  
DATE : 05-09-2025  
UDIN : 25402711BMLIHG8332

**STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH, 2025**

Particulars	Note No	Figures as at the end of current reporting period 31st March, 2025	Figures as at the end of previous reporting period 31st March, 2024
I. Revenue from operations		-	-
II. Other Income	9	491,439.00	33,260.00
III. Total Revenue (I +II)		491,439.00	33,260.00
<b>IV. Expenses:</b>			
Purchases		-	-
Increase/ Decrease in Finished Goods		-	-
Increase/ Decrease in Raw Materials		-	-
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade		-	-
Direct Expenditure		-	-
Employee benefit expense	10	111,966.00	11,800.00
Financial costs		-	-
Depreciation and amortization expense		-	-
Other expenses	11	467,012.30	20,820.00
V. Total Expenses		578,978.30	32,620.00
VI. Profit before exceptional and extraordinary items and tax	(III - V)	(87,539.30)	640.00
VII. Exceptional Items		-	-
VIII. Profit before extraordinary items and tax (VI - VII)		(87,539.30)	640.00
IX. Extraordinary Items		-	-
X. Profit before tax (VII - VIII)		(87,539.30)	640.00
XI. Tax expense:			
(1) Current tax		-	200.00
(2) Previous Year tax		-	-
(3) Deferred tax		-	-
XII. Profit(Loss) from the period from continuing operation	(VIII-XI)	(87,539.30)	440.00
XIII. Profit/(Loss) from discontinuing operations		-	-
XIV. Tax expense of discounting operations		-	-
XV. Profit/(Loss) from Discontinuing operations (XIII - XIV)		-	-
XVI. Profit/(Loss) for the period (XII + XV)		(87,539.30)	440.00
XVII. Earning per equity share:			
(1) Basic		(0.36)	0.0018
(2) Diluted		-	-

Note : Notes form an integral part of Balance Sheet and Profit & Loss Account.

For Bhartia & Associates  
Chartered Accountants

*(Signature)*

C.A.Anant Bhartia-Partner



For RUMJHUM BONDS & HOLDINGS LIMITED

For Rumjhum Bonds & Holdings Limite For Rumjhum Bonds & Holdings Limitec

*(Signature)*  
Direct

Rajendra Kr. Agarwal  
DIN : 00562707

*(Signature)*  
Director

Rahul Agarwal  
DIN : 03178972

PLACE : JHARIA  
DATE : 05-09-2025  
UDIN : 25402711BMLIHG8332

**RUMJHUM BONDS & HOLDINGS LIMITED**  
**JORAPHATAK ROAD, DHANBAD**  
 CIN: U51909JH1982PLC013804, Email. rahul.observer@gmail.com

Note to Balance Sheet

Note - 1

Particulars	Current Year	Previous Year
<b>Authorised Share Capital</b>		
5,00,000 Equity Share Capital of Rs. 10/- each	5,000,000.00	5,000,000.00
<b>Issued, Subscribed &amp; Paid Up Capital</b>		
2,45,000 Equity Share Capital of Rs. 10/- each (Fully Paid up)	2,450,000.00	2,450,000.00
Less: Allotment Money due from other than directors	(2,000.00)	(2,000.00)
<b>Total</b>	<b>2,448,000.00</b>	<b>2,448,000.00</b>

Note - 2

Particulars	Current Year	Previous Year
<b>Reserve &amp; Surplus</b>		
<b>Profit &amp; Loss Account</b>		
Balance B/f	(1,213,721.00)	(1,214,075.00)
Net Profit for the Year	(87,539.30)	440.00
Sub Total	(1,301,260.30)	(1,213,635.00)
Add/Less: Income Tax Adj. of Earlier Year	100.00	86.00
	(1,301,160.30)	(1,213,721.00)
<b>RBI Reserve Fund</b>		
Balance B/f	904,194.85	904,195.00
Additions During Year		
Sub Total	904,194.85	904,194.85
<b>Total</b>	<b>(396,965.45)</b>	<b>(309,526.15)</b>

Note - 3

Particulars	Current Year	Previous Year
Deferred Tax Liabilities	252.00	252.00
<b>Total</b>	<b>252.00</b>	<b>252.00</b>

Note - 4

Particulars	Current Year	Previous Year
<b>Other Current Liabilities</b>		
Other Payables	11,800.00	11,800.00
<b>Total</b>	<b>11,800.00</b>	<b>11,800.00</b>

Note - 5

Particulars	Current Year	Previous Year
<b>Short-Term Provision</b>		
Provision for Taxation	-	200.00
<b>Total</b>	<b>-</b>	<b>200.00</b>

Note - 6

Particulars	Current Year	Previous Year
<b>CASH &amp; CASH EQUIVALENTS</b>		
Cash in Hand	309,275.59	1,159,675.85
Fixed Deposits with Bank	635,554.00	219,102.00
Balances with banks	6,956.96	9,772.00
<b>Total</b>	<b>951,786.55</b>	<b>1,388,549.85</b>



For RUMJHUM BONDS & HOLDINGS LIMITED

For Rumjhum Bonds & Holdings Limited For Rumjhum Bonds & Holdings Limited

  
 Direct

  
 Direct

Rajendra Kr. Agarwal  
 DIN : 00562707

Rahul Agarwal  
 DIN : 03178972

**RUMJHUM BONDS & HOLDINGS LIMITED**  
**JORAPHATAK ROAD, DHANBAD**  
**CIN: U51909JH1982PLC013804, Email. rahul.observer@gmail.com**

Note to Balance Sheet

Note - 7

Particulars	Current Year	Previous Year
<b>SHORT TERM LOANS AND ADVANCES</b>		
Dee Bee Publications Private Limited	665,000.00	750,000.00
Salapuria Advisors P Ltd	-	10,000.00
Total	665,000.00	760,000.00

Note - 8

Particulars	Current Year	Previous Year
<b>OTHER CURRENT ASSETS</b>		
Kalimati Carbon Private Limited	433,503.00	-
Tax Deducted at Source	12,797.00	2,176.00
Total	446,300.00	2,176.00

Note to Profit & Loss Account

Note - 9

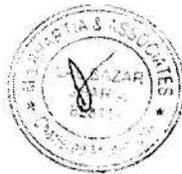
Particulars	Current Year	Previous Year
<b>OTHER INCOME</b>		
Interest on F.D.R	49,005.00	33,030.00
Interest from Income Tax	84.00	230.00
Commission	442,350.00	-
Total	491,439.00	33,260.00

Note - 10

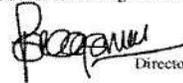
Particulars	Current Year	Previous Year
<b>EMPLOYEE BENEFIT EXPENSE</b>		
Salary	61,966.00	11,800.00
Director's Remuneration	50,000.00	-
Total	111,966.00	11,800.00

Note - 11

Particulars	Current Year	Previous Year
<b>OTHER EXPENSE</b>		
Bank Charges	867.30	-
Listing Fees	302,552.00	-
R.O.C. Filing Fees / Fees	6,400.00	3,400.00
Statutory / Tax Audit Fees	11,800.00	11,800.00
Professional Charges	113,268.00	2,000.00
Miscellaneous Expenses	32,125.00	1,200.00
Conveyance Expenses	-	2,420.00
Total	467,012.30	20,820.00



For **RUMJHUM BONDS & HOLDINGS LIMITED**  
For Rumjhum Bonds & Holdings Limited or Rumjhum Bonds & Holdings Limited

  
Director

  
Director

Rajendra Kr. Agarwal  
DIN : 00562707

Rahul Agarwal  
DIN : 03178972

**RUMJHUM BONDS & HOLDINGS LIMITED**  
**JORAPHATAK ROAD, DHANBAD**  
 CIN: U51909JH1982PLC013804, Email. rahul.observer@gmail.com

**Financial Ratios**

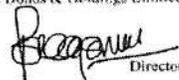
Sl. No.	Financial Ratios	Figures as at the end of current reporting period 31st March, 2024		Figures as at the end of previous reporting period 31st March, 2023		% of change in Ratio
		(₹)	Ratio	(₹)	Ratio	
1	<b>Current Ratio</b> Current Assets Current Liabilities	2,063,086.55 11,800.00	174.84	2,150,725.85 12,000.00	179.23	-2.45%
2	<b>Debt- Equity Ratio</b> Total Liability Shareholder's Equity	- -	NA	- -	NA	NA
3	<b>Debt Service Coverage Ratio</b> Net Operating Income Debt Service	- -	NA	- -	NA	NA
4	<b>Return on Equity Ratio</b> Net Income Average Shareholder Equity	(87,539.30) 2,094,754.20	(0.04)	440.00 1,079,925.35	0.00	-10356.78%
5	<b>Inventory turnover ratio</b> Cost of Goods Sold Average Inventory	- -	NA	- -	NA	NA
6	<b>Trade Receivables turnover ratio</b> Net Credit Sales Average Trade Receivable	- -	NA	- -	NA	NA
7	<b>Trade payables turnover ratio</b> Net Credit Purchase Average Trade Payables	- -	NA	- -	NA	NA
8	<b>Net capital turnover ratio</b> Net Annual Sales Average Working Capital	- -	NA	- -	NA	NA
9	<b>Net profit ratio</b> Profit After Tax Revenue	- -	NA	- -	NA	NA
10	<b>Return on Capital Employed</b> EBIT Capital Employed	(87,539.30) 2,051,034.55	(0.04)	640.00 2,138,473.85	0.00	-14361.13%
11	<b>Return on Investment</b> Return Cost of Investment	- -	NA	- -	NA	NA

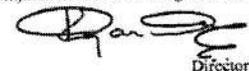


FOR RUMJHUM BONDS & HOLDINGS LIMITED

For Rumjhum Bonds & Holdings Limited

For Rumjhum Bonds & Holdings Limited

  
Director

  
Director

Rajendra Kr. Agarwal  
DIN : 00562707

Rahul Agarwal  
DIN : 03178972

**RUMJHUM BONDS & HOLDINGS LIMITED**  
**JORAPHATAK ROAD, DHANBAD, PIN CODE-826001**

**SIGNIFICANT ACCOUNTING POLICIES & NOTES TO FINANCIAL STATEMENTS :**

**(Annexed to and forming part of Balance Sheet as at 31st March, 2025 and Profit & Loss Statement for the year ended on that date)**

**1. SIGNIFICANT ACCOUNTING POLICIES :**

**a) BASIS OF PREPARATIONS : -**

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting and in accordance with the Generally Accepted Accounting Principles in India ("Indian GAAP") to comply with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other pronouncements of the Institute of Chartered Accountants of India ('ICAI').

**b) USE OF ESTIMATES : -**

The preparation of the financial statements is in conformity with Generally Accepted Accounting Principles (GAAP) in India and requires management to make estimates and assumptions that affect the reported amounts of income and expenses of the period, assets and liabilities and disclosures relating to contingent liabilities as on the date of the financial statements. Actual results could differ from those estimates. Any revision to accounting estimates is recognized prospectively in future periods.

**c) FIXED ASSETS**

Tangible Assets are stated at Cost net of recoverable taxes, trade discounts and rebates and includes amount less of accumulated depreciation and impairment loss, if any. Subsequent expenditures related to an item of Tangible Asset are added to its book value only if it increase the future benefits from the existing asset beyond its previously assessed standard of performance.

Fixed assets being land is stated at cost of acquisition including incidental expenses. No depreciation is provided on land.

**d) DEPRECIATION / AMORTISATION**

Depreciation on Fixed Asset is provided on Written Down Value over estimated useful life of the assets. Effective 1<sup>st</sup> of April, 2014, the company depreciates its Fixed Assets over the useful life in the manner specified in Schedule-II of the Companies Act, 2013.

**e) INVESTMENTS :**

Long-term/ Non-Current investments are stated at cost. Provision is made for diminution in the value of the investments, if the same is considered to be other than temporary in nature, in the opinion of the management. Current investments are carried at lower of cost and fair value determined on an individual basis.

**f) SHORT TERM EMPLOYEE BENEFITS :**

All employee benefits falling due wholly within twelve months of rendering the services are classified as short term employee benefits, which include benefits like salary. Short term compensated absences and other emoluments are recognized as expenses in the period in which the employee renders the related service.



g) REVENUE RECOGNITION :-

Income and expenditure are accounted for an accrual basis.

h) RELATED PARTIES DISCLOSURES :-

There was no Related Party transaction entered into by the company during the year.

i) EARNING PER SHARE :

The earnings in ascertaining the company's EPS comprises the net profit after tax and includes the post tax effect of any extraordinary items. The number of shares used in computing basic EPS is the weighted average number of shares outstanding during the year.

j) TAXATION:

Tax expenses for the year comprising current tax & deferred tax are considered in determining the net profit for the year. A provision is made for current tax based on tax liability computed in accordance with relevant tax rates & tax laws. Deferred tax assets and liabilities arising on account of timing differences, which are capable of reversal in subsequent periods, are recognized using tax rates and tax laws, which have been enacted or substantively enacted. Deferred tax assets are recognized only if there is reasonable certainty that they will be realized and are reviewed for the appropriateness of their respective carrying values at each Balance Sheet date.

k) PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:

Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of economic resources and a reliable estimate can be made of the amount of the obligation. These are reviewed at each balance sheet date and adjusted to reflect the current best estimate.

Contingent Assets are neither recognized nor disclosed in the financial statements.

Contingent Liabilities are disclosed in respect of possible obligations that arise from past events but their existence is confirmed by occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company.

