



T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS

4228/1, ANSARI ROAD, DARYA GANJ,
NEW DELHI - 110002
Tel. : 23269898, 23264006, 43540898
45674006

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INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF "ANMOL FINANCIAL SERVICES LIMITED"

Report on the Financial statements

We have audited the accompanying financial statements of "ANMOL FINANCIAL SERVICES LIMITED", which comprise the Balance Sheet as at 31st March 2018, the Statement of Profit and Loss and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information (herein after referred to as "Financial statements").

Management's Responsibility for the Financial statements

The Company's Board of directors are responsible for the matters stated in section 134(5) of the 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, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes the maintenance of adequate accounting records in accordance with the provision of the Act for safeguarding of the assets of the Company and for preventing and detecting the frauds and other irregularities, selection and application of appropriate accounting policies and 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit.

We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under.

We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.





An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. 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. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the financial statements that give true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by Company's Directors, as well as evaluating the overall presentation of the 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 financial statements.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes, 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 2018, its Profit and its cash flows for the year ended on that date.

Report on other Legal and Regulatory Requirements

1. As required by The Companies (Auditors Report) order 2016, ("the order") issued by Central government of India in terms of sub section (11) of section 143 of the Act, we give in the "**Annexure-A**", a statement the matters specified in paragraph 3 and 4 of the said 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 account as required by law have been kept by the Company so far as appears from our examination of those books.
 - c) The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement 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 written representations received from the directors as on 31 March, 2018 taken on record by the Board of Directors, none of the directors is disqualified as on 31 March, 2018, from being appointed as a director in terms of Section 164(2) of the Act.
 - f) With respect to the adequacy of the internal financial controls over financial reporting of the company & the operating effectiveness of such controls, refer to our separate report in '**Annexure-B**' to this report; and,





g) With respect to the other matters included in the Auditor's Report in accordance with rule 11 of the Companies (Audit & Auditors) Rules 2014, in our opinion and to our best of our information and according to the explanations given to us :

- I. The Company does not have any pending litigation.
- II. The Company does not have any long term contracts including derivative contracts which require provision under any law or accounting Standard for material foreseeable losses
- III. There was no amount which was required to be transferred to the Investor Education and Protection Fund.

For M/s T.K. GUPTA AND ASSOCIATES
Chartered Accountants



CA. KRITI GUPTA
(PARTNER)
M.No. 516627

Place: New Delhi
Date: 22 MAY 2018



Annexure-A TO INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1 under the heading 'Report on Other Legal and Regulatory Requirements' of our report at even date)

- i. (a) The company has maintained proper records showing full particulars including quantitative details and situation of its fixed assets.
- (b) All the assets have been physically verified by the management during the year, which in our opinion is reasonable having regard to the size of the company & the nature of its assets. No discrepancy was noticed on such verification.
- (c) According to the information and explanation given to us and on the basis of our examination of the records of the company, the title deeds of immovable properties are held in the name of the company.
- ii. As the company is a Finance company, primarily rendering financial services. Accordingly, it does not hold any physical inventories. Thus, paragraph 3(ii) of the Order is not applicable.
- iii. According to the information & explanation given to us & based on audit procedures conducted by us, the Company has granted loans to four parties covered in the register maintained under section 189 of the Companies Act, 2013 ('the Act')
 - a) In our opinion, the rate of interest and other terms and conditions on which the loans had been granted to the party listed in the register maintained under Section 189 of the Act not were, prima facie, prejudicial to the interest of the Company.
 - b) In our opinion, schedule of repayment of principal has been stipulated and repayments and receipts are regular.
 - c) There are no overdue amounts for more than 90 days in respect of the loan granted to party listed in the register maintained under section 189 of the Act.
- iv. In our opinion & according to the information & explanation given to us, the company has complied with the provision of Sec 185 & 186 of the Companies Act 2013, in respect of loan, investments, guarantees & securities.
- v. According to the information & explanation given to us, the Company is Non-Banking Financial Institution, therefore provisions of Sec 73 to 76 are not applicable and there has not been any order passed by Company Law Board or National Company Law Tribunal or Reserve Bank of India or any court or any other Tribunal.
- vi. According to the information and explanations given to us, the Central Government has not prescribed the maintenance of cost records u/s 148 of the Act, in respect of services carried out by the company.





vii. (a) The company is generally regular in depositing with appropriate authorities undisputed Statutory dues including provident fund, Employees State Insurance, Income Tax, Sales-Tax, Service Tax, duty of custom, Duty of Excise, Value Added Tax, Cess & any other statutory dues applicable to it & there are no undisputed dues outstanding as on 31.03.2018 for a period of more than Six months from the date they became payable.

(b) According to the information & explanations given to us, there was no due of Sales Tax or Service Tax or Duty of custom or Duty of excise or Value Added Tax that have not been deposited on account of any dispute. However, according to the information and explanations given to us, the following dues of Income Tax have not been deposited by the Company on account of dispute.

Nature of Statute	Nature of Dues	Amount (in Rs.)	Period to which the amount relates	Forum where dispute is pending
Income Tax Act, 1961	Income Tax	150083	AY 2008-09	Jurisdictional Assessing Officer
Income Tax Act, 1961	Income Tax	206410	AY 2009-10	Jurisdictional Assessing Officer
Income Tax Act, 1961	Income Tax	378860	AY 2010-11	Jurisdictional Assessing Officer
Income Tax Act, 1961	Income Tax	794630	AY 2013-14	Jurisdictional Assessing Officer
Income Tax Act, 1961	Income Tax	44530	AY 2015-16	Jurisdictional Assessing Officer

- viii. In our opinion & according to the information & explanation given to us, the company has not defaulted in the repayment of Loans or Borrowings from Bank, Financial Institution, and the Company has not taken any loan from Government nor issued any debenture.
- ix. In our opinion & according to the information & explanation given to us, the company has not raised any money by way of term loans during the year.
- x. In our opinion & according to the information & explanation given to us, the Company has not raised any money by way of initial public offer or further public offer (including debt instruments).
- xi. As per the information & explanations given to us, no fraud by the company or on the company by its officer or employees has been noticed or reported during the course of our audit.
- xii. As per the information & explanation given to us, Company has not paid any Managerial Remuneration.
- xiii. In our opinion and according to the information and explanation given to us, the company is not a nidhi company; accordingly, paragraph 3(xii) of the order is not applicable.
- xiv. In our opinion and according to the information & explanation given to us, the company has complied with Sec 188 of Companies Act 2013 in respect to all transactions, with the related parties & details have been disclosed in the financial statements etc. as required by the applicable accounting standards. However sec 177 is not applicable hence compliance is not required.
- xv. The company has not made any preferential allotment/ private placement of shares or partly convertible debenture during the year under review.



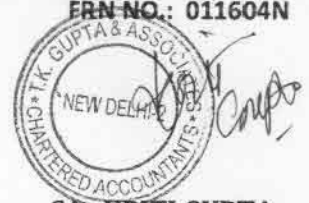


T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS

- xvi. According to the information and explanation given to us, the company has not entered into Non-cash transaction with directors or persons connected with him.
- xvii. As the information & explanation given to us and in our opinion, the company is Non-Banking Financial Co. and as such is registered u/s 45 IA of the Reserve Bank of India Act 1934. Company has obtained registration vide Reg. Cert. No. B-14.01728 dated 16/06/2000 issued by RBI.

PLACE: NEW DELHI
DATE: 22 MAY 2018

For M/s T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN NO.: 011604N



CA. KRITI GUPTA
(PARTNER)
M. No. 516627



T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS

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Annexure-B to the Independent Auditor's Report of Even Date on the Financial Statements of ANMOL FINANCIAL SERVICES LIMITED

Report on the Internal Financial Controls under clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("The Act")

To The Members of **ANMOL FINANCIAL SERVICES LIMITED**

We have audited the internal financial controls over financial reporting of **ANMOL FINANCIAL SERVICES LIMITED** as of 31st March, 2018 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether Adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's 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 over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized 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 over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material aspects, an adequate internal financial controls system over financial reporting and such financial controls over financial reporting were operating effectively as at 31 March, 2018, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India.

PLACE: NEW DELHI
DATE: 22 MAY 2018

For M/s T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS

FRN NO.: 011604N



CA. KRITI GUPTA
(PARTNER)

M. No. 516627

ANMOL FINANCIAL SERVICES LIMITED
REGD. OFFICE - 14 DAYANAND VIHAR, VIKAS MARG, NEW DELHI-110092
BALANCE SHEET AS ON 31.03.2018
CIN NO. U74899DL1995PLC071602, Email Id: rajiv_tan123@yahoo.co.in

PARTICULARS	NOTE NO.	AS AT 31.03.2018	AS AT 31.03.2017
I. EQUITY AND LIABILITIES			
1. Shareholder's Funds			
a. Share Capital	2	58,016,250.00	58,016,250.00
b. Reserve & Surplus	3	138,551,148.81	125,123,392.72
c. Money received against share warrants		-	-
2. Share Application Money Pending Allotment			
		-	-
3. Non-current liabilities			
a. Long-term borrowings	4A	59,791,189.08	69,333,859.00
b. Deferred tax liabilities (Net)		-	-
c. Other Long term liabilities		-	-
d. Long-term provisions	5A	814,102.81	908,373.06
4. Current Liabilities			
a. Short-term borrowings	4B	14,952,542.67	15,167,581.37
b. Trade payables		-	-
c. Other current Liabilities	6	35,116,396.83	18,738,333.72
d. Short-term provision	5B	6,668,236.15	2,906,885.88
Total		313,909,866.35	290,194,675.74
II. ASSETS			
1. Non-current assets			
a. Fixed assets			
i. Tangible assets	7	33,395,236.41	34,404,316.99
ii. Intangible assets			
iii. Capital work-in-Progress			
iv. Intangible assets under development			
b. Non-current Investments	8	39,884,039.28	117,080,015.00
c. Deferred tax assets (net)	9	557,593.19	553,798.32
d. Receivables under Finance Activity	10A	39,705,192.00	27,826,456.00
e. Long-term loans and advances	11	18,076,652.49	18,401,755.52
f. Other non-current assets		-	-
2. Current Assets			
a. Current Investment		-	-
b. Inventories		-	-
c. Trade receivables		-	-
d. Cash and cash equivalents	12	3,185,677.65	396,442.37
e. Receivables under finance activity	10B	171,547,912.13	88,359,705.34
f. Short term loans and advances		-	-
g. Other current assets	13	7,557,563.20	3,172,186.20
Total		313,909,866.35	290,194,675.74
III. Contingent Liabilities & Commitments	31	100,000,000.00	100,000,000.00

See Accompanying notes forming part of the Financial Statements

For Anmol Financial Services Ltd.

For Anmol Financial Services Ltd.

Rajesh Kumar
RAJESH GUPTA
DIRECTOR
DIN NO. 00006056

Director

Yashpal Gupta
YASHPAL GUPTA
DIRECTOR
DIN NO. 00013872

Director

Swati Sharma
SWATI SHARMA
COMPANY SECRETARY
M.No. 33761

AUDITOR'S REPORT
AS PER OUR REPORT OF EVEN DATE ANNEXED
FOR T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REGN NO. 011604N

PLACE : NEW DELHI
DATED : 22 MAY 2018

CA. KRITI GUPTA (PARTNER)
M.No. 516627



ANMOL FINANCIAL SERVICES LIMITED
REGD. OFFICE - 14 DAYANAND VIHAR, VIKAS MARG, NEW DELHI-110092
STATEMENT OF PROFIT AND LOSS OF FOR THE YEAR 2017-18
CIN NO. U74899DL1995PLC071602, Email Id: rajiv_tan123@yahoo.co.in

PARTICULARS	NOTE NO.	FOR THE YEAR	FOR THE YEAR
		ENDED 31.03.2018	ENDED 31.03.2017
I. Revenue From operations	14	36,359,811.42	24,791,051.98
II. Other Income	15	10,655,094.51	16,180,021.83
III. Total Revenue (I+II)		47,014,905.93	40,971,073.81
IV. Expenses:			
Employee benefits expenses	16	2,195,505.00	3,633,845.00
Finance costs	17	13,759,050.99	15,214,373.68
Depreciation and amortization expenses	7	1,009,080.58	1,202,922.71
Other Expenses	18	11,651,531.22	13,796,783.21
Provisions, Loan Loss & Other Charges	19	51,771.93	(2,288,924.52)
Total Expenses		28,666,939.72	31,559,000.08
V. Profit before exceptional and extraordinary items and tax (III-IV)		18,347,966.21	9,412,073.74
VI. Exceptional Items		-	-
VII. Profit before extraordinary items and tax (V-VI)		18,347,966.21	9,412,073.74
VIII. Extraordinary Items		-	-
IX. Profit before tax (VII- VIII)		18,347,966.21	9,412,073.74
X. Tax Expenses:			
(1) Current Tax		4,924,005.00	1,311,633.00
(2) Deferred Tax/Liabilities		3,794.88	702,242.30
XI. Profit (loss) for the period from Continuing Operations (VII-VIII)		13,427,756.09	7,398,198.44
XII. Profit/(loss) from discontinuing operations		-	-
XIII. Tax expense of discontinuing operations		-	-
XIV. Profit/(loss) from Discontinuing Operations (after tax) (XII- XIII)		13,427,756.09	7,398,198.44
XV. Profit (Loss) for the period (XI+XIV)		13,427,756.09	7,398,198.44
XVI. Earnings per equity share:			
(1). Basic		2.31	1.28
(2) Diluted		2.31	1.28

See Accompanying notes forming part of the Financial Statements

For Anmol Financial Services Ltd.

Rajesh Gupta
RAJESH GUPTA Director
DIRECTOR
DIN NO. 00006056

For Anmol Financial Services Ltd.

Yashpal Gupta
YASHPAL GUPTA Director
DIRECTOR
DIN NO. 00013872

Swati Sharma
SWATI SHARMA
COMPANY SECRETARY
M. NO. 33761

AUDITOR'S REPORT
AS PER OUR REPORT OF EVEN DATE ANNEXED
FOR T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REGN NO. 011604N

PLACE : NEW DELHI
DATED : 22 MAY 2018

CA. KRITI GUPTA (PARTNER)
M.NO. 516627

Particulars	2017-18	2016-17
	Amount (Rs.)	Amount (Rs.)
A Cash flows from operating activities		
Profit After taxation	13,427,756.09	7,398,198.43
Adjustments for:		
Depreciation	1,009,080.58	1,202,922.71
Provision for Gratuity	(115,674.00)	(83,250.00)
Provision for NPA	170,382.22	(550,643.98)
Profit from sale of property, plant & equipment	-	(224,710.91)
Investment income	(10,074,359.51)	-
Finance & Interest expense	13,759,050.99	15,104,368.68
Changes in DTA	(3,794.88)	702,242.30
Working capital changes:		
(Increase) / Decrease in trade and other receivables	(83,188,206.79)	3,946,637.05
Increase in Short Term Borrowings	(215,038.70)	2,148,218.18
(Increase) / Decrease in other Current Assets	(4,385,377.00)	1,308,335.80
Increase / (Decrease) in other Current Liabilities	16,378,063.11	(272,388.42)
(Increase)/ Decrease in short term Loans And advances	-	-
Tax Adjustment		
Provision for Current year	4,924,005.00	1,311,633.00
Provision for Previous Year	(1,311,633.00)	(2,640,294.00)
Net cash flow from operating activities	(49,625,745.89)	29351268.83
B Cash flows from investing activities		
Long Term receivables	(11,878,736.00)	(7,328,294.00)
Proceeds from sale of Investment	87,270,335.23	-
Proceeds from sale of property, plant and equipment	-	325,000.00
Purchase of property, plant and equipment	-	(5,389,117.00)
Acquisition of investments	-	(46,280,754.71)
Changes in Long-Term Loans and Advances	325,103.03	9,476,719.94
Changes in non current assets	-	684.8
Net cash used in investing activities	75,716,702.26	(49,195,760.97)
C Cash flows from financing activities		
Proceeds from long-term borrowings	(9,542,669.92)	24,497,733.40
Interest payment on loans and Bank Charges	(13,759,050.99)	(15,104,368.68)
Net cash flow from financing activities	(23,301,720.91)	9,393,364.72
Net increase in cash and cash equivalents	2,789,235.05	(10,451,127.41)
Cash and cash equivalents at beginning of period	396,442.37	10,847,569.78
Cash and cash equivalents at end of period	3,185,677.65	396,442.37

Notes:

The above Cash Flow Statement has been prepared under the 'Indirect Method' as set out in Accounting Standard 3 on Cash Flow Statement Prescribed by the Companies (Accounting Statement) Rules 2006

See Accompanying notes forming part of the Financial Statements

For Anmol Financial Services Ltd. For Anmol Financial Services Ltd.

Rajesh Gupta
Director

RAJESH GUPTA
DIRECTOR
DIN NO. 00006056

Yashpal Gupta

YASHPAL GUPTA
DIRECTOR
DIN NO. 00013872

Swati Sharma

SWATI SHARMA
COMPANY SECRETARY
M.NO. 33761

AUDITOR'S REPORT
AS PER OUR REPORT OF EVEN DATE ANNEXED
FOR T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REG. NO. 011604N

PLACE : NEW DELHI
DATED : 22 MAY 2018

CA. NIKHI GUPTA (PARTNER)
M.NO. 536627



M/S ANMOL FINANCIAL SERVICES LIMITED
NOTES TO THE ACCOUNTS

Notes forming part of Balance Sheet as at 31st March 2018 and Statement of Profit & Loss for the year ended 31st March 2018

Note:-1 Significant Accounting Policies:

(a) **Basis of preparation of financial statements**

The financial statements are prepared under the historical cost convention in accordance with the Generally Accepted Accounting Principles in India including Accounting Standards prescribed under section 133 of the Companies Act 2013 read with Rule 7 of the Companies (Accounts) Rules 2014 & the provision of the Companies Act. Accounting policies have been consistently applied except where a newly issued accounting standard is initially adopted or a revision to an existing accounting standard requires a change in the accounting policy hitherto in use. The Financial Statements are prepared as a going concern on accrual basis under historical cost convention.

(b) **Use of Estimates**

The preparation of financial statements requires estimates and assumption to be made that affect the reported amount of assets & liabilities on the reported amount of revenues & expenses during the reporting period. Difference between the actual results & estimates are recognised in the period in which the results are known/materialised.

(c) **Tangible Fixed Assets:**

Fixed Assets are stated at cost, less accumulated depreciation / amortization and impairment losses, if any. The cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use. Any trade discounts and rebates are deducted in arriving at the purchase price.

(d) **Depreciation/Amortization**

Depreciation on fixed assets is provided on "Written Down Value" based on useful life as prescribed under schedule II of the Companies Act 2013.

(e) **Investment:**

All the investments are classified as long term investment by the management and are valued at cost in term of 'Non Banking Financial Companies Prudential Norms (Reserve Bank) Direct, 1998' and provision is made to recognize any deal in the value of investment other than temporary. The profit / loss on the sale of investment is dealt with at the time of actual sale / redemption.

(f) **Employees Benefits: -**

a. **Leave Encashment**

No Leave encashment benefits are paid / provided in its entirety in the accounts for the year.

b. **Provident Fund**

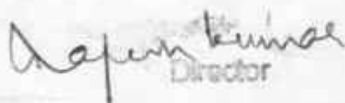
Provision for provident fund is not made as 'The Employees' Provident Funds and Miscellaneous Provisions Act, 1952' is not applicable to the company.

c. **Gratuity**

Gratuity liability is a Defined Benefit Obligation and is provided on the basis of an actuarial valuation on Projected Unit Credit Method as per AS-15 made at the end of each financial year.

For Anmol Financial Services Ltd.

For Anmol Financial Services Ltd.


Director



Director





KEY ASSUMPTIONS

Mortality Table	Indian Assured Lives Mortality 2006-08
Discount Rate	7.75%
Future Salary Increment	10% for first three years and 7% thereafter

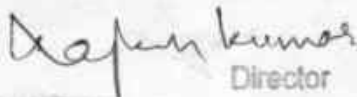
EXPENSES RECOGNISED IN THE PROFIT & LOSS ACCOUNT

<u>PARTICULARS</u>	<u>AMOUNT (in Rs.)</u>
Interest Cost	64,665.00
Current Service Cost	87,525.00
Net Actuarial Gain/Loss on the Obligation	(267,864.00)
Total Liability	<u>(115,674.00)</u>

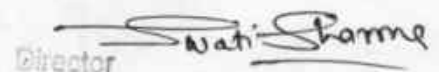
- d. Other Employee Benefits are accounted for on accrual basis.
- (g) **Hypothecation stock**
Hypothecation stock is valued at stated agreement value and it is inclusive of all the installments whether due or not due during the year.
- (h) **Provision, Contingent Liabilities & Contingent Assets**
- Provision are recognised only when the company has present or legal or constructive obligation as a result of past events, for which it is probable that an outflow of economic benefits will be required to settle the transaction & a reliable estimate can be made for the amount of obligation
 - The Company has given corporate guarantee amounting Rs. 10,00,00,000.00 for Windpipe Finvest Private Limited to Globe Fincap Private Limited.
 - Contingent Assets are not recognised in the financial statement.
- (i) **Recognition of Income :**
- (i) Income from Hypothecation Stock
Finance Charges are arrived at by amortizing the installments containing the finance charges equally over the period of contract.
- (ii) Finance charges are accounted for as and when due in line with the prudential norms for income recognition introduced for Non-Banking Financial Companies by the Reserve Bank of India vide its notification No. DFC No. 119/DG (SPT)-98 dated January 31st 1998 and revised on 22nd Feb 2007, vide notification no DNBS. 192/DG(VL)-2007, income on non-performing assets is accounted for on receipt basis.
- (iii) Compensation charges/additional Finance charges on amounts given to borrowers incidental to hypothecation and on delayed payment of installment by borrowers are accounted for on completion of hypothecation transaction.
- (iv) Income from Government Securities/Government guaranteed bonds is accounted for on accrual basis.
- (v) No income is recognized in respect of non-performing assets, if any, as per the prudential norms for income recognition introduced for Non Banking financial Corporation by Reserve Bank of India vide its notification No. DFC. No. 119/DG/(SPT)-98 date 31-01-1998 and revised on 22nd Feb 2007, vide notification no DNBS. 192/DG(VL)-2007 .
- (j) **Classification of Assets and provisioning: -**
Non-performing Assets, as defined by the RBI notification no. DFS 125/ED(G) - 98 dated May 12, 1998 and revised on 22nd Feb 2007, vide notification no DNBS. 192/DG(VL)-2007 are those hypothecation transaction where installments are overdue more than six months and provisions of Rs. 13,34,662 /- (Previous Year Rs.14,52,566/-) have been made in consonance with prudential norms.

For Anmol Financial Services Ltd.

For Anmol Financial Services Ltd.


Director




Director



(k) **Leases:**

Leases in which the company does not transfer substantially all risks & benefits of ownership of the asset are classified as operating leases. Lease payment on an operating lease is recognised in the Statement of Profit & Loss on a straight line basis over the lease term.

(l) **Earnings per share**

Basic earnings per share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding during the period. 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. The diluted potential equity shares are adjusted for the proceeds receivable had the shares been actually issued at fair value which is the average market value of the outstanding shares. Dilutive potential equity shares are deemed converted as of the beginning of the period, unless issued at a later date. Dilutive potential equity shares are determined independently for each period presented.

(m) **Cash and cash equivalents**

Cash and cash equivalents comprise cash at bank and on hand, including cheques on hand and short-term investments with an original maturity of three months or less.

For Annual Financial Services Ltd. For Annual Financial Services Ltd.

Aparna Kumar
Director

[Signature] *Swati Sharma*
Director



NOTE :2 SHARE CAPITAL

Particulars	AS AT 31.03.2018	AS AT 31.03.2017
Authorised Share Capital (6000000 Equity Share of Rs. 10 each)	60,000,000.00	60,000,000.00
Issued & Subscribed Share Capital (5801625 Equity Share of Rs. 10 each)	58,016,250.00	58,016,250.00
Paid up Share Capital (5801625 Equity Share of Rs. 10 each) (Fully Paid up)	58,016,250.00	58,016,250.00

(a) Reconciliation of number of equity shares outstanding at the beginning and at the end of the year.

Particulars	AS AT 31.03.2018	AS AT 31.03.2017
Number of shares outstanding as at the beginning of the year	5,801,625.00	5,801,625.00
Add: Number of shares allotted as fully paid-up bonus shares during the year.	-	-
Number of shares outstanding as at the end of the year	5,801,625.00	5,801,625.00

(b) **Terms/Rights attached to Equity Shares**
The Company has only one class of equity shares having a par value of Rs. 10 per share. All these Shares have some rights & preferences with respect to payment of dividend, repayment of capital and voting.

(c) **Details of Shareholding :** more than 5% Shares in the company

S.No.	Name of the Shareholder	Number of shares held in the company	% of Total Shareholding
1	Akashdeep Metal Industries Limited 100 Vaishali, Pitampura, Delhi - 110088	5,801,619.00	100.00

NOTE : 3 RESERVES AND SURPLUS

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Securities Premium Account		
Balance at the beginning of the year	84,587,200.00	84,587,200.00
Add: Premium on issue of Equity Shares	-	-
Closing Balance	84,587,200.00	84,587,200.00
Statutory Reserve u/s 45 IC of RBI Act		
Balance at the beginning of the year	8,107,942.75	6,628,303.06
Add. Amount transferred from surplus in the Statement of Profit & Loss	2,685,551.22	1,479,639.69
Closing Balance	10,793,493.97	8,107,942.75
Surplus in the Statement of Profit & Loss		
Balance at the beginning of the year	32,428,249.97	26,509,691.22
Add: Profit for the year	13,427,756.09	7,398,198.44
Less: Transferred to Statutory Reserve	2,685,551.22	1,479,639.69
Closing Balance	43,170,454.84	32,428,249.97
Total Reserve & Surplus	138,551,148.81	125,123,392.72

NOTE :4 BORROWINGS**4A LONG TERM BORROWINGS**

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Unsecured		
Loan from Director & Relatives	50,073,528.00	59,844,742.00
Interest Accrued on Loan from Director & Relatives	9,667,021.00	9,489,117.00
SECURED		
Term Loan from Bank		
Loan - Ciaz	50,640.08	-
Total	59,791,189.08	69,333,859.00

For Annual Financial Services Ltd.

For Annual Financial Services Ltd.

Rajesh Kumar
Director

H
Director



4B SHORT TERM BORROWINGS

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Secured		
Kotak Mahindra Bank O/D (Secured against hypothecation of bank debts and personal guarantee and mortgage of House Property 25, Hargobind Enclave, Delhi-92 of director Mr. Rajesh Kumar & Praveen Gupta)	14,952,542.67	15,167,581.37
Total	14,952,542.67	15,167,581.37

Note: There is no default, continuing or otherwise, as at the balance sheet date, in repayment of any of the above loans.

NOTE :5 PROVISIONS**5A LONG TERM PROVISIONS**

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Provision for Employess Benefits		
Provision for Gratuity	719,307.00	834,980.77
Provision For Others		
Provision for Standard Assets	94,795.81	73,392.29
Total	814,102.81	908,373.06

5B Short Term Provisions

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Provision For Others		
Provision for Taxation	4,924,005.00	1,311,633.00
Provision for Standard Assets	409,569.21	142,687.13
Provision for Non Performing Assets	1,334,661.95	1,452,565.75
Total	6,668,236.15	2,906,885.88

NOTE :6 OTHER CURRENT LIABILITIES

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
CURRENT MATURITIES OF LONG TERM DEBTS		
SECURED		
Term Loan from Bank		
Loan - Ciaz	287,376.01	599,048.11
HDFC BANK Car Loan-Honda City	-	55,177.88
Term Loan From Others		
Volkswagen Finance Private Ltd. (Car Loan-Audi)	-	83,702.73
UNSECURED		
Loan from Director & Relatives	17,787,742.00	5,060,000.00
Invest Care Real Estate Growth LLP	4,600,000.00	4,600,000.00
INTEREST ACCRUED BUT NOT DUE		
Interest Accrued on Loan from Director & Relatives	6,646,011.00	1,927,679.00
Interest Accrued but not due to Bank	2,105.18	4,613.00
OTHER PAYABLES		
Tax Deducted at Source Payable	929,166.00	1,296,754.00
Expenses Payable	4,863,996.64	5,111,359.00
Total	35,116,396.83	18,738,333.72

NOTE : 8 INVESTMENTS

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Investment in Equity Shares (Quoted)	80,015.00	80,015.00
Reliance Power Ltd. (1300 Shares @ Rs. 61.55) (Market Value as on 31.03.2018 @ Rs.36.15 - Rs. 46,995)		
Investment in Mutual Fund (Quoted)		
1722534.192 units @ Rs.17.4162 (Market Value as on 31.03.2017 @ Rs. 18.7436 - Rs. 32286491.88)	-	30,000,000.00
1697687.184 units @ Rs.17.6711 (Market Value as on 31.03.2017 @ Rs. 18.7436 - Rs. 31820769.5)	-	30,000,000.00
84760.129 units @ Rs. 17.6970 (Market Value as on 31.03.2017 @ Rs. 18.7436 - Rs. 1588709.95)	-	1,500,000.00
140040.33 units @ Rs.17.8520 (Market Value as on 31.03.2017 @ Rs. 18.7436 - Rs. 2624859.97)	-	2,500,000.00

For Anmol Financial Services Ltd.

Rajesh Kumar
Director

[Signature]

Swati Sharma
Director



133967.09 units @ Rs. 18.661 (Market Value as on 31.03.2017 @ Rs. 18.8869 - Rs. 2530222.98)	-	2,500,000.00
340703.89 units @ Rs. 17.61 (Market Value as on 31.03.2018 @ Rs. 18.8476 - Rs. 6421450.72)	6,000,000.00	6,000,000.00
466603.95 units @ Rs. 30.6556 (Market Value as on 31.03.2018 @ Rs. 32.6356 - Rs. 15227901.50)	14,304,024.28	33,500,000.00
5685.483 units @ Rs. 1582.979 (Market Value as on 31.03.2017 @ Rs. 1582.979 - Rs. 9000000)	-	9,000,000.00
1270.38 units @ Rs. 3369.90 (Market Value as on 31.03.2016 @ Rs. 3685.50 - Rs. 4681985.49)	-	-
Equity Based Fund		
12157.02 units @ Rs. 164.516 (Market Value as on 31.03.2018 @ 208.003 Rs. 2528663.81)	2,000,000.00	2,000,000.00
102628.10 units @ Rs. 48.72 (Market Value as on 31.03.2018 @ 45.9562 Rs. 4716397.49)	5,000,000.00	-
54399.62 units @ Rs. 45.96 (Market Value as on 31.03.2018 @ 45.96 Rs. 2500000)	2,500,000.00	-
99800.40 units @ Rs. 25.05 (Market Value as on 31.03.2018 @ 25.15 Rs. 2509980.03)	2,500,000.00	-
201126.31 units @ Rs. 24.86 (Market Value as on 31.03.2018 @ 25.15 Rs. 5058326.63)	5,000,000.00	-
11600.869 units @ Rs. 215.50 (Market Value as on 31.03.2018 @ 208.003 Rs. 2412984.23)	2,500,000.00	-
Total	39,884,039.28	117,080,015.00

NOTE : 9 DEFERRED TAX ASSETS (NET)

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Deferred Tax Assets	553,798.32	1,256,040.62
Add: Current year DTA	3,794.88	(702,242.30)
Deferred Tax Assets (NET)	557,593.19	553,798.32

NOTE : 10 RECEIVABLES UNDER FINANCE ACTIVITY

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Non Current		
10A Secured		
Hypothecation Stock	53,257,400.00	41,086,075.00
Less: Unmatured Finance Charges	13,552,208.00	13,259,619.00
Total	39,705,192.00	27,826,456.00
Current		
10B Secured		
Hypothecation Stock	79,921,568.13	105,532,772.34
Less: Unmatured Finance Charges	19,633,986.00	17,173,067.00
	60,287,582.13	88,359,705.34
10C Unsecured Loans	111,260,330.00	-
Total	111,260,330.00	-
	171,547,912.13	88,359,705.34

NOTE : 11 LOANS AND ADVANCES

Long Term Loans and Advances

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Unsecured, Considered Good		
Capital Advances		
Property Application	17,810,209.00	17,810,209.00
Other Advances		
Share India (Shares)A/c	37.03	-
India Infoline Finance Ltd.	246,235.00	571,375.00
Security Deposits		
Electricity Security-BSES	18,000.00	18,000.00
Telephone Security	2,171.46	2,171.46
Total	18,076,652.49	18,401,755.52

For Anmol Financial Services Ltd.

Rajesh Kumar
Director

For Anmol Financial Services Ltd.

Swati Storme
Director



NOTE : 12 CASH AND CASH EQUIVALENTS

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Petty Cash	8,884.00	24,086.00
Cash in hand	10,820.00	125,000.00
Bank Balance in C/A	3,115,750.00	197,500.00
Kotak Mahindra Bank (Escrow A/c)	50,123.65	49,799.90
HDFC Bank IIPL	100.00	56.47
Total	3,185,677.65	396,442.37

NOTE : 13 OTHER CURRENT ASSETS

PARTICULARS	AS AT 31.03.2018	AS AT 31.03.2017
Advance Tax	5,766,242.00	2,532,230.20
Interest Receivable	-	334,948.00
Prepaid Insurance	86,764.00	67,475.00
Commission Receivable	-	553.00
Income Tax Refund Due	1,432,003.20	32,135.00
Income Tax Refund A.Y 2016-17	-	204,090.00
Volkswagen Finance Pvt. Ltd.	-	755.00
MAT Receivables	272,554.00	-
Total	7,557,563.20	3,172,186.20

NOTE : 14 REVENUE FROM OPERATIONS

PARTICULARS	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
Finance Charges	36,359,811.42	24,791,051.98
Total	36,359,811.42	24,791,051.98

NOTE : 15 OTHER INCOME

PARTICULARS	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
Service Charges	-	63,603.00
Commission on Bank Guarantee	200,000.00	200,000.00
Profit on sale of Mutual Fund	5,449,644.91	6,591,403.39
Profit on sale of shares	4,624,714.60	9,100,304.53
Profit on sale of assets	-	224,710.91
Excess Provision Written Off	242,735.00	-
Other Income	138,000.00	-
Total	10,655,094.51	16,180,021.83

NOTE : 16 EMPLOYEE BENEFITS EXPENSES

PARTICULARS	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
Bonus	186,134.00	192,762.00
Director Remuneration	-	258,000.00
Food & Beverages	145,445.00	301,868.00
Provision for gratuity	(115,674.00)	(83,250.00)
Salaries	1,979,600.00	2,964,465.00
Total	2,195,505.00	3,633,845.00

NOTE : 17 FINANCE COSTS

PARTICULARS	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
Interest Expense		
Interest on car loan	45,690.56	155,008.98
Bank Interest	464,278.00	110,005.00
Bank Charges	88,469.32	-
Interest on Unsecured Loans	13,160,613.11	14,949,359.70
Total	13,759,050.99	15,214,373.68

NOTE : 18 OTHER EXPENSES

PARTICULARS	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
Advertisement Expenses	664,500.00	2,515,512.00
Auditor's Remuneration		
Statutory Audit Fee	35,400.00	34,500.00
Internal Audit Fee	11,800.00	11,500.00
Rent		
Office Rent	1,260,000.00	1,560,000.00
Bad Debts	6,174,884.00	2,232,254.00
Business Promotion	474,000.00	2,450,149.00
Running & Maintenance Expenses	201,551.00	441,792.00
Car Insurance	100,449.00	110,498.00
Commission on Business	1,550,000.00	2,729,200.00
Conveyance Expenses	110,655.00	208,426.00
General Charges	134,047.00	267,677.20
Interest on TDS	1,000.00	3,700.00



For Anmol Financial Services Ltd. For Anmol Financial Services Ltd.

Rajesh Kumar
Director

[Signature]

Swati Sharma
Director

Printing & Stationery	249,426.00	354,007.00
Professional Charges	55,785.00	29,399.40
Postage Expenses	157,486.00	292,819.00
Short & Excess	23.56	0.39
News Paper & Periodicals	41,565.23	44,445.00
Electricity Charges	176,641.00	166,185.00
Shares Transaction Charges	-	5,535.72
STT	31,215.47	22,359.00
Website designing charges	-	19,500.00
Telephone Expenses	66,277.96	63,617.50
ROC Charges	3,000.00	13,200.00
Travelling Expenses	151,825.00	193,328.00
Rates & Taxes	-	27,179.00
Total	11,651,531.22	13,796,783.21

NOTE: 19 PROVISION, LOAN LOSSES & OTHER CHARGES

PARTICULARS	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
Income Reversal for Non Performing Assets	(118,610.29)	(1,738,280.53)
Provision for Standard Assets	288,286.02	41,063.86
Provision for Non-Performing Assets written back	(117,903.80)	(591,707.85)
Total	51,771.93	(2,288,924.52)

NOTE: 20 Balance standing to Debit & Credit of parties is subject to confirmation. In the opinion of the Board of Directors, the Current Assets, Loans and Advances have a value on realization in the ordinary course of business at least equal to the amount at which these are stated.

NOTE: 21 Revised Guidelines of the Reserve Bank of India vide their notifications dated 2nd January 1998, 31st January 1998, and 12th May 1998 and revised on 22nd Feb 2007, vide notification no DNBS. 192/DG(VI)-2007 and DNBS PD CC No. 207/03.02.002/2011-11 dt. 17 Jan 2011 in respect of income recognition and assets classification has been duly incorporated in the audited statement of accounts.

NOTE: 22 There is no employee drawing remuneration in excess of Rs. 1,02,00,000/- during the year ended 31st March, 2018 or Rs. 8,50,000/- per month (Previous Year - NIL).

NOTE: 23 Segment Reporting
There are no reportable segment other than apart for Finance as per Accounting Standard (AS-17) on Segment Reporting.

NOTE: 24 (i) Provision for current tax is made on the basis of taxable Income as per the applicable provisions of the Income tax Act, 1961.

(ii) Accounting for Taxes on Income AS-22

Deferred Income Taxes reflects the impact of current year timing difference between taxable income & income as per Profit & Loss A/c. Deferred Tax Asset are recognized only to the extent that there is reasonable certainty that difficult future taxable income will be available.

The breakup of Net Deferred Tax Assets is as under:

PARTICULARS	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
Timing Difference of		
(I) Depreciation	77,676.58	99,545.71
(II) Gratuity	(115,674.00)	(83,250.00)
(III) Provision for Standard Assets	288,286.02	41,063.86
(IV) Provision for NPAs	(117,903.80)	(591,707.85)
(V) Income Reversal on NPA	(118,610.29)	(1,738,280.53)
Timing Difference	13,774.51	(2,272,628.81)
Deferred Tax Assets/ (Liabilities)		
Opening Balance	553,798.33	1,256,040.63
Add: Created during the Year	3,794.88	(702,242.30)
Closing Balance	557,593.20	553,798.33

Note: 25 Auditors Remunerations

	2018-19	2017-18
Statutory Audit	34,500.00	34,500.00
Internal Audit	11,800.00	11,500.00
	46,300.00	46,000.00



For Anmol Financial Services Ltd.

For Anmol Financial Services Ltd.

Deepak Kumar

[Signature]

Swati Sharma

Note: 26 Related Party Disclosures

As per Accounting standard 18 on Related Party disclosures

(i) List of related parties

Key Management Personnel	Relative of Key Management Personnel	Enterprise in which Key Management Personnel and their relatives and company are able to exercise significant
Rajesh Kumar Gupta	Subhash Rani	Windpipe Finvest Pvt. Ltd.
Parveen Kumar Gupta	Rekha Gupta	Aggarwal Finance Co. Skyveil Trade Solutions LLP
Yashpal Gupta	Suman Gupta	Share India Commodity Brokers P. Ltd.
	Saroj Gupta	Share India Securities Ltd.
	Saurabh Gupta	EVERSTYLE SERVICES P.LTD.(CO LINK)
	Agam Gupta	Ananya Infraventures Private Ltd.
	Rachit Gupta	SHARE INDIA SECURITIES
	Rohin Gupta	ALGOWIRE SYSTEMS PVT.LTD.
	Sachin Gupta	N.R Merchants Private Limited
	Sukriti Gupta	Saurabh Gupta HUF
	Sonam Gupta	Yash Pal HUF
	PRACHI GUPTA	GOPAL DASS GUPTA HUF
	PRERNA GUPTA	Rajesh Gupta HUF
	TRIPTI GUPTA	Sachin Gupta HUF
		Parveen Gupta HUF
		Rachit Gupta HUF
		Rohin Gupta HUF

(ii) List of Related Party , nature and volume of transactions of the Company during the year with the above mentioned related parties with whom transactions have taken place were as follows:

(In Rupees)

Nature of Transaction	2017-18	2016-17
Loan taken from		
Relative of Key Management Personnel		
Agam Gupta	-	3,000,000.00
Sachin Gupta	-	-
Rohin Gupta	2,616,203.00	3,040,000.00
Rekha Gupta	-	-
Suman Gupta	-	500,000.00
Rachit Gupta	2,859,114.00	2,060,000.00
Prerna Gupta	2,041,211.00	1,500,000.00
Prachi Gupta	-	70,000.00
Tripti Gupta	-	1,000,000.00
Sonam Gupta	-	1,500,000.00
Aastha Gupta	500,000.00	-
Key Management Personnel		
Director-Parveen Gupta		
Director-Rajesh Kumar Gupta		
Director-Yash Pal Gupta		
Enterprise covered under AS-18		
Rachit Gupta HUF	-	2,075,000.00
Rajesh Kumar Gupta HUF	-	2,000,000.00
Saurabh Gupta HUF	-	35,000.00
Windpipe Finvest Private Limited	110,825,000.00	-
Loan Given		
Enterprise covered under AS-18		
Modtech Infraventure Private Limited	28,400,000.00	1,500,000.00
Share India Securities Ltd	86,000,000.00	-
Share India Commodities Brokers Pvt Ltd	27,600,000.00	-
Skyveil Trade Solutions LLP	60,000,000.00	-
Windpipe Finvest Private Limited	110,825,000.00	-
Key Management Personnel		
Director-Yash Pal Gupta	-	350,000.00
Relative of Key Management Personnel		
Rohin Gupta	1,700,000.00	-
Rachit Gupta	2,000,000.00	-
Prerna Gupta	1,360,000.00	-



For Anmol Financial Services Ltd.

Rajesh Kumar
Director

Swati Sharma
Director

Remuneration		
Key Management Personnel		
Director-Rajesh Kumar Gupta	-	258,000.00
Relative of Key Management Personnel		
Tripti Gupta	258,000.00	
Guarantee Given		
Enterprise covered under AS-18		
Windpipe Finvest Private Limited	100,000,000.00	100,000,000.00
Commission Income on Bank Guarantee		
Enterprise covered under AS-18		
Windpipe Finvest Private Limited	200,000.00	200,000.00
Commission on Business Paid		
Rent		
Relative of Key Management Personnel		
Rekha Gupta	480,000.00	480,000.00
Suman Gupta	480,000.00	480,000.00
Interest		
Relative of Key Management Personnel		
Sachin Gupta	691,231.00	627,409.00
Rachit Gupta	721,349.00	659,543.00
Prerna Gupta	687,021.00	602,152.00
Roheen Gupta	1,226,491.00	1,048,189.00
Prachi Gupta	633,588.00	574,433.00
Rekha Gupta	320,474.00	314,939.00
Agam Gupta	888,356.00	771,661.00
Suman Gupta	180,977.00	112,972.00
Saroj Gupta	343,496.00	311,781.00
Tripti Gupta	416,450.00	362,785.00
Sonam Gupta	236,987.00	82,162.00
Aastha Gupta	153.00	-
Enterprise covered under AS-18		
Saurabh Gupta HUF	388,504.00	351,753.00
Rachit Gupta HUF	450,031.00	210,596.00
Roheen Gupta HUF	144,451.00	13,114.00
Sachin Gupta HUF	411,255.00	373,283.00
Rajesh Kumar Gupta-HUF	258,556.00	185,820.00
Parveen Gupta HUF	18,695.00	16,969.00
Key Management Personnel		
Director-Rajesh Kumar Gupta	359,951.00	327,743.00
Director-Yash Pal Gupta	-	14,612.00
Director-Parveen Kumar Gupta	213,932.00	194,180.00
Interest Received		
Enterprise covered under AS-18		
Windpipe Finvest Private Limited	4,806,602.00	-
Shure India Securities Ltd	2,095,890.00	-
Skyveil Trade Solutions LLP	1,626,575.00	-

Note: Related party relationship is as identified by the Company and relied upon by the auditors.

Note 27: Contingent Liabilities

The Company has given corporate guarantee amounting Rs. 100,000,000.00 for Windpipe Finvest Private Limited to Globe Fincap Private Limited.

Leases : Company As Lessee

	2017-18	2016-17
NOTE: 28 Lease Rent Paid during the year	1,560,000.00	1,560,000.00
Future minimum Lease rental Payable	1,008,000.00	
Not later than one year		
Later than one year but not later than 5 years		
Later than 5 years		

For Anmol Financial Services Ltd.

For Anmol Financial Services Ltd.

Rajesh Kumar Gupta
Director

Swati Sharma
Director



Note: 29 Micro and Medium Scale Business Entities:

There are no Micro, Small and Medium Enterprises, to whom the company owes dues which are outstanding for more than 45 days as at 31st March, 2018. This information as required to be disclosed under the Micro, Small and Medium Development Act, 2006 has been determined to the extent such parties have been identified on the basis of information available with the company.

Note: 30 Previous Year Figure

Previous year figures have been regrouped/reclassified wherever necessary to correspond with the current year's classification/disclosure.

For Anmol Financial Services Ltd.

Rajesh Gupta
Director

RAJESH GUPTA
DIRECTOR
DIN NO. 00006056

For Anmol Financial Services Ltd.

Yashpal Gupta

YASHPAL GUPTA
DIRECTOR
DIN NO. 00013872

FOR ANMOL FINANCIAL SERVICES LIMITED

Swati Sharma

Director

SWATI SHARMA
COMPANY SECRETARY
M.No. 33761

AUDITOR'S REPORT
AS PER OUR REPORT OF EVEN DATE ANNEXED
FOR T.K. GUPTA & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REGN NO. 011604N



CA. KRISH GUPTA (PARTNER)
M.No. 516627

PLACE : NEW DELHI

DATED : 22 MAY 2018

NOTE :7
 Fixed Assets

ASSETS	GROSS BLOCK			COST AS ON 31-03-2018	DEP. UP TO 01-04-2017	DEP. DURING THE YEAR	Depreciation on the assets sold during the year	DEP. UP TO 31-03-2018	NET BLOCK	
	COST AS ON 01/04/2017	ADDITION	SALE						W.D.V. AS ON 31-03-2018	W.D.V. AS ON 31-03-2017
LAND	30,870,887.00			30,870,887.00	-			-	30,870,887.00	30,870,887.00
SCOOTER	242,949.00			242,949.00	201,291.24	8,998.02		210,289.26	32,659.74	41,657.76
CAR	10,091,461.00			10,091,461.00	6,627,831.97	988,271.84		7,616,103.81	2,475,357.19	3,463,629.03
COMPUTER	328,531.00			328,531.00	303,896.15	10,248.15		314,146.30	14,384.70	24,632.85
OFFICE EQP.	34,125.00		-	34,125.00	32,422.80	839.47		33,262.28	862.72	1,702.20
AIR CONDITIONER	20,000.00	-	-	20,000.00	18,191.85	723.10		18,914.95	1,085.05	1,808.15
Total	41,587,953.00	-	-	41,587,953.00	7,183,636.01	1,009,080.58	-	8,192,716.59	33,395,236.41	34,404,316.99

For Anmol Financial Services Ltd.

Rajesh Gupta
 Director

RAJESH GUPTA
 DIRECTOR
 DIN NO. 00006056
 ADD:25, HARGOVIND
 ENCLAVE, NEW DELHI,

For Anmol Financial Services Ltd.

Yashpal Gupta
 Director

YASHPAL GUPTA
 DIRECTOR
 DIN NO. 00013872
 ADD:306, JAGRITI
 ENCLAVE, DELHI,

Swati Sharma

SWATI SHARMA
 COMPANY SECRETARY
 M. NO. 33761
 ADD:A-103, Gayatri Apartments, Dwarka,
 Delhi, 110075

PLACE : NEW DELHI
 DATED : 22 MAY 2018

AS PER OUR REPORT OF EVEN DATE ANNEXED
 FOR T.R. GUPTA & ASSOCIATES
 CHARTERED ACCOUNTANTS
 FIRM REGN NO. 011604N



CA. RANIL GUPTA (PARTNER)
 M.NO. 516627