

JUSTO REALFINTECH PRIVATE LIMITED
Balance Sheet as at 31st March, 2022

(₹ in lacs)

	Particulars	Note	As at 31.03.2022	As at 31.03.2021
A	EQUITY AND LIABILITIES			
	Shareholders' Funds :			
	(a) Share Capital	3	12.99	12.65
	(b) Calls in Advance		-	7.86
	(c) Reserves and Surplus	4	490.47	42.03
	Total Shareholders' Funds		503.46	62.54
	Long Term Liabilities :			
	Unsecured Loan from Directors	5	113.15	158.89
	Compulsorily Convertible Debentures	6	181.44	90.72
			294.59	249.61
	Deferred Tax Liabilities	11	2.72	-
	Current Liabilities :			
	(a) Trade Payables	7	29.16	37.29
	(b) Other Current Liabilities	8	584.15	368.34
	Total Current Liabilities		613.31	405.63
	TOTAL		1,414.08	717.78
B	ASSETS			
	Non-Current Assets :			
	(a) Property, Plant & Equipment	9(a)	55.49	12.39
	(b) Intangible Assets	9(b)	0.53	0.78
	(c) Other Non Current Assets	10	22.56	19.12
	Deferred Tax Assets	11	-	21.67
	Total Non-Current Assets		78.58	53.98
	Current Assets :			
	(a) Trade Receivable	12	1,002.19	536.35
	(b) Cash and Bank Balances	13	126.35	46.74
	(c) Short Term Loans and Advances	14	206.86	80.17
	(d) Other Current Assets		0.11	0.53
	Total Current Assets		1,335.51	663.80
	TOTAL		1,414.08	717.78
	Notes forming part of the Financial Statements	1-25		

This is the Balance Sheet referred to in our report of even date

For Salaskar & Co.
Chartered Accountants
Firm No. 126257W

Prasad Salaskar
Partner
MN: 118203

Place : Mumbai

Date : 29th September, 2022

UDIN : 22118203BAGK126777

For and behalf of Board of Directors of
Justo Realfintech Pvt. Ltd.

Puspamitra Das
Director
DIN : 01643973

Rahul Pande
Director
DIN : 06880681



JUSTO REALFINTECH PRIVATE LIMITED
Statement of Profit and Loss for year ended 31st March,2022

(₹ in lacs)

	Particulars	Note	2021-22	2020-21
1	INCOME :			
	Revenue from Operations	15	3,018.25	1,006.63
	Other Income		0.54	0.27
	TOTAL INCOME		3,018.79	1,006.90
2	EXPENSES :			
	Employee Benefit Expenses	16	1,813.52	616.44
	Operational and Other Expenses	17	659.39	262.16
			2,472.91	878.60
	Earning Before Interest / Tax / Depreciation & Amortization (EBITDA)		545.88	128.30
	Finance Expenses	18	24.65	21.76
	Depreciation	9	12.44	1.75
			37.09	23.50
3	Profit/(Loss) Before Tax		508.79	104.79
4	Less: Tax Expense			
	Current Tax		117.11	17.49
	Deferred Tax		24.40	(21.67)
5	Profit/(Loss) After Tax		367.28	108.97
6	Earnings per Equity share	20		
	Basic (₹)		284.93	91.54
	Diluted (₹)		260.49	87.11
	Notes forming part of the Financial Statements	1-25		

This is the Statement of Profit and Loss referred to in our report of even date

For Salaskar & Co.
 Chartered Accountants

FRN: 126257W


Prasad Salaskar
 Partner
 MN: 118203

For and behalf of Board of Directors of
Justo Realfintech Pvt. Ltd.

Puspamitra Das
 Director
 DIN : 01643973


Rahul Pande
 Director
 DIN : 06880681

Place : Mumbai

Date : 29th September, 2022

UDIN : 22118203 BAGKH26777

JUSTO REALFINTECH PRIVATE LIMITED
Cash Flow Statement for the year ended 31st March,2022

(₹ in lacs)

	2021-22		2020-21	
A. CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit/(Loss) before Tax		508.79		104.79
Adjustments for Non Cash & Financial Item				
Interest on Unsecured Loan	24.65		21.75	
Depreciation	12.44	37.09	1.75	23.50
Adjustments Before (increase)/decrease in working capital		545.88		128.29
Adjustments for (increase)/decrease in working capital				
Sundry Debtors	(465.83)		(479.76)	
Other Current Assets	0.43		(0.08)	
Short Term Loans & Advances	(126.69)		(90.74)	
Other Current Liabilities	207.68		326.89	
Working Capital changes		(384.41)		(243.70)
Cash generated / (used in) from operations during the year		161.47		(115.40)
Less:- Tax paid		(117.11)		(17.49)
Net Cash (used in) / from Operating Activities		44.35		(132.90)
B. CASH FLOW FROM INVESTING ACTIVITIES				
Addition to Property,Plant & Equipment	(55.28)		(13.78)	
Movement in other non current assets	(3.44)	(58.71)	(5.53)	(19.31)
Net Cash (used in) Investing Activities		(58.71)		(19.31)
C. CASH FLOW FROM FINANCING ACTIVITIES				
Proceeds from Equity	0.34		3.35	
Calls in Advance	(7.86)		7.86	
Security Premium Received	87.65		9.05	
Proposed Dividend	(6.49)		-	
Compulsorily Convertible Debenture	90.72		90.72	
Movement in Unsecured Loan	(45.74)		61.08	
Interest on Unsecured Loan	(24.65)	93.97	(21.75)	150.31
Cash flow from Financing Activities		93.97		150.31
Net Increase/ (Decrease) in Cash & Cash Equivalents		79.61		(2.10)
Cash and Cash Equivalents at the beginning of the year		46.74		48.84
Cash and Cash Equivalents at the close of the year		126.35		46.74

This is the Cash Flow referred to in our Report of even date.
Negative Figure (-) represents Cash Outflow.

For Salaskar & Co.
Chartered Accountants

FRN: 126257W

Prasad Salaskar

Partner

MN: 118203

Place : Mumbai

Date : 29th September,2022

UDIN : 22118203 BAGIKH26777



For and behalf of Board of Directors of
Justo Realfintech Pvt. Ltd.



Puspamitra Das
Puspamitra Das
Director
DIN : 01643973

Rahul Pande
Rahul Pande
Director
DIN : 06880681

Notes forming part of the financial statement for year ended 31st March 2022

1 CORPORATE INFORMATION :

The Company was incorporated on 29th March, 2019 under the Companies Act 2013. The company is a real estate service provider, specialising in business strategy & consulting, sales & marketing, capital markets, home loans and CRM.

The Company is a technology driven real estate service organisation collaborating with developers to facilitate & help developers in developing strategy and executing the marketing, sales, digital, home loans and CRM actionable for various real estate projects. The Company develops Strategy, positioning and the thought for executing sales, promotion and marketing activities for various developers.

With the help of technology and customer centric approach it strives to improve efficiency, quality, market access, delivery timelines and customer experience for every stakeholder in the real estate value chain.

2 SIGNIFICANT ACCOUNTING POLICIES:

2.1 Basis of preparation of financial statements :

- a) These financial statements have been prepared in accordance with the generally accepted accounting principles in India under the historical cost convention on accrual basis. Pursuant to section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014, till the standards of accounting or any addendum thereto are prescribed by Central Government in consultation and recommendation of the National Financial Reporting Authority, the existing Accounting Standards notified under the Companies Act, 1956 shall continue to apply. Consequently, these financial statements have been prepared to comply in all materials aspects with the accounting standards notified under Section 211(3C) [Companies (Accounting Standards) Rules, 2006, as amended] and other relevant provisions of the Companies Act, 2013.

All assets and liabilities have been classified as current or non-current as per the Company's normal operating cycle and other criteria set out in Schedule III to the Companies Act, 2013. Based on the nature of products and the time between the acquisition of assets for processing and their realization in cash and cash equivalents, the Company has ascertained its operating cycle as 12 months for the purpose of current and non-current classification of assets and liabilities.

b) Use of Estimate:

The preparation of financial statements in conformity with the Generally Accepted Accounting Principles' ("GAAP") in India, requires management to make estimates and assumptions that affect the amounts reported for assets and liabilities including the recoverability of tangible and intangible assets, disclosure of contingent liabilities as at the date of the financial statements and the reported amounts of income and expenses during the reported period. On an ongoing basis, management evaluates the estimates.



The most significant estimates relate to provision for expenses related to fixed assets acquisition / impairment, inventory, income taxes and contingencies and litigations. Management bases its estimates on historical experience and on various other assumptions that are believed to be reasonable under the circumstances, the results of which form the basis for making judgments about the carrying values of assets and liabilities that are not readily apparent from other sources. The actual amounts may differ from the estimates used in the preparation of the financial statements.

c) Tangible Assets :

Tangible Assets are stated at their original cost of acquisition (purchase cost net of GST), including duties, freight and other expenses directly attributable to acquisition, installation of the assets concerned and accumulated impairment losses, if any.

Subsequent expenditures related to an item of fixed asset are added to its book value only if they increase the future benefits from the existing asset beyond its previously

Based on technical evaluation carried out by Management, depreciation is provided on straight-line method (SLM) over the estimated useful lives of the assets, which is similar to the useful life of fixed assets prescribed under Schedule II to the Companies Act, 2013. In respect of additions to/deletions from fixed assets, depreciation is provided for on a pro-rata basis, except in respect of fixed assets of a cost not exceeding Rs.5,000, where depreciation has been charged fully in the year of purchase.

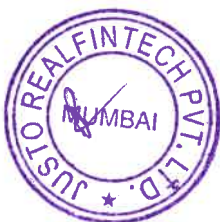
Losses arising from the retirement of, and gains or losses arising from disposal of fixed assets which are carried at cost are recognised in the Statement of Profit and Loss.

Depreciation on fixed assets is provided on straight-line method at the rates prescribed under Schedule II to the Companies Act, 2013.

d) Impairment of assets :

Assessment is done at each Balance Sheet date as to whether there is any indication that an asset (tangible and intangible) may be impaired. For the purpose of assessing impairment, the smallest identifiable group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows from other assets or groups of assets, is considered as a cash generating unit. If any such indication exists, an estimate of the recoverable amount of the asset/cash generating unit is made.

Assets whose carrying value exceeds their recoverable amount are written down to the recoverable amount. Recoverable amount is higher of an asset's or cash generating unit's net selling price and its value in use. Value in use is the present value of estimated future cash flows expected to arise from the continuing use of an asset and from its disposal at the end of its useful life. Assessment is also done at each Balance Sheet date as to whether there is any indication that an impairment loss recognised for an asset in prior accounting periods may no longer exist or may have decreased.



e) **Borrowing Costs :**

Borrowing costs that are directly attributable to the acquisition and/or construction of qualifying assets are considered as part of the cost of such assets . A qualifying Asset is one that necessarily takes a substantial period of time to get ready for its intended use. All Other borrowing costs are treated as period costs and charged to the profit and loss account in the year as and when they are incurred.

f) **Revenue Recognition :**

Revenue is recognised to the extent that it is probable that economic benefit will flow to the Company and that the revenue can be reliably measured.

g) **Other Income :**

Other Operating income is recognised as and when the right to receive such income is established i.e. accrued and due basis.

h) **Earnings Per Share :**

Earnings/ (loss) per equity share (basic and diluted) is arrived at based on Net Profit/ (loss) after taxation to the basic/ weighted average number of equity shares.

i) **Taxation :**

Tax expense for the period, comprising, current tax and deferred tax are included in the determination of net profit or loss for the period. Current tax is measured at the amount expected to be paid to the tax authorities in accordance with the taxation laws prevailing in the respective jurisdictions (i.e. India).

Deferred tax is recognised on timing differences between the accounting income and the taxable income for the year and quantified using the tax rates and laws enacted or substantively enacted as on the Balance Sheet date. Deferred tax assets are recognised and carried forward to the extent that there is a virtual/ reasonable certainty, as applicable, that sufficient future taxable income will be available against which such deferred tax asset can be realised. Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted or substantially enacted by the balance sheet date. At each Balance Sheet date, the Company reassesses unrecognised deferred tax assets, if any.

Current tax assets and current tax liabilities are offset when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle the asset and the liability on a net basis. Deferred tax assets and deferred tax liabilities are offset when there is a legally enforceable right to set off assets against liabilities representing current tax and where the deferred tax assets and the deferred tax liabilities relate to taxes on income levied by the same governing taxation laws.

j) **Provisions and Contingent Liabilities :**

Provisions are recognised when the Company has a present obligation as a result of past events, for which it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount can be made. Provisions are reviewed regularly and are adjusted where necessary to



Contingent liabilities are disclosed when there is possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company or a present obligation that arises from past events where it is neither probable that an outflow of resources will be required to settle or a reliable estimate of

k) **Cash and cash equivalents:**

Cash and cash equivalents includes cash and cheques on hand, demand deposits with banks, fixed deposits and other short-term highly liquid investments with original maturities of three months or less.

3 SHARE CAPITAL:

Particulars	(₹ in Lacs)	
	As at 31st March 2022	As at 31st March 2021
(a) Authorised 1,50,000 Equity Shares of ₹ 10/- each	15.00	15.00
	15.00	15.00
(b) Issued, Subscribed and Paid up 129,872 (126,456) Equity Shares of ₹ 10/- each fully paid up	12.99	12.65
	12.99	12.65

3.1 The Company at present has one class of issued, subscribed and paid up share referred to as equity shares having face value of ₹ 10/- each. Each holder of equity share is entitled to one vote per share.

3.2 The reconciliation of the number of shares outstanding and the amount of share capital as at the beginning and at the end of the reporting period:

Particulars	As at 31st March, 2022		As at 31st March, 2021	
	No. of shares	Amount	No. of shares	Amount
Equity shares at beginning of the year	1,26,456	12.65	93,000	9.30
Add: Shares issued during the year	3,416	0.34	33,456	3.35
Equity shares at the end of year	1,29,872	12.99	1,26,456	12.65

During the year company has issued 3,416(PY 33,456) Equity Shares @ ₹275/- (PY ₹ 272/-) having face value of ₹10/- and security premium of ₹ 265/- (PY ₹ 262/-).



3.3 Details of shareholders holding more than five percent equity shares in the Company are as under:

Particulars	As at 31st March, 2022		As at 31st March, 2021	
	No. of shares	% holding	No. of shares	% holding
(a) Mr. Puspamitra Das	61,500	47.36	48,000	37.96
(b) Mr. Rahul Pande	61,500	47.36	48,000	37.96
(c) Mr. Suresh Jajoo	-	-	8,372	6.62
(d) Mrs. Vimla Jajoo	-	-	8,350	6.60
(e) Mr. Ankit Jajoo	-	-	8,350	6.60
TOTAL	1,23,000	94.72	1,21,072	95.74

3.4 The Company has only one class of equity shares having face value of ₹ 10/- Each and the holder of the equity shares is entitled to one vote per share and in the event of liquidation of company the holder of equity share will be entitled to receive remaining assets of the company in proportion to the number of equity shares.

3.5 The Board of Directors have recommended dividend of ₹ 5 per fully paid up equity share of ₹ 10/- each for the financial year 2021-22.

3.6 The Company has issued 12,096(PY 6,048) no. of Compulsorily Convertible Debentures(CCD) at the indicative price of ₹ 1500/- per CCD to the shareholders. Each CCD shall be automatically & Compulsorily converted into one fully paid up Equity Share of the company at the end of 3 years from the date of issuance of CCD.

3.7 Shareholding of Promoter

Sr No	Promoter's Name	No of Shares at the beginning of the year	Change during the year	No of shares at the end of the year	% of total shares
As at 31st March 2022					
1	Mr. Puspamitra Das	48,000	13,500	61,500	47.35%
2	Mr. Rahul Pande	48,000	13,500	61,500	47.35%
As at 31st March 2021					
1	Mr. Puspamitra Das	33,000	15,000	48,000	37.96%
2	Mr. Rahul Pande	33,000	15,000	48,000	37.96%



4 **RESERVES & SURPLUS :**

Particulars	(₹ in Lacs)	
	As at 31st March 2022	As at 31st March 2021
Security Premium		
As per last Balance Sheet	117.78	108.73
Add : Received during the year	87.65	9.05
	205.44	117.78
Retained Earnings		
As per last Balance Sheet	(75.76)	(184.73)
Add : Profit/(Loss) for the year	367.28	108.97
Less: Appropriations- Dividend on Equity Shares (Dividend per share ₹ 5)	(6.49)	-
	285.03	(75.76)
TOTAL	490.47	42.03

5 **UNSECURED LOAN:**

Particulars	As at 31st March 2022	As at 31st March 2021
Related Parties	113.15	152.89
Others	-	6.00
TOTAL	113.15	158.89

6 **COMPULSORILY CONVERTIBLE DEBENTURE :**

Particulars	As at 31st March 2022	As at 31st March 2021
12,096(6,048)-Compulsorily Convertible Debentures*	181.44	90.72
TOTAL	181.44	90.72

* Refer note no 3.5

7 **TRADE PAYABLE:**

Particulars	As at 31st March 2022	As at 31st March 2021
Micro, Small and Medium Enterprises (MSME)	-	2.75
Other than MSME	29.16	34.54
TOTAL	29.16	37.29



Note : '9' - FIXED ASSETS

(₹ in lacs)

Assets	Gross Block			Depreciation			Net Block		
	As on	Addition	Deduction/	As on	For the year	Deduction/	Upto	As on	As on
	1-Apr-21		Sold	31-Mar-22		Sold	31-Mar-22	31-Mar-22	31-Mar-21
Tangible Assets									
Computer	12.79	52.90	-	65.69	1.52	11.87	13.39	52.30	11.27
Office Equipment	1.26	2.38	-	3.64	0.13	0.32	0.45	3.19	1.12
Total (a)	14.05	55.28	-	69.33	1.66	12.19	13.84	55.49	12.39
Intangible Assets									
Computer Software	1.01	-	-	1.01	0.22	0.25	0.48	0.53	0.78
Total (b)	1.01	-	-	1.01	0.22	0.25	0.48	0.53	0.78
Total (a) + (b)	15.06	55.28	-	70.33	1.88	12.44	14.32	56.02	13.18
Previous Year	1.29	13.77	-	15.06	0.13	1.75	1.88	13.18	-



7.1 Disclosures required under Section 22 of the Micro, Small and Medium Enterprises Development Act, 2006

There are nil(6) Micro, Small and Medium Enterprises, to whom the company owes dues, which are outstanding for more than 45 days amounting to Rs. Nil(Rs. 2.75 lacs). The formation regarding Micro, Small and Medium Enterprises has been identified to the extent such parties have been identified on the basis of information available with the company.

7.2 Trade Payables Ageing Schedule as on 31st March 2022:

Particulars	Outstanding for following periods from due date of payment			
	<1 year	1-2 years	2-3 years	Total
MSME	-	-	-	-
Other than MSME	26.17	1.16	1.83	29.16

8 OTHER CURRENT LIABILITIES :

(₹ in Lacs)

Particulars	As at 31st March 2022	As at 31st March 2021
(a) Statutory Liabilities	278.89	146.82
(b) Other Current Liabilities	305.26	221.53
TOTAL	584.15	368.34

10 OTHER NON CURRENT ASSETS

Particulars	As at 31st March 2022	As at 31st March 2021
(a) Security Deposit	22.56	19.12
TOTAL	22.56	19.12

11 DEFERRED TAX ASSETS/(DEFERRED TAX LIABILITIES):

Particulars	As at 31st March 2022	As at 31st March 2021
Deferred Tax Assets		
Business Loss	-	21.86
Unabsorbed Depreciation	-	0.07
A)	-	21.92
Deferred Tax Liabilities		
Fixed Assets	2.69	0.25
Others	0.03	-
B)	2.72	0.25
Net Deferred Tax Assets/(Deferred Tax Liabilities)	(2.72)	21.67



12 **TRADE RECEIVABLES:**

(₹ in Lacs)

Particulars	As at 31st March 2022	As at 31st March 2021
Unsecured, Considered Good Trade receivable	1,002.19	536.35
TOTAL	1,002.19	536.35

Trade Receivables Ageing Schedule as on 31st March 2022:

Outstanding for following periods from due date of payment				
Particulars	<1 year	1-2 years	2-3 years	Total
Undisputed Trade receivables Considered Good*	920.90	34.94	46.36	1,002.19

* Legally Undisputed

13 **CASH AND BANK BALANCES :**

Particulars	As at 31st March 2022	As at 31st March 2021
Balances with Banks in Current Accounts	126.35	46.74
TOTAL	126.35	46.74

14 **SHORT TERM LOANS & ADVANCES:**

Particulars	As at 31st March 2022	As at 31st March 2021
(a) Balance with government authorities	198.00	60.21
(b) Others	8.86	19.95
TOTAL	206.86	80.17



15 REVENUE FROM OPERATIONS :

(₹ in Lacs)

Particulars	2021-22	2020-21
Consulting & Support Services	3,018.25	1,006.63
TOTAL	3,018.25	1,006.63

16 EMPLOYEE BENEFIT EXPENSES :

Particulars	2021-22	2020-21
(a) Salaries & Allowances	1,613.52	484.44
(b) Directors Remuneration	200.00	132.00
TOTAL	1,813.52	616.44

17 OPERATIONAL AND OTHER EXPENSES :

Particulars	2021-22	2020-21
(a) Brokerage & Commission	136.64	35.57
(b) Conveyance & Travelling Expenses	50.70	14.29
(c) Reimbursement of Driver & Fuel Expenses	67.31	37.16
(d) Manpower Charges	23.35	-
(e) Rent	44.16	25.58
(f) Interest on GST	4.28	1.18
(g) Interest on TDS	8.62	2.02
(h) Marketing Expenses	37.60	5.39
(i) Professional Fees	185.94	107.18
(j) Staff Welfare Expenses	40.73	4.25
(k) Rates & Taxes	0.23	0.27
(l) Preliminary Expenses w/off	0.05	0.05
(m) Telecalling Charges	10.97	7.31
(n) Contract Fees	17.86	3.69
(o) Audit Fees	1.50	1.75
(p) Other Office & Administrative Expenses	29.44	16.46
TOTAL	659.39	262.16



18 FINANCE EXPENSES :

(₹ in Lacs)

Particulars	2021-22	2020-21
Interest on Unsecured Loan	24.65	21.76
TOTAL	24.65	21.76

The company has obtained unsecured loan from Directors and Interest payable @ 13.5% p.a. compounded Quarterly on outstanding loan.

19 Ratios:

S.N	Particulars	2021-22	2020-21	Change(%)
a	Debt-Equity Ratio*	0.59	4.57	-87.18
b	Debt Service Coverage Ratio*	22.14	5.90	275.45
c	Interest Service Coverage Ratio	22.14	5.90	275.45
d	Current ratio	2.18	1.64	33.06
e	Long term Debt to working capital ratio	0.41	0.97	-57.81
f	Current liability ratio	0.67	0.62	8.80
g	Total Debt to Total Assets ratio	0.21	0.35	-40.09
h	Debtors turnover	3.92	3.40	15.56
i	Accounts payables turnover ratio,	10.18	6.23	63.52
j	Net capital turnover ratio,	4.18	3.90	7.18
k	Operating margin	18.07%	12.72%	42.06
l	Net profit margin	12.17%	10.83%	12.41
m	Return on Equity	72.95%	199.31%	-63.40
n	Return on Capital Employed	68.0%	44.25%	53.75

i) S.No (a-j) represent no of times ii) debt include fund raised from directors and shareholders

- Debt Service Coverage Ratio increased due to principal repayments of loans during the year
- Current Ratio increased due to increase in current assets
- Long term Debt to working capital ratio decreased due to increase in working capital
- Total Debt to Total Assets ratio decreased due to increase in total assets
- Accounts payable turnover ratio increased due to increase in turnover and accounts payable not increased in same manner
- Operating margin, Net Profit Margin and Return on capital employed increased due to increase in profit



Formula for computation of ratios are as follows:

Debt-Equity Ratio	Total Debt / Equity
Debt Service Coverage Ratio	Earning Before interest & Tax / (Finance cost)
Current ratio	Current Assets / Current Liability
Debtors turnover	Revenue from Operation / Avg. Accounts Receivable
Return on Equity Ratio,	Net Profit After Tax / (Total Equity)
Trade payables turnover ratio,	Total Purchase & expenses / Avg. Account Payables
Net capital turnover ratio,	Net Sales / Working Capital
Net profit ratio,	Net Profit After Tax / Total Sales
Return on Capital Employed	Earning before interest and taxes / (Total Assets-current liabilities)

20 EARNING PER SHARE :

Particulars	2021-22	2020-21
Net Profit/(Loss) attributable to equity shareholders (₹ in lacs)	367.28	108.97
No. of Equity shares (Number)	1,29,872	1,26,456
Weighted Average No. of Equity Shares	1,28,901	1,19,052
No of Equity Shares (adjusting Diluted)	1,40,997	1,25,100
Nominal value of Equity Shares (₹)	10	10
Earning Per Share (₹) :		
Basic	284.93	91.54
Diluted	260.49	87.11

21 There is one business segment. Therefore, Reporting requirement as specified in Accounting Standard (AS 17) on segment reporting is not required.

22 List of related parties with whom transactions have taken place during the year and relationship :

Key Management Personnel (KMP) :

Mr. Puspamitra Das

Director

Mr. Rahul Pande

Director

(₹ in lacs)

Remuneration to Directors :	2021-22	2020-21
Mr. Puspamitra Das	100.00	66.00
Mr. Rahul Pande	100.00	66.00
Total	200.00	132.00



Related Parties Transactions:

(₹ in lacs)

Unsecured Loan from Directors :	2021-22	2020-21
Opening Balance	-	0.52
Loan Received from Mr. Rahul Pande	11.50	-
Less : Loan Repaid	(11.50)	(0.52)
Closing balance	-	-
Opening Balance	6.00	0.52
Loan Received from Mr. Puspamitra Das	175.00	6.00
Less : Loan Repaid	(68.00)	(0.52)
Closing balance	113.00	6.00

Interest on Unsecured Loan :	2021-22	2020-21
Mr. Rahul Pande	0.40	0.08
Mr. Puspamitra Das	17.82	0.15
Total	18.23	0.23

- 23 During the year, the company has not made any material foreign currency transactions and there is no foreign currency exposure.
- 24 Debtors and Creditors balances are subject to balance confirmations and reconciliation, if any, from parties.
- 25 Figures for the previous year's have been regrouped, rearranged and reclassified wherever necessary. Accordingly amount and other disclosures for the previous year's are included as an integral part of the current year's financial statement and are to be read in relation to the amount's and other disclosures relating to the current year.

For Salaskar & Co.
Chartered Accountants

FRN: 126257W Firm Reg.
No. 126257W
Kamraj Bhavan,
Kamraj Point,
Mumbai 400021

Prasad Salaskar
Partner
MN: 118203

For and behalf of Board of Directors of
Justo Realfintech Pvt. Ltd.



Puspamitra Das
Puspamitra Das
Director
DIN : 01643973

Rahul Pande
Rahul Pande
Director
DIN : 06880681

Place : Mumbai

Date : 29th September, 2022

UDIN : 22118203BAGKH26777