

S.P. CHOPRA & CO.

Chartered Accountants

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INDEPENDENT AUDITORS' REPORT
ON CONSOLIDATED FINANCIAL STATEMENTS
TO THE MEMBERS OF CP CAPITAL LIMITED
(ERSTWHILE CAREER POINT LIMITED)

I. Opinion

We have audited the accompanying consolidated financial statements of **CP Capital Limited** (erstwhile Career Point Limited) (hereinafter referred to as the "Holding Company" / "Parent Company") and its Subsidiary (the Holding Company and its Subsidiary, together referred to as 'the Group') and the Group's share of profit/loss in its associate, which comprise the Consolidated Balance Sheet as at 31 March, 2025, and the Consolidated Statement of Profit and Loss (including Other Comprehensive Income), the Consolidated Statement of Changes in Equity and the Consolidated Statement of Cash Flows for the year then ended, and notes to the consolidated financial statements including a summary of the material accounting policies and other explanatory information (hereinafter referred to as "the consolidated financial statements").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of the other auditors on separate/consolidated financial statements / financial information of the subsidiary and associate referred to in the other matters section below, the aforesaid consolidated financial statements give the information required by the Companies Act, 2013 (the 'Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Group as at 31 March, 2025 and its Profit (including Other Comprehensive Loss), its changes in equity and its cash flows for the year ended on that date.

II. Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Group and its associate in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the consolidated financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion.



III. Key Audit Matters

We have determined that there are no key audit matters to be communicated in our report.

IV. Emphasis of Matter

We draw attention to the Note 39 to the consolidated financial statements, regarding amalgamation of Srajan Capital Limited into CP Capital Limited and demerger of education business of CP Capital Limited into Career Point Edutech Limited on going concern basis under the Composite Scheme of Arrangement (the 'Scheme') as approved by the Hon'ble National Company Law Tribunal ('NCLT') with an appointed date of 1 April, 2023, and the accounting of the same in the consolidated financial statements and restatement thereof, as fully described in the said note.

Our opinion is not modified in respect of above matter.

V. Information Other than the Consolidated Financial Statements and Auditor's Report Thereon

The Holding Company's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Holding Company's Annual Report particularly with respect to Management Discussion and Analysis, Board's Report including annexures to Board's Report, Report on Corporate Governance and Shareholder's Information but does not include the consolidated financial statements and our auditor's report thereon. The other information is expected to be made available to us after the date of this auditor's report.

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

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available, compare with the financial statements/financial information of the subsidiaries and associate audited by the other auditors, to the extent it relates to these entities and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. Other information so far as it relates to the subsidiaries and associate, is traced from their financial statements /financial information audited by the other auditors.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to report that fact to those charged with governance.

VI. Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

The Holding Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Act with respect to the preparation of these consolidated financial statements that give a true and fair view of the consolidated financial position, consolidated financial performance including other comprehensive income,



consolidated changes in equity and consolidated cash flows of the Group including its associate in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards ("Ind AS") notified under Section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Group and its associate and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial statements by the Directors of the Holding Company, as aforesaid.

In preparing the consolidated financial statements, the respective Board of Directors of the Companies included in the Group and its associate are responsible for assessing the ability of their respective entities to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate their respective entities or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the Companies included in the Group and of its associate are responsible for overseeing the financial reporting process of their respective Company / Group and its associate.

VII. Auditor's Responsibilities for the audit of the Consolidated Financial Statements

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

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

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial 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 Holding Company, its Subsidiary and Associate have adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by 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 Group and its associate's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its associate to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities within the Group and its associate to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the audit of the financial statements of such entities included in the consolidated financial statements of which we are the independent auditors. For the other entities included in the consolidated financial statements, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them.

Materiality is the magnitude of misstatements in the consolidated financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the consolidated 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 consolidated financial statements.

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

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

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial



statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication. We have determined that there are no key audit matters to be communicated in our report.

VIII. Other Matters

- i. We did not audit the consolidated financial statements of one Wholly Owned Subsidiary, whose financial statements reflect total revenues of Rs. 778.99 lakhs, net profit after tax of Rs. 421.54 lakhs and total comprehensive income of Rs. 421.54 lakhs and net cash outflow of Rs. 14.30 lakhs for the year ended 31 March, 2025 and total assets of Rs. 16,581.52 lakhs as at 31 March, 2025, as considered in these consolidated financial statements. These financial statements have been audited by other auditor whose report have been furnished to us by the Holding Company's Management and our Opinion, Emphasis of Matter and Other Matters, on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of the said Subsidiary is based on the report of the said other auditor, and after consideration of the further facts and information provided to us by the Holding Company's management, at the time of consolidation of these consolidated financial statements and the procedures performed by us as stated in Basis for Opinion paragraph above.
- ii. These consolidated financial statements include the Group's share of net profit of Rs. 15.27 lakhs and total comprehensive income of Rs. 51.06 lakhs for the year ended 31 March, 2025, as considered in these consolidated financial statements in respect of an Associate and whose financial statements have not been audited by us.
- iii. We draw attention to the fact that the corresponding figures for the year ended 31 March, 2024 are based on the financial statements which were audited by the predecessor auditor M/s. Lodha & Co LLP, who had expressed unmodified opinion thereon vide their audit report dated 27 May, 2024, after restatement in accordance with the Composite Scheme of Arrangement as mentioned in "*Emphasis of Matter*" section of this report.

Our opinion on the consolidated financial statements, and our Report on Other Legal and Regulatory Requirements below, is not modified in respect of the above matters.

IX. Report on Other Legal and Regulatory Requirements

1. With respect to the matters specified in paragraphs 3(xxi) and 4 of the Companies (Auditor's Report) Order, 2020 (the "Order" / "CARO") issued by the Central Government in terms of Section 143(11) of the Act, to be included in the Auditor's report, according to the information and explanations given to us, and based on the CARO reports issued by us for the Holding Company and the CARO report issued by other auditor for Subsidiary Company and Associate as stated in 'Other Matters' above which are included in the consolidated financial statements of the Group, to which reporting under CARO is applicable, we report that there are no qualifications or adverse remarks in these CARO reports, except to the extent stated hereinbelow:



Sr. No.	Name of the Company	CIN	Holding Company/ Subsidiary/ Associate Company	Clause number of the CARO having qualification or adverse remarks
1.	CP Capital Limited	L64990PB2000PLC054497	Holding Company	3(xvii)
2.	Srajan Agritech Private Limited	U01122RJ2013PTC044626	Step-down Subsidiary	3(xvii)

2. As required by Section 143(3) of the Act, we report, to the extent applicable, that:
- a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit of the aforesaid consolidated financial statements.
 - b. In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidated financial statements have been kept so far as appears from our examination of those books;
 - c. The Consolidated Balance Sheet, the Consolidated Statement of Profit and Loss (including Other Comprehensive Income), the Consolidated Statement of Changes in Equity and the Consolidated Statement of Cash Flows dealt with by this Report are in agreement with the relevant books of account maintained by the Holding Company for the purpose of preparation of the consolidated financial statements.
 - d. In our opinion, the aforesaid consolidated financial statements comply with the Indian Accounting Standards ("Ind AS") notified under Section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time;
 - e. On the basis of the written representations received from the directors of the Holding Company and taken on record by its Board of Directors and the reports of the auditors of its Subsidiary and Associate, none of the directors of the Holding Company, Subsidiary and Associate is disqualified as on 31 March, 2025 from being appointed as a director in terms of Section 164(2) of the Act;
 - f. With respect to the adequacy of the internal financial controls with reference to consolidated financial statements and operating effectiveness of such controls refer to our separate report in **Annexure-'A'** which is based on the audit report of the Holding Company issued by us, and audit reports of the other auditor in respect of the Subsidiary and Associate, not audited by us.
 - g. In our opinion, the remuneration paid by the Holding Company / Subsidiary / Associate to its Directors, wherever applicable, is in accordance with the provisions of Section 197 read with Schedule V of the Act;
 - h. 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, as amended, in our opinion and to the best of our information and according to the explanations given to us:



- i. The Consolidated financial statements disclose the impact of pending litigations on the Consolidated financial position of the Group and its associate – Refer Note 37 to the consolidated financial statements;
- ii. The Holding Company, its Subsidiary and Associate has not entered into any long-term contracts including derivative contracts.
- iii. There has been no amount, required to be transferred, to the Investor Education and Protection Fund by the Holding Company, Subsidiary and associate.
- iv.
 - (a) The Managements of the companies considered in the consolidated financial statements have represented that, to the best of their knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Group and its associate to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Group and its associate ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
 - (b) The Managements of the companies considered in the consolidated financial statements have represented, that, to the best of their knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Group and its associate from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Group and its associate shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
 - (c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.
- v.
 - (a) The dividend paid during the year (for FY 2023-24) by the Holding Company and its Subsidiary is in compliance with section 123 of the Companies Act, 2013.
 - (b) The interim dividend declared and paid by the Holding Company and its associate during the year and until the date of this report is in compliance with Section 123 of the Act.
 - (c) The Board of Directors of the Holding Company have proposed dividend for the year which is subject to the approval of the members in the ensuing



General meeting. The amount of dividend proposed is in accordance with section 123 of the Companies Act, 2013.

- vi. Based on our examination, which included test checks and based on the other auditor's reports of subsidiary and associate, the Holding Company, Subsidiary and Associate has used accounting software/s for maintaining its books of account for the financial year ended 31 March, 2025 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software, except in case of Holding Company audited by us where certain components of audit trail were not operating due to system limitation, which were duly addressed as described in note 52 to the consolidated financial statements. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the Group and its associate as per the statutory requirements for record retention.

Place: Kota
Dated: 30 May, 2025

For S. P. Chopra & Co.
Chartered Accountants
Firm Regn. No. 000346N



(Gautam Bhutani)
Partner
M. No. 524485
UDIN - 255244858MIFXL5435

ANNEXURE-'A' TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 2.f under 'Report on Other Legal and Regulatory Requirements' section of the independent auditor's report of even date on the Consolidated Financial Statements of 'CP Capital Limited' for the year ended 31 March, 2025)

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

We have audited the internal financial controls with reference to the consolidated financial statements of **CP Capital Limited** (erstwhile Career Point Limited) ("the Holding Company") and its Subsidiary (the Holding Company and its Subsidiary, together referred to as 'the Group') and its associate for the year ended 31 March, 2025, in conjunction with our audit of the consolidated financial statements of the Group for the year ended as on that date.

Management's Responsibility for Internal Financial Controls

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

Auditor's Responsibility

Our responsibility is to express an opinion on the Group and its associate's internal financial controls with reference to financial statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the 'Guidance Note') and the Standards on Auditing, issued by the Institute of Chartered Accountants of India and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the 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 with reference to financial statements was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system with reference to financial statements and their operating effectiveness. Our audit of internal financial controls with reference to financial statements included obtaining an understanding of internal financial controls with reference to financial statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed



risk. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Group and its associate's internal financial controls system with reference to financial statements.

Meaning of Internal Financial Controls with reference to Financial Statements

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 with reference to Financial Statements

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

Opinion

In our opinion, to the best of our information and according to the explanations given to us and based on the consideration of the reports of the other auditors referred to in the Other matters paragraph below, the Holding Company, its Subsidiary and Associate have, in all material respects, adequate internal financial controls with reference to the financial statements and such internal financial controls with reference to the financial statements were operating effectively as at 31 March, 2025, based on the internal control over financial reporting criteria established by the Group and its associate considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

Other Matter

Our aforesaid report under Section 143(3)(i) of the Act on the adequacy and operating effectiveness of the internal financial controls with reference to the financial statements in so far as it relates to Subsidiary and Associate, not audited by us, is based on the corresponding report of the auditor of the said Companies.



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

For S. P. Chopra & Co.
Chartered Accountants
Firm Regn. No. 000346N



The image shows a circular purple stamp for S.P. Chopra & Co., Chartered Accountants, New Delhi, with the firm registration number 000346N. A blue ink signature is written over the stamp.

(Gautam Bhutani)
Partner
M. No. 524485

Place : Kota
Dated : 30 May, 2025

CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Consolidated Balance Sheet as at 31 March, 2025

(₹ in Lakhs)

Particulars		Note No.	As at 31 March, 2025	As at 31 March, 2024
ASSETS				
(1)	Non-current Assets			
	(a) Property, plant and equipment	5	1,948.12	1,999.97
	(b) Investment properties	6	17,058.83	17,430.52
	(c) Intangible assets	7	3.59	4.69
	(d) Financial Assets			
	(i) Investments	8	34.00	34.00
	(ii) Loans	9	26,576.29	25,000.50
	(iii) Other non-current Financial Assets	10	39.31	39.32
	(e) Other non-current assets	11	22.00	43.49
	Total Non Current Assets		45,682.14	44,552.49
(2)	Current Assets			
	(a) Inventories	12	2,175.37	-
	(b) Financial Assets			
	(i) Investments	13	89.55	102.11
	(ii) Cash and Cash Equivalents	14	444.17	494.12
	(iii) Bank Balances other than (ii) above	15	6.50	5.55
	(iv) Loans	9	13,624.46	12,069.44
	(v) Other financial assets	16	24.61	811.82
	(c) Other current assets	17	394.21	-
	Total Current Assets		16,758.87	13,483.04
(3)	Assets classified as held-for-sale	18	34.34	43.88
	TOTAL ASSETS		62,475.35	58,079.41
EQUITY AND LIABILITIES				
(1)	EQUITY:			
	(a) Equity Share Capital	19	1,819.29	1,819.29
	(b) Other Equity	20	52,748.11	48,050.44
	Total Equity		54,567.40	49,869.73
(2)	LIABILITIES:			
	Non-current Liabilities			
	(a) Financial Liabilities			
	(i) Borrowings	21	672.72	919.90
	(b) Provisions	22	14.08	8.88
	(c) Deferred Tax Liabilities (Net)	23	261.70	230.90
	Total Non Current Liabilities		948.50	1,159.68
(3)	Current Liabilities			
	(a) Financial Liabilities			
	(i) Borrowings	24	3,515.95	4,366.50
	(ii) Other Financial liabilities	25	3,218.00	2,289.93
	(b) Other Current Liabilities	26	146.87	85.73
	(c) Provisions	27	1.67	1.11
	(d) Current Tax Liabilities (Net)	28	76.96	306.73
	Total Current Liabilities		6,959.46	7,050.00
	TOTAL EQUITY AND LIABILITIES		62,475.35	58,079.41

Company overview, Material Accounting Policies and Other Notes : 1 to 4 & 37 to 55
The accompanying notes are an integral part of the consolidated financial statements

As per our report of even date
For S.P. Chopra & Co.
Chartered Accountants
Firm Registration no. 000346N

For and on behalf of the Board of Directors

Pramod Mohan

[Signature]

CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Consolidated Statement of Profit and Loss for the year ended 31 March, 2025

(₹ in Lakhs)

Particulars	Note No.	Year ended 31 March, 2025	Year ended 31 March, 2024
1 Revenue			
Revenue from operations	29	5,663.13	4,908.71
Other income	30	997.89	1,698.23
Total Revenue		6,661.02	6,606.94
2 Expenses			
Purchase of stock-in-trade	31	2,270.73	-
Changes in inventories of stock-in-trade	32	(2,175.37)	-
Employee benefits expenses	33	346.23	301.34
Finance costs	34	420.21	289.75
Depreciation and amortisation expenses	35	282.86	292.56
Other expenses	36	389.83	378.96
Total Expenses		1,534.49	1,262.61
3 Profit before Share of profit/loss in Associate and tax (1-2)		5,126.53	5,344.33
4 Share of profit in Associate		51.06	53.71
5 Profit before tax (3+4)		5,177.59	5,398.04
6 Tax expense:			
Current Tax		1,311.02	1,109.28
Deferred Tax		31.44	(93.81)
Current Tax - earlier year's		23.42	36.11
7 Profit for the year (5-6)		3,811.71	4,346.46
8 Other Comprehensive Income	50		
Items that will not be reclassified to profit or loss			
- Remeasurement benefit (loss) / gain on defined benefit plans		(2.51)	0.44
- Tax impact on above		0.63	(0.11)
Total Other Comprehensive (Loss) / Income		(1.88)	0.33
9 Total Comprehensive Income for the year, net of tax (5+6)		3,809.83	4,346.79
10 Earnings per share (in ₹)	40		
Basic EPS		20.95	23.89
Diluted EPS		20.95	23.89

Company overview, Material Accounting Policies and Other Notes : 1 to 4 & 37 to 55
The accompanying notes are an integral part of the consolidated financial statements

As per our report of even date

For S.P. Chopra & Co.

Chartered Accountants

Firm Registration no. 000346N

(Gautam Bhutani)

Partner

Membership No. 524485

Place : Kota (Rajasthan)

Date: 30 May, 2025

For and on behalf of the Board of Directors

Pramod Maheshwari

Pramod Maheshwari
Managing Director & CEO
DIN : 00185711

Om Prakash Maheshwari

Om Prakash Maheshwari
Executive director & CFO
DIN: 00185677

Mamohan Pareek

Mamohan Pareek
Company Secretary
Membership No. ACS34858



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Consolidated Statement of Cash Flows for the year ended 31 March, 2025

(₹ in Lakhs)

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
A Cash Flows from Operating Activities		
Profit before tax	5,177.59	5,398.03
Adjustments for:		
Depreciation and amortization expense	282.86	292.56
Finance costs	540.63	411.26
Profit on sale of Investment properties / Asset held for sale	(78.62)	(348.66)
Fair valuation loss / (gain) on Investments	1.90	(60.94)
Impairment loss allowance / (reversal) on loan receivables (net)	98.98	(35.81)
Impairment loss allowance on debentures	8.00	-
Share of profit in Associate	(51.06)	(53.71)
Bad debts written off	-	1.26
Operating Profit before Working Capital Changes	5,980.28	5,603.99
(Increase)/Decrease in Loans	(5,635.10)	(9,183.55)
(Increase)/Decrease in Inventories (conversion to stock in trade)	(2,175.37)	-
(Increase)/Decrease in other non-current financial assets	-	56.70
Increase/(Decrease) in other financial assets	873.17	161.38
(Increase)/Decrease in others current assets	(270.11)	(61.56)
(Increase)/Decrease in others non-current assets	21.49	-
Increase/(Decrease) in Provisions	3.24	1.99
Increase/(Decrease) in other financial liabilities	937.41	2,021.37
Increase/(Decrease) in other current liabilities	58.66	(147.54)
Cash used in operations	(206.33)	(1,547.22)
Direct taxes paid	(1,688.33)	(1,025.61)
Net Cash used in Operating Activities	(1,894.66)	(2,572.83)
B Cash Flow from Investing Activities		
Sale / (Purchase) of Property Plant & Equipment, Investment Properties and Intangible assets (including CWIP) (net)	1,870.93	1,586.73
Sale of assets classified as held for sale (net)	9.54	18.88
Subsidy Received	18.75	-
Sale of Investments (net)	-	92.53
Net Cash generated from Investing Activities	1,899.22	1,698.14
C Cash Flows from Financing Activities		
Proceeds from Borrowings (net)	1,221.66	1,506.19
Adjustment on merger / demerger	-	(41.82)
Dividend Paid	(728.67)	(547.29)
Interest paid	(547.50)	(404.90)
Net Cash (used in) / generated from Financing Activities	(54.51)	512.18
Net (decrease) in cash and cash equivalents (A + B + C)	(49.95)	(362.51)
Cash and Cash Equivalents at beginning of the year	494.12	856.63
Cash and Cash Equivalents at end of the year	444.17	494.12

Notes:

- The above Statement of Cash Flows has been prepared under the "Indirect Method" as set out in Indian Accounting Standard (Ind - AS) - 7 'Statement of Cash Flows'.
- Cash and cash equivalents in the balance sheet comprises of Cash in hand and Balances with Banks.

Cash in hand	5.36	6.97
Balances with Banks - current accounts	438.81	468.40
Term deposits with Bank having original maturity of 3 months or less	-	18.75
	444.17	494.12

Company overview, Material Accounting Policies and Other Notes : 1 to 4 & 37 to 55
The accompanying notes are an integral part of the consolidated financial statements


As per our report of even date
For S.P. Chopra & Co.
Chartered Accountants
Firm Registration no. 000346N


(Gautam Bhutani)
Partner
Membership No. 524485

Place : Kota (Rajasthan)
Date: 30 May, 2025

For and on behalf of the Board of Directors


Pramod Maheshwari
Managing Director & CEO
DIN : 00185711


Om Prakash Maheshwari
Executive director & CFO
DIN: 00185677


Manmohan Pareek
Company Secretary
Membership No. ACS34858



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Consolidated Statement of Changes in Equity for the year ended 31 March, 2025

A. Equity Share Capital

(₹ in Lakhs)

Particulars	Balance at the beginning of the Reporting Year	Changes in Equity Share Capital During the Year	Balance as at the end of Reporting Year
Balance as at March 31, 2024	1,819.29	-	1,819.29
Balance as at March 31, 2025	1,819.29	-	1,819.29

B. Other Equity

(₹ in Lakhs)

Particulars	Reserves and surplus						Other Comprehensive Income	Total
	Securities premium	Capital Reserve	Statutory Reserve under section 45-IA	General Reserve	Revaluation Reserve	Surplus		
Balance as at 01 April, 2023	17,234.69	0.60	603.95	93.48	-	28,127.56	71.68	46,131.96
Adjustments on Merger / Demerger (Refer note 39)	0.69	-	-	(6.90)	-	(1,804.63)	(71.68)	(1,882.52)
Balance as at 01 April, 2023 (restated)	17,235.38	0.60	603.95	86.58	-	26,322.93	-	44,249.44
Total profit / comprehensive income for the year	-	-	-	-	-	4,346.46	0.33	4,346.79
Transfer to Statutory Reserve under section 45-IA	-	-	363.03	-	-	(363.03)	-	-
Dividend paid	-	-	-	-	-	(545.79)	-	(545.79)
Balance as at 31 March, 2024	17,235.38	0.60	966.98	86.58	-	29,760.57	0.33	48,050.44
Total profit / comprehensive income for the year	-	-	-	-	-	3,811.71	(1.88)	3,809.83
Transfer to Statutory Reserve under section 45-IA	-	-	813.29	-	-	(813.29)	-	-
Revaluation reserve created during the year	-	-	-	-	1,669.29	-	-	1,669.29
Revaluation reserve transferred during the year	-	-	-	-	(1,669.29)	1,669.29	-	-
Adjustments on Merger / Demerger (Refer note 39)	-	-	-	-	-	(53.73)	-	(53.73)
Dividend paid	-	-	-	-	-	(727.72)	-	(727.72)
Balance as at 31 March, 2025	17,235.38	0.60	1,780.27	86.58	-	33,646.83	(1.55)	52,748.11

Company overview, Material Accounting Policies and Other Notes : 1 to 4 & 37 to 55
The accompanying notes are an integral part of the consolidated financial statements

As per our report of even date

For S.P. Chopra & Co.
Chartered Accountants
Firm Registration no. 000346N


(Gautam Bhutani)
Partner
Membership No. 524485



Place : Kota (Rajasthan)
Date : 30 May, 2025

For and on behalf of the Board of Directors


Pramod Maheshwari
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DIN : 00185711


Om Prakash Maheshwari
Executive director & CFO
DIN: 00185677


Manrohan Pareek
Company Secretary
Membership No. ACS34858



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

1 Company overview

CP Capital Limited (erstwhile Career Point Limited) (the 'Company' or 'Holding Company') is a Public Limited Company domiciled in India and is incorporated under the provisions of the Companies Act, 2013 (erstwhile Companies Act, 1956) applicable in India. The Company is listed with BSE Limited and National Stock Exchange of India. The registered office of the Company is situated at Village Tangori, Banur, Punjab - 140601-India. The main object of the Company is to originate, provide and service loans and provide ancillary services in relation to said business activity (whether short or long term loan or working capital finance, development finance, or any other debt related funding).

The accompanying Consolidated Financial Statements relate to CP Capital Limited and its Subsidiary (referred to collectively as "the Group") and its Associate.

The Consolidated Financial Statements of the Group and its Associate for the year ended 31 March, 2025 are approved for issue by the Company's Board of Directors on 30 May, 2025.

2 Statement of compliance and basis of preparation of consolidated financial statements.

(i) Statement of compliance and basis of preparation

The financial statements are prepared in accordance with Indian Accounting Standards (Ind AS), as prescribed under section 133 of the Companies Act, 2013 ('Act') (to the extent notified) read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time.

Accounting policies have been consistently applied except where a newly issued Indian accounting standard is initially adopted or a revision to an existing Indian accounting standard requires a change in the accounting policy hitherto in use.

These consolidated financial statements which comprises the Consolidated Balance Sheet as at 31 March, 2025, the Consolidated Statement of Profit and Loss (including other comprehensive income), the Consolidated Statement of Cash Flows and the Consolidated Statement of Changes in Equity for the year then ended and a summary of the material accounting policies and other explanatory information (together herein after referred to as "consolidated financial statements").

(ii) Basis of Measurement

The Group maintains its accounts on accrual basis following the historical cost convention, except for certain items that have been measured at fair value as required by the relevant Ind AS.

The consolidated financial statements are presented in Indian Rupees (₹), which is the Company's functional and presentation currency and all amounts are rounded to the nearest lakhs (₹ 00,000) and two decimals thereof, except as stated otherwise.

(iii) Current versus non-current classification

The Group presents assets and liabilities in the balance sheet based on current / non-current classification.

An asset is classified as current when it is:

- expected to be realized, or intended to be sold or consumed in normal operating cycle;
 - held primarily for the purpose of trading;
 - expected to be realized within 12 months after the reporting period; or
 - cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least 12 months after the reporting date.
- All other assets are classified as non-current.

A liability is classified as current when it is:

- expected to be settled in the normal operating cycle;
 - held primarily for the purpose of trading;
 - due to be settled within 12 months after the reporting date; or
 - there is no unconditional right to defer the settlement of the liability for at least 12 months after the reporting date.
- All other liabilities are classified as non-current.

(iv) Deferred tax assets & liabilities

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

(v) Use of Estimates & Judgements

The preparation of financial statements in conformity with Ind AS requires that the management of the respective group companies makes estimates and assumptions that affect the reported amounts of income and expenses of the period, the reported balances of assets and liabilities and the disclosures relating to contingent liabilities as at the date of the financial statements. The estimates and assumptions used in financial statements are based upon management's evaluation of the relevant facts and circumstances as at the date of financial statements. Actual results could differ from these estimates. Estimates and underlying assumptions are reviewed on periodic basis. (Refer note No. 4 on critical accounting estimates, assumptions & judgments.)

These estimates could change from period to period and also the actual results could vary from the estimates. Appropriate changes are made to the estimates as the management becomes aware of changes in circumstances surrounding these estimates. The changes in estimates are reflected in the financial statements in the period in which changes are made and, if material, their effects are disclosed in the notes to the financial statements.

(vi) Principles of Consolidation

- A. The consolidated financial statements relate to the Company, its Subsidiary and Associate. The consolidated financial statements have been prepared on the following basis:



- (i) The Company determines the basis of control in line with the requirements of Ind AS-110, 'Consolidated Financial Statements'. The entities considered in consolidation are controlled by the Group.
The Group controls an entity when the Holding Company has the power over the entity, it is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity.
- (ii) The financial statements of subsidiary / associate are included in the consolidated financial statements from the date on which control commences until the date on which control ceases. The Group re-assesses whether or not it controls an entity if facts and circumstances indicate that there are changes in control.
- (iii) The financial statements of the Holding Company and its controlled entities are combined on a line by line basis by adding together like items of assets, liabilities, equity, incomes and expenses, after eliminating intra-group balances and intra-group transactions in full.
- (iv) The consolidated financial statements are prepared by adopting uniform accounting policies for like transactions and other events in similar circumstances and are presented, to the extent possible, in the same manner as the Holding Company's separate financial statements.
- (v) Financial statement of subsidiary / associate used for the purpose of Consolidation are drawn up to the same reporting date as that of the Company.
- (vi) The difference between the proceeds from disposal of investment in subsidiary and the carrying amount of its assets less liabilities as on the date of disposal is recognised in the Consolidated Statement of Profit and Loss being the profit or loss on disposal of investment in subsidiary.
- (vii) Non-controlling interests in the net assets (excluding goodwill) of consolidated subsidiary is identified separately from the Company's equity. The interest of non-controlling shareholders may be initially measured either at fair value or at the non-controlling interest's proportionate share of the fair value of the acquiree's identifiable net assets. The choice of measurement basis is made on an acquisition to acquisition basis. Subsequent to acquisition, the carrying amount of non controlling interest is the amount of those interests at initial recognition plus the non-controlling interest's share of subsequent changes in equity. Total comprehensive income is attributed to non-controlling interests even if it results in the non-controlling interest having a deficit balance.
- (viii) Equity accounted investees are entities in respect of which, the Company has significant influence, but not control, over the financial and operating policies. Generally, associates and joint venture companies come under this category. Investments in such entities are accounted for using the equity method (equity accounted investees) and are initially recognized at cost. The carrying amount of investment is increased/ decreased to recognize investors' share of profit or loss of the investee after the acquisition date post eliminating unrealized profits and losses resulting from transactions between the Company and its equity accounted entities to the extent of its share, through its Consolidated Statement of Profit and Loss, to the extent such change is attributable to the equity accounted entities' Statement of Profit and Loss and through its reserves for the balance based on available information.
- (ix) As per Ind AS - 111, 'Joint Arrangements', when all the parties, or a group of the parties, considered collectively, are able to direct the activities that significantly affect the returns of the arrangement (i.e. the relevant activities), the parties control the arrangement collectively. After concluding that all the parties, or a group of the parties, control the arrangement collectively, an entity shall assess whether it has joint control of the arrangement. Joint control exists only when decisions about the relevant activities require the unanimous consent of the parties that collectively control the arrangement.

B. The Consolidated Financial Statements of the Holding Company include the results of following entities:

Name of the Entity	% of equity shareholdings		Country of Incorporation / Place of Business
	As at March 31, 2025	As at March 31, 2024	
Subsidiary			
Career Point Infra Limited (Including its Subsidiaries i.e. Srajan Agritech Private Limited and Coupler Enterprises Private Limited)	100%	100%	India
Associate			
Imperial Infin Private Limited	42.74%	42.74%	India

- C. Refer note 39 regarding amalgamation of Srajan Capital Limited into CP Capital Limited and demerger of education business of CP Capital Limited into Career Point Edutech Limited on going concern basis under the Composite Scheme of Arrangement (the 'Scheme') as approved by the Hon'ble National Company Law Tribunal ('NCLT') with an appointed date of 1 April, 2023, and the accounting of the same in these financial statements and restatement thereof.
- D. The previous year's figures have been regrouped and reclassified wherever considered necessary. Further, as the consolidated financial statements for the previous year include the impact of the demerger and amalgamation as detailed in note 39, accordingly the same may not be comparable.

3 Material Accounting Policies

- (i) **Foreign Currency Transactions**
Foreign currency transactions are recorded on initial recognition in reporting currency, using the exchange rate at the date of transaction. At each Balance sheet date, foreign currency monetary items are reported using the closing rate.
The exchange differences arising on settlement of monetary items are recognised as income or expenses in the year in which they arise.
- (ii) **Financial Instruments**
A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.
A financial assets or a liability is recognised when the Group Company becomes a Party to the contractual provision of the instrument.



(A) Financial assets

Financial assets include cash, or an equity instrument of another entity, or a contractual right to receive cash or another financial asset from another entity. Few examples of financial assets are loan receivables, investment in equity instruments, trade receivables and cash and cash equivalents etc.

Initial Measurement

All financial assets are recognised initially at fair value including transaction costs that are attributable to the acquisition of financial assets except in the case of financial assets recorded at FVTPL where the transaction costs are charged to profit or loss. However, trade receivables that do not contain a significant financing component are measured at transaction price.

Subsequent measurement

(i) Classification and Measurement of Financial assets (other than Equity instruments)

For the purpose of subsequent measurement, financial assets (other than equity instruments) are classified into three categories:

- (a) Financial Assets at amortised cost
- (b) Financial Assets at FVOCI
- (c) Financial Assets at FVTPL

(a) Financial Assets at amortised cost

The Group measures its financial assets at amortised cost if both the following conditions are met:

- The asset is held within a business model of collecting contractual cash flows; and
- Contractual terms of the asset give rise on specified dates to cash flows that are Sole Payments of Principal and Interest (SPPI) on the principal amount outstanding.

To make the SPPI assessment, the Group applies judgment and considers relevant factors such as the nature of portfolio and the period for which the interest rate is set.

The Group determines its business model at the level that best reflects how it manages groups of financial assets to achieve its business objective. The Group's business model is not assessed on an instrument by instrument basis, but at a higher level of aggregated portfolios. If cash flows after initial recognition are realised in a way that is different from the Group's original expectations, the Group does not change the classification of the remaining financial assets held in that business model, but incorporates such information when assessing newly originated financial assets going forward.

The business model of the Group for assets subsequently measured at amortised cost category is to hold and collect contractual cash flows. However, considering the economic viability of carrying the delinquent portfolios in the books of the Group, it may sell these portfolios to banks and/or asset reconstruction companies.

After initial measurement, such financial assets are subsequently measured at amortised cost on effective interest rate (EIR).

(b) Financial Assets at FVOCI

The Group subsequently classifies its financial assets as FVOCI, only if both of the following criteria are met:

- The objective of the business model is achieved both by collecting contractual cash flows and selling the financial assets; and
- Contractual terms of the asset give rise on specified dates to cash flows that are Solely Payments of Principal and Interest (SPPI) on the principal amount outstanding.

Financial Assets included within the FVOCI category are measured at each reporting date at fair value with such changes being recognised in other comprehensive income (OCI). The interest income on these assets is recognised in profit or loss.

On de-recognition of the asset, cumulative gain or loss previously recognised in OCI is reclassified to profit or loss.

(c) Financial Assets at FVTPL

The Group classifies financial assets which are held for trading under FVTPL category. Held for trading assets are recorded and measured in the Balance Sheet at fair value. Interest and dividend incomes are recorded in interest income and dividend income, respectively according to the terms of the contract, or when the right to receive the same has been established. Gain and losses on changes in fair value of financial assets are recognised on net basis through profit or loss.

(ii) Classification and Measurement of Equity instruments

All equity investments are measured at fair value. Equity instruments which are held for trading are classified as at FVTPL. For all other equity instruments, the Group at initial recognition makes an irrevocable election to classify it as either FVTOCI or FVTPL. The Group makes such election on an instrument by instrument basis. An equity investment classified as FVTOCI is initially measured at fair value plus transaction costs. Subsequently, it is measured at fair value and, all fair value changes are recognised in Other Comprehensive Income (OCI) and accumulated in Reserve. There is no recycling of the amounts from OCI to Statement of Profit and Loss, even on sale of investment. However, the Group transfers the same within equity.



(iii) De-recognition of Financial Assets

The Group derecognises a financial asset (or, where applicable, a part of a financial asset) when:

- The right to receive cash flows from the asset have expired; or
- The Group has transferred its right to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under an assignment arrangement and the Group has transferred substantially all the risks and rewards of the asset. Once the asset is derecognised, the Group does not have any continuing involvement in the same.

The Group transfers its financial assets through the partial assignment route and accordingly derecognises the transferred portion as it neither has any continuing involvement in the same nor does it retain any control. If the Group retains the right to service the financial asset for a fee, it recognises either a servicing asset or a servicing liability for that servicing contract. A service liability in respect of a service is recognised at fair value if the fee to be received is not expected to compensate the Group adequately for performing the service. If the fees to be received is expected to be more than adequate compensation for the servicing, a service asset is recognised for the servicing right at an amount determined on the basis of an allocation of the carrying amount of the larger financial asset.

On de-recognition of a financial asset in its entirety, the difference between:

- the carrying amount (measured at the date of de-recognition) and
- the consideration received (including any new asset obtained less any new liability assumed) is recognised in profit or loss.

(iv) Impairment of financial assets

Expected Credit Loss (ECL) are recognised for financial assets held under amortised cost, measured at FVOCI, and certain loan commitments.

Financial assets where no significant increase in credit risk has been observed are considered to be in 'stage 1' and for which a 12-month ECL is recognised. Financial assets that are considered to have significant increase in credit risk are considered to be in 'stage 2' and those which are in default or for which there is an objective evidence of impairment are considered to be in 'stage 3'. Lifetime ECL is recognised for stage 2 and stage 3 financial assets.

At initial recognition, allowance (or provision in the case of loan commitments) is required for ECL towards default events that are possible in the next 12 months, or less, where the remaining life is less than 12 months.

In the event of a significant increase in credit risk, allowance (or provision) is required for ECL towards all possible default events over the expected life of the financial instrument ('lifetime ECL').

Financial assets (and the related impairment loss allowances) are written off in full, when there is no realistic prospect of recovery.

Treatment of the different stages of financial assets and the methodology of determination of ECL

(a) Credit impaired (stage 3)

The Group recognises a financial asset to be credit impaired and in stage 3 by considering relevant objective evidence, primarily whether:

- Contractual payments of either principal or interest are past due for more than 180 days;
- The loan is otherwise considered to be in default.

Restructured loans, where repayment terms are renegotiated as compared to the original contracted terms due to significant credit distress of the borrower, are classified as credit impaired. Such loans continue to be in stage 3 until they exhibit regular payment of renegotiated principal and interest over a minimum observation period, typically 12 months – post renegotiation, and there are no other indicators of impairment. Having satisfied the conditions of timely payment over the observation period these loans could be transferred to stage 1 or 2 and a fresh assessment of the risk of default be done for such loans.

Interest income is recognised by applying the EIR to the net amortised cost amount i.e. gross carrying amount less ECL allowance.

(b) Significant increase in credit risk (stage 2)

An assessment of whether credit risk has increased significantly since initial recognition is performed at each reporting period by considering the change in the risk of default of the loan exposure. However, unless identified at an earlier stage, 90 days past due is considered as an indication of financial assets to have suffered a significant increase in credit risk.

The measurement of risk of defaults under stage 2 is computed on homogenous portfolios, generally by nature of loans, tenors, underlying collateral, geographies and borrower profiles. The default risk is assessed using PD (probability of default) derived from past behavioural trends of default across the identified homogenous portfolios. These past trends factor in the past customer behavioural trends, credit transition probabilities and macroeconomic conditions. The assessed PDs are then aligned considering future economic conditions that are determined to have a bearing on ECL.

(c) Without significant increase in credit risk since initial recognition (stage 1)

ECL resulting from default events that are possible in the next 12 months are recognised for financial instruments in stage 1. The Group has ascertained default possibilities on past behavioural trends witnessed for each homogenous portfolio using application/behavioural score cards and other performance indicators, determined statistically.



(d) Measurement of ECL

The assessment of credit risk and estimation of ECL are unbiased and probability weighted. It incorporates all information that is relevant including information about past events, current conditions and reasonable forecasts of future events and economic conditions at the reporting date. In addition, the estimation of ECL takes into account the time value of money. Forward looking economic scenarios determined with reference to external forecasts of economic parameters that have demonstrated a linkage to the performance of our portfolios over a period of time have been applied to determine impact of macro-economic factors.

The Group has calculated ECL using three main components: a probability of default (PD), a loss given default (LGD) and the exposure at default (EAD). ECL is calculated by multiplying the PD, LGD and EAD and adjusted for time value of money using a rate which is a reasonable approximation of EIR.

- Determination of PD is covered above for each stage of ECL.
- EAD represents the expected balance at default, taking into account the repayment of principal and interest from the Balance Sheet date to the date of default together with any expected drawdowns of committed facilities.
- LGD represents expected losses on the EAD given the event of default, taking into account, among other attributes, the mitigating effect of collateral value at the time it is expected to be realised and the time value of money.

(B) Financial liabilities

Financial liabilities include liabilities that represent a contractual obligation to deliver cash or another financial assets to another entity, or a contract that may or will be settled in the entities own equity instruments. Few examples of financial liabilities are trade payables, borrowings etc.

Initial measurement

All financial liabilities are recognised initially at fair value and, in the case of borrowings and payables, net of directly attributable transaction costs. The Group's financial liabilities include trade payables, borrowings and other payables.

Subsequent measurement

After initial recognition, all financial liabilities are subsequently measured at amortised cost using the EIR. Any gains or losses arising on derecognition of liabilities are recognised in the Statement of Profit and Loss.

Derecognition

The Group derecognises a financial liability when the obligation under the liability is discharged, cancelled or expired.

(C) Offsetting of financial instruments

Financial assets and financial liabilities are offset and the net amount is reported in the Balance Sheet only if there is an enforceable legal right to offset the recognised amounts with an intention to settle on a net basis or to realise the assets and settle the liabilities simultaneously.

(iii) Property, Plant and Equipment

(A) Recognition and measurement

- (a) The cost of property, plant and equipment comprises its purchase price net of any trade discounts and rebates, any import duties and other taxes (other than those subsequently recoverable from the tax authorities), any directly attributable expenditure on making the asset ready for its intended use, including relevant borrowing costs for qualifying assets and any expected costs of decommissioning. Expenditure incurred after the property, plant and equipment have been put into operation, such as repairs and maintenance, are charged to Statement of Profit and Loss in the period in which the costs are incurred.
- (b) An item of property, plant and equipment is derecognised upon disposal. Any gain or loss arising on the disposals determined as the difference between the sale proceeds and the carrying amount of the asset and is recognised in Statement of Profit and Loss.
- (c) Assets in the course of construction are capitalised in the assets under capital work in progress account (CWIP). At the point when an asset is operating at management's intended use, the cost of construction is transferred to the appropriate category of property, plant and equipment and depreciation commences.
- (d) Property, plant and equipment except freehold land held for use in the supply or administrative purposes, are stated in the balance sheet at cost less accumulated depreciation and accumulated impairment losses, if any. Freehold land is stated at historical cost.

(B) Depreciation/ Amortisation

The Assets' residual values, useful lives and method of depreciation are reviewed at each financial year end and adjusted prospectively, if appropriate. Depreciation on Plant, Property and equipment (other than freehold land) has been provided using straight line method over the useful life of assets. Useful life is the period over which an asset is expected to be used by an enterprise. The estimated total useful life of the assets are as follows-

Block of Assets	Useful Life
Building	60 Years
Plant & Machinery	8-22 Years
Furniture & Fixtures	8 Years
Computer	3 Years
Vehicle	8-10 Years
Office Equipments	5 Years



(iv) Investment properties

Property that is held for long-term rental yields or for capital appreciation or both, and that is not occupied by the group, is classified as investment property. Investment property is measured initially at its cost, including related transaction costs and where applicable borrowing costs. Subsequent expenditure is capitalised to the asset's carrying amount only when it is probable that future economic benefits associated with the expenditure will flow to the group and the cost of the item can be measured reliably. All other repairs and maintenance costs are expensed when incurred. Freehold land is stated at historical cost and Leasehold land is stated at historical cost less amortisation. Leasehold land is amortised over the period of lease as per lease agreement.

Though the Group measures investment property using cost based measurement, the fair value of investment property is disclosed in the notes. Fair values are determined based on annual evaluation performed by an external independent valuer/Internal assessment.

Depreciation on investment property, is provided on a pro-rata basis on straight line method, over the useful life of the property estimated by the management, in the manner prescribed in Schedule of the Companies Act, 2013. The property's residual values, useful lives and method of depreciation are reviewed at the end of each reporting period and necessary adjustments are made accordingly, wherever required.

Investment property is derecognized when either it has been disposed off or when the investment property is permanently withdrawn from use and no future economic benefit is expected from its disposal. Any gain or loss arising on de-recognition of the investment property is included in the Statement of Profit and Loss.

(v) Intangible Assets

Identifiable intangible assets are recognised a) when the Group controls the asset, b) it is probable that future economic benefits attributed to the asset will flow to the Group and c) the cost of the asset can be reliably measured.

Computer softwares are capitalised at the amounts paid to acquire the respective license for use which comprises purchase price, installation cost borrowing cost if capitalization criteria are met and directly attributable cost of bringing the asset to its working condition for the intended use less any discount and rebates and these intangible assets are amortised over the period of license, generally not exceeding six years on straight line basis. The assets useful lives are reviewed at each financial year end. Software is amortised over an estimated useful life of 3 years.

(vi) Borrowing Costs

Borrowing costs that are directly attributable to the acquisition or construction of a qualifying asset (including real estate projects) are considered as part of the cost of the asset / project.

A qualifying asset is one that necessarily takes substantial period of time to get ready for its intended use or sale. All other borrowing costs are charged to the statement of profit and loss in the year in which incurred.

(vii) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, other short term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

(viii) Impairment of Non financial assets

At each Balance Sheet date, the carrying amount of assets is tested for impairment so as to determine the provision for impairment loss required, if any, or the reversal required of impairment loss recognized in previous periods, if any.

An impairment loss is recognized whenever the carrying amount of an asset or its cash generating units exceed its recoverable amount.

Recoverable amount is determined:

- In the case of an individual asset, at higher of the net selling price or value in use.
- In the case of cash generating unit, at higher of the cash generating unit's net selling price or value in use.

(ix) Employee Benefits

The Group participates in various employee benefit plans. These benefit plans are classified as either defined contribution plans or defined benefit plans. Under a defined contribution plan, the Group's only obligation is to pay a fixed amount with no obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits. The related actuarial and investment risks fall on the employee.

Under a defined benefit plan, it is the Group's obligation to provide agreed benefits to the employees. The related actuarial and investment risks fall on the Company.

In case of defined benefit plan, all actuarial gains or losses are immediately recognized in other comprehensive income, net of taxes and permanently excluded from profit and loss. Further, the profit or loss will no longer include an expected return on plan assets. The actual return on plan assets above or below the discount rate is recognized as part of re-measurement of net defined liability or asset through other comprehensive income, net of taxes.

The Group does not provide carry forward & encashment of leaves.

(a) Short term employee benefits

All employee benefits payable / available within twelve months of rendering the service are classified as short-term employee benefits. Benefits such as salaries, wages and bonus etc., are recognized in the same period in which the employee renders the related service.

(b) Defined Contribution plan

Group's contributions paid/ payable during the year to Provident Fund, Employee state insurance are recognized in the Statement of Profit and Loss.

The Group is depositing P.F. & ESI contribution only for eligible employees within statutory limits. The employees whose income is above the statutory limits have opted not to subscribe and accordingly, the Group is not required to make the contribution.



(c) Defined Benefit Plan

Retirement benefits in the form of Gratuity are considered as defined benefit obligations and are provided for on the basis of an actuarial valuation, using the projected unit credit method, as at the date of the Balance Sheet. Actuarial Gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized immediately in the balance sheet with a corresponding debit or credit to retained earnings through other comprehensive income (OCI) in the period in which they occur. Re-measurements are not reclassified to profit or loss in subsequent periods. All other expenses related to defined benefit plans are recognized in Statement of Profit and Loss as employee benefit expenses.

(x) Provisions, Contingent Liabilities and Contingent Assets

(i) Provisions

Provisions are recognised when the Group has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are reviewed at each reporting period and are adjusted to reflect the current best estimate.

(ii) Contingencies

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

(xi) Non-Current Assets Held for Sale

The Group classifies non-current assets and disposal groups as held for sale if their carrying amounts will be recovered principally through a sale/distribution rather than through continuing use and the sale is considered highly probable. Management is committed to the sale within one year from the date of classification. The Group treats sale/distribution of the asset or disposal group to be highly probable when:

- The appropriate level of management is committed to a plan to sell the asset (or disposal group),
- An active programme to locate a buyer and complete the plan has been initiated (if applicable),
- The asset (or disposal group) is being actively marketed for sale at a price that is reasonable in relation to its current fair value.
- The sale is expected to qualify for recognition as a completed sale within one year from the date of classification, and"

•Actions required to complete the plan indicated that it is unlikely that significant changes to the plan will be made or that the plan will be withdrawn. Non-current asset held for sale/for distribution to owners and disposal groups are measured at the lower of their carrying amount and the fair value less costs to sell/distribute. Assets and liabilities classified as held for sale/distribution are presented separately in the balance sheet. Property, plant and equipment and intangible assets once classified as held for sale/distribution to owners are neither depreciated nor amortized.

(xii) Leases

(a) Right of use assets

At the date of commencement of the lease, the Group recognizes a right-of-use (ROU) asset and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of 12 months or less (short-term leases) and low value leases. For these short-term and low-value leases, the Group recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease. Certain lease arrangements include the options to extend or terminate the lease before the end of the lease term. ROU assets and lease liabilities includes these options when it is reasonably certain that they will be exercised.

The ROU assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses. ROU assets are depreciated from the commencement date on a straight-line basis over the shorter of the lease term and useful life of the underlying asset.

ROU assets are evaluated for recoverability whenever events or changes in circumstances indicate that their carrying amounts may not be recoverable. For the purpose of impairment testing, the recoverable amount (i.e. the higher of the fair value less cost to sell and the value-in-use) is determined on an individual asset basis unless the asset does not generate cash flows that are largely independent of those from other assets. In such cases, the recoverable amount is determined for the Cash Generating Unit (CGU) to which the asset belongs.

(b) Lease Liabilities

The lease liability is initially measured at amortized cost at the present value of the future lease payments. The Group recognise a lease liability at the present value of the remaining lease payments, discounted using the lessee's incremental borrowing rate.

The lease payments include fixed payments (including in-substance fixed payments) less any lease incentives receivable, variable lease payments that depend on a lease by lease basis.

In calculating the present value of lease payments, the Group uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable. Lease liabilities are remeasured with a corresponding adjustment to the related right of use asset if the Group changes its assessment if whether it will exercise an extension or a termination option.

Lease liability and ROU asset have been separately presented in the Balance Sheet.

(c) Group as a lessor

Leases for which the Group is a lessor is classified as a finance or operating lease. Whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee, the contract is classified as a finance lease. All other leases are classified as operating leases.

For operating leases, rental income is recognized on a straight line basis over the term of the relevant lease.



(xiii) Revenue Recognition

(i) Interest Income

The Group recognises interest income using Effective Interest Rate (EIR) on all financial assets subsequently measured at amortised cost or fair value through other comprehensive income (FVOCI). EIR is calculated by considering all costs and incomes attributable to acquisition of a financial asset or assumption of a financial liability and it represents a rate that exactly discounts estimated future cash payments / receipts through the expected life of the financial asset / financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability.

The Group recognises interest income by applying the EIR to the gross carrying amount of financial assets other than credit-impaired assets after setting-off of collateral amounts. In case of credit-impaired financial assets regarded as 'stage 3', the Group recognises interest income on the amortised cost net of impairment loss of the financial asset at EIR, to the extent of probability of its recovery. If the financial asset is no longer credit-impaired, the Group reverts to calculating interest income on a gross basis.

Interest on financial assets subsequently measured at fair value through profit and loss, is recognized on accrual basis in accordance with the terms of the respective contract.

(ii) Dividend Income

Dividend Income on investments is recognized when the Group's right to receive the payment is established, which is generally when shareholders approve the dividend.

(iii) Fees and Commission

Processing fees and other servicing fees is recognized on accrual basis. The Group recognizes service and administration charges towards rendering of additional services to its loan customers on satisfactory completion of service delivery. Fees on value added services and products are recognized on rendering of services and products to the customer.

(iv) Net Gain/ (Loss) on fair value change

Any differences between the fair value of investment in mutual funds classified as fair value through the profit or loss, held by the Group on the balance sheet date is recognised as an unrealised gain/(loss) in the statement of profit or loss. In cases there is net gain in aggregate, the same is recognised in Net gains on fair value changes under the revenue from operations and if there is net loss the same is disclosed under "Other Expenses" in the statement of profit or loss.

(v) Other Income / Revenue

Other income / revenue is recognized to the extent that it is probable that the economic benefit will flow to the Group and it can be reliably measured. Hostel revenue is recognized on accrual basis i.e. income is booked on month to month basis.

(xiv) Finance Costs

Finance cost comprises interest cost on borrowings. Borrowing cost that are not directly attributable to a qualifying asset are recognized in the statement of profit & loss account using effective interest rate.

Processing fees charged on term loan is recognized in the statement of profit & loss over the tenure of the loan and balance of the processing fee is reduced from loan amount of current period.

(xv) Taxation

Income tax expense represents the sum of current and deferred tax. Tax is recognised in the Statement of Profit and Loss, except to the extent that it relates to items recognised directly in equity or other comprehensive income.

Current tax provision is computed for Income calculated after considering allowances and exemptions under the provisions of the applicable Income Tax Laws. Current tax assets and current tax liabilities are off set, and presented as net.

"Deferred tax is recognised on differences between the carrying amounts of assets and liabilities in the Balance sheet and the corresponding tax bases used in the computation of taxable profit and are accounted for using the liability method. Deferred tax liabilities are generally recognised for all taxable temporary differences, and deferred tax assets are generally recognised for all deductible temporary differences, carry forward tax losses and allowances to the extent that it is probable that in future taxable profits will be available to set off such deductible temporary differences. Deferred tax assets and liabilities are measured at the applicable tax rates. Deferred tax assets and deferred tax liabilities are off set, and presented as net.

The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available against which the temporary differences can be utilised.

(xvi) Earning per Share

Earnings considered in ascertaining the Group's earning per share comprises the net profit after tax attributable to equity shareholders.

Basic earnings per share is computed using the weighted average number of equity shares outstanding during the period. Diluted earnings per share is computed using the weighted average number of equity and dilutive equivalent shares outstanding during the period.



(xvii) Statement of Cash Flows

Statement of cash flows is prepared segregating the cash flows into operating, investing and financing activities. Cash flow from operating activities is reported using indirect method adjusting the net profit for the effects of:

- i) changes during the period in operating receivables and payables transactions of a non-cash nature;
- ii) non-cash items such as depreciation, provisions, deferred taxes, unrealised gains and losses; and
- iii) all other items for which the cash effects are investing or financing cash flows.

Cash and cash equivalents (including bank balances) shown in the Statement of Cash Flows exclude items which are not available for general use as on the date of Balance Sheet.

(xviii) Dividend Distribution

The Group recognizes a liability to make payment of dividend to owners of equity when the distribution is authorized and is no longer at the discretion of the Company and is declared by the shareholders. A corresponding amount is recognized directly in the Equity.

(xix) Fair value measurement

The Group measures its qualifying financial instruments at fair value on each Balance Sheet date.

Fair value is the price that would be received against sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place in the accessible principal market or the most advantageous accessible market as applicable.

The Group uses valuation techniques that are appropriate in the circumstances and for which sufficient data is available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy into Level I, Level II and Level III based on the lowest level input that is significant to the fair value measurement as a whole.

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

For the purpose of fair value disclosures, the Group has determined classes of assets and liabilities on the basis of the nature, characteristics and risks of the asset or liability and the level of the fair value hierarchy.

(xx) Inventories

Inventories are valued at lower of cost or net estimated realisable value, mainly comprises of publication and printed material. The cost of publication and printed materials have been computed on the basis of cost of materials, labour, cost of conversion and other costs incurred for bringing the inventories to their present location and condition. Cost is determined using the FIFO method.

4 Critical accounting estimates, assumptions and judgements:-

In the process of applying the Group's accounting policies, management has made the following estimates, assumptions and judgements, which have significant effect on the amounts recognised in the financial statement. Uncertainty about these assumptions and estimates could result in outcome that requires a material adjustment to assets or liabilities affected in future periods.

(i) Property, plant and equipment and Investment properties

Property, Plant and equipment and Investment properties represent a significant proportion of the asset base of the Group. The useful lives and residual value of the Group's asset are determined by the respective management of the group companies at the time the asset is acquired and reviewed at each reporting date.

(ii) Income taxes

The Group's tax jurisdiction is India. Significant judgements are involved in estimating budgeted profits for the purpose of paying advance tax, determining the provision for income taxes, including amount expected to be paid/recovered for uncertain tax positions.

(iii) Contingencies

Management judgement is required for estimating the possible outflow of resources, if any, in respect of contingencies/claim/litigations against the Group as it is not possible to predict the outcome of pending matters with accuracy.

(iv) Impairment of non-financial assets

The Group assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Group estimates the assets's recoverable amount. An assets's recoverable amount is the higher of an assets's or CGU's fair value less costs of disposal and its value in use. Where the carrying amount of an asset or CGU exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount.



(v) **Impairment of financial assets and Allowance for uncollected loans and advances**

The Group to provide for impairment of its loan receivables (designated at amortised cost) using the expected credit loss (ECL) approach. ECL involves an estimation of probability weighted loss on financial instruments over their life, considering reasonable and supportable information about past events, current conditions, and forecasts of future economic conditions which could impact the credit quality of the Group's loans and advances.

In the process, a significant degree of judgement has been applied by the Management for: Staging of loans [i.e. classification in 'significant increase in credit risk' ('SICR') and 'default' categories]; Grouping of borrowers based on homogeneity by using appropriate statistical techniques; Estimation of behavioral life; Determining macro-economic factors impacting credit quality of receivables; Estimation of losses for loan products with no/ minimal historical defaults.

The Group applies the expected credit loss ('ECL') model in accordance with Ind AS 109 for recognising impairment loss on financial assets. The ECL allowance is based on the credit losses expected to arise from all possible default events over the expected life of the financial asset ('lifetime ECL'), unless there has been no significant increase in credit risk since origination, in which case, the allowance is based on the 12-month ECL. The 12-month ECL is a portion of the lifetime ECL which results from default events that are possible within 12 months after the reporting date. ECL is calculated on a collective basis, considering the retail nature of the underlying portfolio of financial assets. The impairment methodology applied depends on whether there has been a significant increase in credit risk. When determining whether the risk of default on a financial asset has increased significantly since initial recognition, the Group considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis based on a provision matrix which takes into account the Group's historical credit loss experience, current economic conditions, forward looking information and scenario analysis. The expected credit loss is a product of exposure at default ('EAD'), probability of default ('PD') and loss given default ('LGD'). The Group has devised an internal model to evaluate the PD and LGD based on the parameters set out in Ind AS 109. Accordingly, the financial assets have been segmented into stages based on the risk profiles. The three stages reflect the general pattern of credit deterioration of a financial asset. The Group categorises financial assets at the reporting date based on the days past due ('DPD') status. LGD is an estimate of loss from a transaction given that a default occurs. PD is defined as the probability of whether the borrowers will default on their obligations in the future. EAD represents the expected exposure in the event of a default and is the gross carrying amount in case of the financial assets held by the Group. The Group incorporates forward looking information into both assessments of whether the credit risk of an instrument has increased significantly since its initial recognition and its measurement of ECL. Based on the consideration of external actual and forecast information, the Group forms a 'base case' view of the future direction of relevant economic variables. This process involves developing two or more additional economic scenarios and considering the relative probabilities of each outcome. The base case represents a most likely outcome while the other scenarios represent more optimistic and more pessimistic outcomes.

The measurement of impairment losses across all categories of financial assets requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances. The Group's ECL calculations are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. The inputs and models used for calculating ECLs may not always capture all characteristics of the market at the date of the financial statements. The Group regularly reviews its models in the context of actual loss experience and makes adjustments when such differences are significantly material. Adjustments including reversal of ECL is recognised through statement of profit and loss. After initial recognition, trade receivables are subsequently measured at amortised cost using the effective interest method, less provision for impairment. The Group follows the simplified approach required by Ind AS 109 for recognition of impairment loss allowance on trade receivables, which requires lifetime ECL to be recognised at each reporting date, right from initial recognition of the receivables.

(vi) **Fair value measurement of financial instruments**

When the fair values of financial assets and financial liabilities recorded in the Balance Sheet cannot be measured based on quoted prices in active markets, their fair value is measured using valuation techniques, including the discounted cash flow model, which involve various judgements and assumptions.



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

Details of Property Plant & Equipment, Investment Properties, Intangible Assets and their carrying amount from beginning to end of reporting year are as follows: (₹ in Lakhs)

Particulars	NOTE 5 : PROPERTY, PLANT AND EQUIPMENT								NOTE 6 : INVESTMENT PROPERTIES				NOTE 7 : INTANGIBLE ASSETS	
	Land (Leasehold)	Buildings	Office Equipment	Computer	Vehicles	Furniture & fixtures	Plant & Machinery	Total	Land (Freehold)	Land (Leasehold)	Buildings & Flats	Total	Softwares	Total
Gross Carrying Value														
As at 01 April, 2023	815.51	1,340.38	1.23	1.13	78.30	2.64	13.43	2,252.62	5,002.10	3,731.97	11,745.05	20,479.12	-	-
Additions	-	-	3.92	1.40	-	-	-	5.32	184.92	-	2.74	187.66	4.69	4.69
Disposal / adjustments	-	-	-	-	-	-	-	-	1,076.20	322.11	107.04	1,505.35	-	-
As at 31 March, 2024	815.51	1,340.38	5.15	2.53	78.30	2.64	13.43	2,257.94	4,110.82	3,409.86	11,640.75	19,161.43	4.69	4.69
Additions	-	-	-	-	-	-	-	-	1,321.35	2.08	-	1,323.43	0.70	0.70
Disposal / adjustments	-	-	-	-	-	-	-	-	728.81	363.57	425.67	1,518.05	-	-
As at 31 March, 2025	815.51	1,340.38	5.15	2.53	78.30	2.64	13.43	2,257.94	4,703.36	3,048.37	11,215.08	18,966.81	5.39	5.39
As at 01 April, 2023	61.45	136.53	0.25	1.13	6.43	2.63	1.07	209.49	-	230.28	1,326.14	1,556.42	-	-
Depreciation / Amortization	13.13	24.33	0.54	0.16	9.81	0.01	0.50	48.48	-	39.42	204.66	244.08	-	-
Disposal / adjustments	-	-	-	-	-	-	-	-	-	48.27	21.32	69.59	-	-
As at 31 March, 2024	74.58	160.86	0.79	1.29	16.24	2.64	1.57	257.97	-	221.43	1,509.48	1,730.91	-	-
Depreciation / Amortization	13.07	27.00	1.02	0.47	9.78	-	0.51	51.85	-	37.71	191.50	229.21	1.80	1.80
Disposal / adjustments	-	-	-	-	-	-	-	-	-	35.43	16.71	52.14	-	-
As at 31 March, 2025	87.65	187.86	1.81	1.76	26.02	2.64	2.08	309.82	-	223.71	1,684.27	1,907.98	1.80	1.80
Net carrying value														
As at 31 March, 2024	740.93	1,179.52	4.36	1.24	62.06	-	11.86	1,999.97	4,110.82	3,188.43	10,131.27	17,430.52	4.69	4.69
As at 31 March, 2025	727.86	1,152.52	3.34	0.77	52.28	-	11.35	1,948.12	4,703.36	2,824.66	9,530.81	17,058.83	3.59	3.59

Other Notes

- Refer notes 21 & 24 for details of Property, Plant and Equipment that have been pledged as a security/mortgaged with various Banks/ Financial institutions against loans taken.
- The Group has not valued its Property, plant and equipment, Investment Properties and Intangible Assets.
- Management has assessed the Fair Valuation of Investment Properties as on 31 March, 2025 based on the valuation by a registered valuer under rule 2 of companies (Registered Valuer and valuation Rules, 2016) and no impairment is required in the carrying value.



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

NOTE 8: INVESTMENTS

(₹ in Lakhs)

Particulars	(₹ in Lakhs)	
	As at 31 March, 2025	As at 31 March, 2024
Investment in Equity Shares - Unquoted - At Cost		
Associate Company		
Imperial Infin Private Limited (34,000 Equity Share of Face Value of ₹100 each, fully paid)	34.00	34.00
TOTAL	34.00	34.00

(₹ in Lakhs)

Particulars	(₹ in Lakhs)	
	As at 31 March, 2025	As at 31 March, 2024
Aggregate amount of Quoted Investments	-	-
Aggregate amount of impairment in value of Quoted Investments	-	-
Aggregate amount of Unquoted Investments	34.00	34.00
Aggregate amount of impairment in value of Unquoted Investments	-	-

8.1 Details of equity investments/ Units held in Associate Companies

(Disclosure pursuant to Ind AS - 28 - Investments in Associates and Joint Ventures)

Outstanding Percentage

Particulars	Place of Business	Outstanding Percentage	
		As at 31 March, 2025	As at 31 March, 2024
Associate Company			
Imperial Infin Private Limited	India	42.74%	42.74%



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE 9: LOANS****(₹ in Lakhs)**

Particulars	As at 31 March, 2025	As at 31 March, 2024
At amortised cost		
a. Loan receivables - considered good - Secured	23,208.44	21,971.70
b. Loan receivables - considered good - Unsecured	14,998.92	14,450.46
c. Loan Receivables which have significant increase in credit risk	2,114.92	488.75
d. Loan Receivables - credit impaired	4,661.15	4,842.74
Loans - Gross	44,983.43	41,753.65
Less: Loss allowance	(4,782.68)	(4,683.71)
Loans - Net	40,200.75	37,069.94
a. Out of above:		
Loans receivable from related parties (Refer Note - 41B)	7,611.72	10,551.04
Loans receivable from others	37,371.71	31,202.61
	44,983.43	41,753.65
b. Non-current / current break-up of loan receivables:		
Non-current portion:		
a. Loan receivables - considered good - Secured	22,086.77	21,216.41
b. Loan receivables - considered good - Unsecured	2,470.31	3,155.27
c. Loan Receivables which have significant increase in credit risk	2,114.93	476.24
d. Loan Receivables - credit impaired	2,139.61	2,285.64
Loans - Gross - non-current portion	28,811.62	27,133.56
Less: Loss allowance	(2,235.33)	(2,133.06)
Loans - Net - non-current portion	26,576.29	25,000.50
Current portion:		
a. Loan receivables - considered good - Secured	1,121.68	755.29
b. Loan receivables - considered good - Unsecured	12,528.60	11,295.18
c. Loan Receivables which have significant increase in credit risk	-	12.51
d. Loan Receivables - credit impaired	2,521.53	2,557.11
Loans - Gross - current portion	16,171.81	14,620.09
Less: Loss allowance	(2,547.35)	(2,550.65)
Loans - Net - current portion	13,624.46	12,069.44

NOTE 10: OTHER NON CURRENT FINANCIAL ASSETS**(₹ in Lakhs)**

Particulars	As at 31 March, 2025	As at 31 March, 2024
(Unsecured, considered good unless otherwise stated)		
Security Deposits	39.31	39.32
Total	39.31	39.32



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

NOTE: 11: OTHER NON CURRENT ASSETS

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
(Unsecured, considered good unless otherwise stated) Capital Advance*	22.00	43.49
Total	22.00	43.49

NOTE: 12: INVENTORIES

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Stock in trade - Land	2,175.37	-
Total	2,175.37	-



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE 13: INVESTMENTS**

(₹ in Lakhs)

Particulars	(₹ in Lakhs)	
	As at 31 March, 2025	As at 31 March, 2024
a. Investment in Mutual Funds, Quoted, FVTPL*		
- UTI Low Duration Fund - Regular Growth (795 (2024: 795) of Face Value of Rs. 1 each)	27.64	25.65
b. Investment in Optionally Convertible Debentures, Unquoted, AC*		
- Arthmatetech Private Limited (Refer note 16) (8 (2024: 8) of Face Value of Rs. 1,00,000 each)	-	8.00
c. Investment in Equity Shares, Quoted, FVTPL*		
- Kokuyo Camlin Limited (537 (2024: 537) of Face Value of Rs. 1 each)	0.55	0.60
- Yes Bank Limited (61,012 (2024: 61,012) of Face Value of Rs. 2 each)	10.30	14.15
d. Other Investments - current	51.06	53.71
TOTAL	89.55	102.11

* FVTPL: Fair Value Through Profit and Loss, AC: Amortised Cost

(₹ in Lakhs)

Particulars	(₹ in Lakhs)	
	As at 31 March, 2025	As at 31 March, 2024
Aggregate amount of Quoted Investments	38.49	40.40
Aggregate amount of impairment in value of Quoted Investments	-	-
Aggregate amount of Unquoted Investments	51.06	61.71
Aggregate amount of impairment in value of Unquoted Investments	-	-



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE: 14 CASH AND CASH EQUIVALENTS**

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Cash in hand	5.36	6.97
Balances with Banks - current accounts	438.81	468.40
Other Bank Balance - fixed deposits	-	18.75
Total	444.17	494.12

NOTE: 15 BANK BALANCES OTHER THAN CASH AND CASH EQUIVALENTS

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Balance with banks - in unpaid dividend account	6.50	5.55
Total	6.50	5.55

NOTE: 16 OTHER FINANCIAL ASSETS

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Rent and other receivables	18.78	9.48
Receivable against matured Optionally Convertible Debentures	8.00	-
- Less: Impairment Loss Allowance on above (Refer note 13)	(8.00)	-
Advance to employees	0.58	-
Other Receivable considered good	5.25	802.34
Total	24.61	811.82

NOTE: 17 OTHER CURRENT ASSETS

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Balance with government authorities	0.21	-
Receivables against sale of investment property	394.00	-
Total	394.21	-

NOTE: 18 ASSETS CLASSIFIED AS HELD FOR SALE

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Plots / Land*	34.34	43.88
Total	34.34	43.88

*Holding Company is having a plot of land in Bundi, Rajasthan measuring 119196 sq.ft. Management decided to develop the residential area on the same land and sale it and for the same they registered the project with RERA Rajasthan. Holding Company has sold some plots during the year. In the opinion of the management, remaining plot will be sold by March, 2026.



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE: 19 EQUITY SHARE CAPITAL****(₹ in Lakhs)**

Particulars	As at 31 March, 2025		As at 31 March, 2024	
	Number	Amount	Number	Amount
Authorised Equity Shares of ₹10 each	3,38,55,000	3,385.50	3,38,55,000	3,385.50
Issued, Subscribed and Fully Paid-up Equity Shares of ₹10 each	1,81,92,939	1,819.29	1,81,92,939	1,819.29

Sub note:**(a) Reconciliation of number of shares outstanding at the beginning and end of the year :**

Particulars	As at 31 March, 2025	As at 31 March, 2024
Opening number of equity shares outstanding at the beginning of the year	1,81,92,939	1,81,92,939
Closing number of equity shares outstanding at the end of the year	1,81,92,939	1,81,92,939

(b) Rights, preferences and restrictions attached to shares:

The Group has only one class of equity shares having par value of ₹ 10/- per share. Equity shareholder is entitled for one vote per share held. The shares entitle the holder to participate in dividends and in the event of liquidation, the Equity Shareholders are eligible to receive the remaining assets of the company, in proportion to their shareholding.



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**(c) Promoters holding of fully paid-up equity shares:**

Name of Shareholder	As at 31 March, 2025			As at 31 March, 2024		
	No. of shares at the end of reporting period	% of shares held	% of change	No. of shares at the end of reporting period	% of shares held	% of change
Mr. Pramod Kumar Maheshwari	21,16,003	11.63	-	21,16,003	11.63	-
Mr. Om Prakash Maheshwari	13,86,300	7.62	-	13,86,300	7.62	-
Mr. Nawal Kishore Maheshwari	13,85,800	7.62	-	13,85,800	7.62	-
Mrs. Kailash Bai	26,79,000	14.73	-	26,79,000	14.73	-
Mrs. Shilpa Maheshwari	13,39,500	7.36	-	13,39,500	7.36	-
Mrs. Rekha Maheshwari	13,39,500	7.36	-	13,39,500	7.36	-
Mrs. Neelima Maheshwari	13,39,500	7.36	-	13,39,500	7.36	-

(d) No Aggregate number of shares issued for consideration other than cash during the period of five years immediately preceding the reporting period.

(e) No class of shares have been bought back by the Group during the period of five years immediately preceding the reporting date.

(f) Shareholders holding more than 5% of fully paid-up equity shares:

Name of Shareholder	As at 31 March, 2025			As at 31 March, 2024		
	No. of shares at the end of reporting period	% of shares held	% of change	No. of shares at the end of reporting period	% of shares held	% of change
Mr. Pramod Kumar Maheshwari	21,16,003	11.63	-	21,16,003	11.63	-
Mr. Om Prakash Maheshwari	13,86,300	7.62	-	13,86,300	7.62	-
Mr. Nawal Kishore Maheshwari	13,85,800	7.62	-	13,85,800	7.62	-
Mrs. Kailash Bai	26,79,000	14.73	-	26,79,000	14.73	-
Mrs. Shilpa Maheshwari	13,39,500	7.36	-	13,39,500	7.36	-
Mrs. Rekha Maheshwari	13,39,500	7.36	-	13,39,500	7.36	-
Mrs. Neelima Maheshwari	13,39,500	7.36	-	13,39,500	7.36	-



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

NOTE: 20 OTHER EQUITY

(₹ in Lakhs)

Particulars	Reserves and surplus						Other Comprehensive Income	Total
	Securities premium	Capital Reserve	Statutory Reserve under section 45-IA	General Reserve	Revaluation Reserve	Surplus		
Balance as at 01 April, 2023	17,234.69	0.60	603.95	93.48	-	28,127.56	71.68	46,131.96
Adjustments on Merger / Demerger (Refer note 39)	0.69	-	-	(6.90)	-	(1,804.63)	(71.68)	(1,882.52)
Balance as at 01 April, 2023 (restated)	17,235.38	0.60	603.95	86.58	-	26,322.93	-	44,249.44
Total profit / comprehensive income for the year	-	-	-	-	-	4,346.46	0.33	4,346.79
Transfer to Statutory Reserve under section 45-IA	-	-	363.03	-	-	(363.03)	-	-
Dividend paid	-	-	-	-	-	(545.79)	-	(545.79)
Balance as at 31 March, 2024	17,235.38	0.60	966.98	86.58	-	29,760.57	0.33	48,050.44
Total profit / comprehensive income for the year	-	-	-	-	-	3,811.71	(1.88)	3,809.83
Transfer to Statutory Reserve under section 45-IA	-	-	813.29	-	-	(813.29)	-	-
Revaluation reserve created during the year	-	-	-	-	1,669.29	-	-	1,669.29
Revaluation reserve transferred during the year	-	-	-	-	(1,669.29)	1,669.29	-	-
Adjustments on Merger / Demerger (Refer note 39)	-	-	-	-	-	(53.73)	-	(53.73)
Dividend paid	-	-	-	-	-	(727.72)	-	(727.72)
Balance as at 31 March, 2025	17,235.38	0.60	1,780.27	86.58	-	33,646.83	(1.55)	52,748.11

Nature and purpose of Reserves & Surplus

- General Reserve amount transferred /apportioned represents is in accordance with (the Companies Act, 1956) wherein a portion of profit is apportioned to general reserve, before a Company can declare dividend.
- Other Comprehensive Income Reserve represents the balance in equity for item to be accounted in Other Comprehensive Income. OCI is classified into
 - Items that will not be reclassified to profit & loss
 - Items that will be reclassified to profit & loss.
- The balance consists of surplus retained from earned profits after payment of dividend and taxes thereon.
- Actuarial Gain and losses for defined plans are recognized through OCI in the period in which they occur. Re-measurement are not reclassified to profit or loss in subsequent periods.
- Balance of Security Premium Reserve consists of premium on issue of shares over its face value. The balance will be utilised for issue of fully paid bonus shares, buy-back of Holding Company's own share as per the provisions of the Companies Act, 2013.
- The Board of Directors of Group, at its respective meetings declared the following dividends the detail of which are as follows:-

Date of Board Meeting	Type of Dividend	Dividend per equity share
27.05.2024	Final Dividend for FY 2023-24	1.00
13.08.2024	Interim Dividend for FY 2024-25	1.00
12.11.2024	Interim Dividend for FY 2024-25	1.00
14.02.2025	Interim Dividend for FY 2024-25	1.00



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE: 21 BORROWINGS****(₹ in Lakhs)**

Particulars	As at 31 March, 2025	As at 31 March, 2024
Secured		
Term Loans from Banks	897.24	1,195.00
	897.24	1,195.00
Less: Current maturities of Borrowings (Refer note 24)	(224.52)	(275.10)
Total	672.72	919.90

21.1 Terms of security and repayment are given below:

(a) Working Capital Term Loan (Kotak Bank) of ₹ 220.91 Lakhs @ 9 % p.a.(RPRR+ 2.75%) payable by February, 2027. The loan is secured against the primary security having first charge on current assets (Present and future) and having Collateral Security on Plot No.23, Shubham Enclave, C-Scheme, Jaipur. Personal guarantee given by Mr. Om Prakash Maheshwari and Mr. Pramod Maheshwari.

(b) Working Capital Term Loan (Kotak Bank) of ₹ 286.84 Lakhs @ 9.25 % p.a.(RPRR+ 2.75%) payable by February, 2029. The loan is secured against the primary security having first charge on current assets (Present and future) and having Collateral Security on Plot No.23, Shubham Enclave, C-Scheme, Jaipur. Personal guarantee given by Mr. Om Prakash Maheshwari and Mr. Pramod Maheshwari.

(c) Term (Auto) Loan (Bank of Baroda) of ₹ 38.26 Lakhs @ 9.15 % p.a.(RBI Repo Rate +2.9 %) payable by August 2027. The loan is secured against hypothecation of vehicle. Personal guarantee given by Mr. Om Prakash Maheshwari, Mr. Nawal Kishore Maheshwari, Mr. Pramod Maheshwari.

(d) Term Loan (ICICI Bank) of ₹ 351.23 Lakhs @ 8.85% p.a. (Repo + 2.60%) payable by January 2034. The loan is secured against the Security on Plot No. B-28 & 28-A, 10-B Scheme, Gopalpura by pass jaipur. Mr. Pramod Kumar Maheshwari is Co applicant.

(e) Term Loan (Central Bank of India) of ₹ 0.00 (₹ 87.16 Lakhs) @ 9.94% p.a., against the security of Land & Building at Khasra No. 269, Village Alaniya, Tehsil Ladpura, Kota, Rajasthan and Hypothecation of Plan & Machinery and Furniture & Fixtures. There is no outstanding Loan as on 31.03.2025, It is fully repaid on 07.12.2024.



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

NOTE: 21.2 MATURITY PROFILE OF TERM LOANS

(₹ in Lakhs)

Particulars	Repayment Ageing for FY 2024-25				Repayment Ageing for FY 2023-24			
	Less than 1 year	1 - 3 years	More than 3 years	Total	Less than 1 year	1 - 3 years	More than 3 years	Total
Term Loans from Banks								
- Kotak Mahindra Bank	173.60	251.64	82.51	507.75	167.28	346.07	154.08	667.43
- Bank of Baroda	11.16	27.10	-	38.26	13.56	30.30	5.56	49.42
- ICICI Bank	39.76	79.52	231.95	351.23	39.76	79.52	271.71	390.99
- Central Bank of India	-	-	-	-	54.50	32.66	-	87.16
Total	224.52	358.26	314.46	897.24	275.10	488.55	431.35	1,195.00



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE: 22 PROVISIONS****(₹ in Lakhs)**

Particulars	As at 31 March, 2025	As at 31 March, 2024
Provision for Employee Benefits		
- Gratuity*	14.08	8.88
Total	14.08	8.88

* Refer Note No. 42

NOTE: 23 DEFERRED TAX LIABILITIES (NET)**Movements in Deferred Tax Liabilities / (Assets)****(₹ in Lakhs)**

Particulars	As at 31 March, 2025	As at 31 March, 2024
Opening Balance	230.90	324.60
Deferred Tax Assets		
Disallowance as per Income Tax Act	1,261.47	1,226.82
Gross Deferred Tax Assets	1,261.47	1,226.82
Deferred Tax Liabilities		
Depreciation and Amortisation expenses	1,523.17	1,457.72
Gross Deferred Tax Liabilities	1,523.17	1,457.72
Deferred Tax Liabilities (Net)	261.70	230.90

NOTE: 24 BORROWINGS**(₹ in Lakhs)**

Particulars	As at 31 March, 2025	As at 31 March, 2024
Secured		
Credit / overdraft facilities from a Bank	105.29	1,896.63
Current maturities of Long term borrowings*	224.52	275.10
Unsecured		
Loans & advances from related parties and others (Refer Note - 41B)	3,186.14	2,194.77
Total	3,515.95	4,366.50

* Refer note No 21

- Credit / overdraft Facilities from Banks are secured against the immovable properties of Group.



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE: 25 OTHER FINANCIAL LIABILITIES**

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Payable to employees	23.23	23.00
Payable to related party	2,391.71	1,134.65
Unclaimed dividends	6.50	5.55
Security deposits	69.54	70.01
Interest accrued but not due on borrowings	4.37	11.24
Advance from customers	722.10	1,040.76
Other Payable / Cheque in Transit	0.55	4.72
Total	3,218.00	2,289.93

Note : Refer Note 41 for related party transactions

NOTE: 26 OTHER CURRENT LIABILITIES

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Advance Rent	4.34	-
Statutory dues payable	98.03	78.13
Advance against sale of investment property	44.50	7.60
Total	146.87	85.73

NOTE: 27 PROVISIONS

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Provision for Employee Benefits - Gratuity*	1.67	1.11
Total	1.67	1.11

* Refer Note No. 42

NOTE: 28 CURRENT TAX LIABILITIES (NET)

(₹ in Lakhs)

Particulars	As at 31 March, 2025	As at 31 March, 2024
Provision for Income Tax (net of advance tax)	76.96	306.73
Total	76.96	306.73



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE: 29 REVENUE FROM OPERATIONS**

(₹ in Lakhs)

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Income from financing and investing activities		
Interest income on loans	5,054.54	4,674.70
Processing and other fees on loans	425.70	108.97
Rent Income	80.90	125.04
Sale of Plots (From Stock In Trade)	101.99	-
Total	5,663.13	4,908.71

NOTE: 30 OTHER INCOME

(₹ in Lakhs)

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Interest income on loans	502.46	519.24
Rental income from Investment properties	399.89	678.35
Profit on sale of Investment properties / Asset held for sale	84.89	348.66
Fair valuation gain on Investments	-	60.94
Impairment loss allowance reversal on loan receivables (net)	-	35.81
Other miscellaneous income	10.65	55.23
Total	997.89	1,698.23

NOTE: 31 PURCHASE OF STOCK IN TRADE

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Fixed Assets converted into Stock-in-trade	2,270.73	-
Total	2,270.73	-

NOTE: 32 CHANGE OF INVENTORIES OF STOCK-IN-TRADE

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Opening Stock	-	-
Less: Closing Stock	2,175.37	-
Total	(2,175.37)	-

NOTE: 33 EMPLOYEE BENEFITS EXPENSES

(₹ in Lakhs)

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Salaries, Wages and Bonus etc.	342.99	299.35
Gratuity Expenses (Refer Note 42)	3.24	1.99
Total	346.23	301.34



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**NOTE: 34 FINANCE COSTS****(₹ in Lakhs)**

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Interest expense on term loans and overdraft facilities	419.39	288.72
Bank charges	0.82	1.03
Total	420.21	289.75

NOTE: 35 DEPRECIATION AND AMORTIZATION EXPENSES**(₹ in Lakhs)**

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Depreciation on property, plant and equipment (Refer Note 5)	51.85	48.48
Depreciation on investment properties (Refer Note 6)	229.21	244.08
Amortization of intangible assets (Refer Note 7)	1.80	-
Total	282.86	292.56

NOTE: 36 OTHER EXPENSES**(₹ in Lakhs)**

Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
Advertisement expenses	0.58	0.11
Legal and professional expenses	12.04	13.27
Repairs and maintenance - Buildings	36.09	65.50
Repairs and maintenance - Hostel	24.99	37.27
Rent	9.22	12.00
Electricity & Water expenses	29.19	29.90
CSR expenses	98.50	70.01
Payments to Auditors	10.63	7.01
Impairment loss allowance on loan receivables (net)	98.98	-
Impairment loss allowance on debentures	8.00	-
Marketplace expenses	50.04	139.75
Bad debts and advances written off	-	1.26
Directors' Sitting Fees	2.56	2.40
Fair valuation loss on Investments	1.90	-
Loss on sale of investment property	6.27	-
Miscellaneous expenses	0.84	0.48
Total	389.83	378.96



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

37 Contingent Liabilities not provided for:

Particulars	(₹ in Lakhs)	
	As at 31 March, 2025	As at 31 March, 2024
Claims against the Group not acknowledged as debts - Disputed liabilities not adjusted as expenses in the Accounts being in appeals towards: (Refer 'Note - a' below)		
- Income tax (including interest)	21.36	16.19
Total	21.36	16.19

- (a) The Group is contesting above demand/s and the management including its advisers are of the view that these demand/s may not be sustainable. Pending resolution of the respective proceedings, it is not practicable for the Group to estimate the timings of cash outflows, if any, in respect of the above as it is determinable only on receipt of judgements/decisions pending with various forums/authorities.

38 Commitments

Estimated amount of contracts remaining to be executed on capital account (net of advances) is ₹ Nil (Previous Year ₹ Nil).

- 39** To ensure the simplification of group structure by reducing the number of entities in the Group, thereby resulting in reduction in multiplicity of legal and regulatory compliances and reduction of costs and to ensure better synergy of operations by way of focused operational efforts to improve the overall operational efficiency and effectiveness of the resources, the Board of Directors of 'Srajan Capital Limited (SCL / Transferor / Subsidiary Company)', 'CP Capital Limited (erstwhile Career Point Limited) (CPCL / Parent / Transferee / Demerged Company)' and 'Career Point Edutech Limited (CPEL / erstwhile Subsidiary / Resulting Company)' had considered and approved the Composite Scheme of Arrangement under Section 230 to 232 and other Applicable Provisions of the Companies Act, 2013 (the 'Scheme'), which provides for amalgamation of Srajan Capital Limited into CP Capital Limited and demerger of education business of CP Capital Limited into Career Point Edutech Limited on going concern basis. The Chandigarh Bench of the Hon'ble National Company Law Tribunal (NCLT) through its order dated 23 September, 2024 (issued on 22 October, 2024) had approved the Scheme with the appointed date being 1 April, 2023, and thereafter it has been filed with the Registrar of Companies on 13 November, 2024.

Upon the Scheme becoming effective, the Education business of CPCL (Demerged Company) along with the assets and liabilities thereof has been transferred to CPEL (Resulting Company) on a going concern basis and the SCL (Transferor Company) has been amalgamated into CPCL (Transferee Company) and the same have been accounted for in the financial statements as at the appointed date i.e. 1 April, 2023, in accordance with the Scheme. Accordingly the consolidated financial statements after the appointed date have been restated to include the impact of the demerger and merger in accordance with the applicable Indian Accounting Standards (Ind AS).

Further, in accordance with the Scheme, the Board of Directors of CPEL, at its meeting held on 12 May, 2025, allotted 1,82,92,939 equity shares of Rs. 10/- each as fully paid-up to the eligible shareholders of CPCL in the ratio of 1 (One) equity share of Rs. 10/- each of the CPEL for every 1 (One) equity share of Rs. 10/- each held in CPCL, whose names appeared in the Register of Members or records of the depositories as on the Record Date i.e. 9 May, 2025.

40 EARNING PER SHARE (EPS)

Earning Per Equity Share	As at 31 March, 2025	As at 31 March, 2024
Net profit for the year attributable to equity shareholders	3,811.71	4,346.46
Weighted average number of equity shares outstanding	1,81,92,939.00	1,81,92,939.00
Basic/Diluted earnings per share (face value of ₹ 10 each)	20.95	23.89

Earning Per Share (EPS) is computed in accordance with Indian Accounting Standard (Ind AS -33) on "Earnings Per Share".



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

41 (A) Related party relationship and transactions

Name of the related parties with whom transactions were carried out during the period and description of relationship:-

Associate:

Imperial Infin Private Limited

Key Management Personnel:

Mr. Pramod Maheshwari (Chairman, Managing Director & CEO)
Mr. Om Prakash Maheshwari (CFO & Whole time Director)
Mr. Nawal Kishore Maheshwari (Whole time Director)
Mr. Pawan Kumar Lalpuria (Independent Director) (Tenure Completion on 31.03.2024)
Mr. RS Choudhary (Independent Director) (Tenure Completion on 31.03.2024)
Mr. Vishal Jain (Independent Director) (Resigned w.e.f 04.08.2023)
Mr. Jagdish Prasad Sarda (Independent Director)
Mrs. Divya Sodani (Independent Director)
Mr. Sanjay Khandelwal (Independent Director w.e.f. 15.08.23)
Mr. Akshay Gupta (Independent Director w.e.f. 15.08.23)
Ms. Neha Garg (Independent Director w.e.f. 15.08.23)
Mrs. Neelima Maheshwari (Non Executive Director)
Mr. Manmohan Pareek (Company Secretary)
Mr. Nikhar Jain

Relative of Key Management Personnel:

Smt. Shilpa Maheshwari (Wife of Director)
Smt. Neelima Maheshwari (Wife of Director)
Smt. Kailash Bai (Mother of Director)
Smt. Rekha Maheshwari (Wife of director)
Smt. Radha Rani (Sister of Director)
Mr. Anmol Maheshwari

Enterprise under same Management:

Career Point Edutech Limited
Career Point Institute of Skill Development Private Limited
Career Point Learning Solution Limited
Career Point Accessories Private Limited
EduTiger Private Limited
Diamond Business Solutions Private Limited
Aditya Associates
Swastika Polyolefines Private Limited
Gopi Bai Foundation
Global Public School a unit of Gopi Bai Foundation
Career Point University, Kota
Career Point University, Hamirpur
Proseed Foundation (Career Point Gurukul Mohali) (Cease to be related party from 12.04.2024)
Indo grains Private Limited
Yash Foundation
Career Point Foundation
Aadhaar foundation
Wellwin Technosoft Limited
Srajan Venture Private Limited
Gulab associates
Om Associates
Maheshwari Trading company
StudyBoard Education Private Limited
Nawal Kishore Maheshwari (HUF)
Om Prakash Maheshwari (HUF)
Pramod Kumar Maheshwari (HUF)
Rubymerry Enterprises Private Limited
Sankalp Capital Private Limited
Shricon Industries Limited
Eduplanet Knowledge Solutions Private Limited
Surago Agro Private Limited
Longway Business Solution LLP
Maheshwari Agrobases Private Limited
Progressive Foundation
Soyug Limited



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

(B) Table showing transactions with related parties:

Particulars	(₹ in Lakhs)	
	During the year ended 31.03.2025	During the year ended 31.03.2024
a. Rent Paid		
Diamond Business Solutions Private Limited	9.00	12.00
b. Renting of Warehousing Services Provided (Income)		
Wellfin Technosoft Limited	-	54.00
c. Remuneration		
Mr. Pramod Maheshwari (Chairman, Managing Director & CEO)	33.00	24.75
Mr. Om Prakash Maheshwari (CFO & Whole time Director)	33.00	33.00
Mr. Nawal Kishore Maheshwari (Whole time Director)	33.00	33.00
Mr. Manmohan Pareek (Company Secretary)	17.02	14.48
d. Director Sitting Fees		
Mr. Akshay Gupta (Independent Director w.e.f. 15.08.23)	0.48	0.16
Mrs. Divya Sodani (Independent Director)	0.48	0.40
Mr. Jagdish Prasad Sarda (Independent Director)	0.08	0.16
Mrs. Neelima Maheshwari (Non Executive Director)	0.48	0.40
Ms. Neha Garg (Independent Director w.e.f. 15.08.23)	0.48	0.16
Mr. Nikhar Jain	0.16	-
Mr. Sanjay Khandehwal (Independent Director w.e.f. 15.08.23)	0.40	0.16
Mr. Maheesh Gupta	-	0.08
Mr. Pawan Kumar Lalpuria (Independent Director) (Tenure Completion on 31.03.2024)	-	0.40
Mr. RS Choudhary (Independent Director) (Tenure Completion on 31.03.2024)	-	0.40
Mr. Vishal Jain (Independent Director) (Resigned w.e.f. 04.08.2023)	-	0.08

Particulars	(₹ in Lakhs)	
	During the year ended 31.03.2025	During the year ended 31.03.2024
e. Reimbursement/Payment on behalf of related parties		
Enterprises under same Management:		
Career Point Edutech Limited	46.44	30.01
Career Point Accessories Private Limited	6.12	7.59
Career Point Institute of Skill Development Private Limited	2.68	0.02
Career Point Infra Limited	130.92	72.79
Edutiger Private Limited	0.61	0.06
Career Point Learning Solution Limited	1.67	1.31
Surago Agro Private Limited	52.06	38.20
Aditya Associates	3.18	1.24
Yash Foundation	0.32	0.01
Global Public School	29.12	15.44
Career Point Foundation	0.02	0.01
Proseed Foundation	-	119.24
Aadhaar Foundation	0.32	0.01
StudyBoard Education Private Limited	0.04	0.02
Career Point University, Kota	217.88	145.92
Career Point University, Hamirpur	28.83	30.70
Wellwin Technosoft Limited	50.08	72.44
Srajan Venture Private Limited	0.02	0.02
Diamond business solution Private Limited	0.03	0.01
Gulab associates	0.59	1.08
Om Associates	-	0.03
Maheshwari Trading company	17.08	16.89
Swastika Polyolifines Private Limited	38.60	11.58
Longway Business Solution LLP	27.88	6.06
Indo Grains Private Limited	0.11	0.06
Maheshwari Agrobases Private Limited	0.01	-
Nawal Kishore Maheshwari (Huf)	0.46	0.48
Om Prakash Maheshwari (HUF)	4.57	4.00
Pramod Kumar Maheshwari (HUF)	0.28	0.30
Rubymerry Enterprises Private Limited	2.40	0.03
Sankalp Capital Private Limited	13.35	3.32
Shricon Industries Limited	1.31	1.93
Soyug Private Limited	365.10	309.79
Eduplanet Knowledge Solutions Private Limited	0.04	0.02
Associates:		
Imperial Infin Private Limited	3.47	4.06
Key Management Personnel:		
Mr. Pramod Maheshwari (Chairman, Managing Director & CEO)	23.92	7.25
Mr. Om Prakash Maheshwari (CFO & Whole time Director)	17.32	95.99
Mr. Nawal Kishore Maheshwari (Whole time Director)	-	5.40
Relatives of Key Managerial Personnel:		
Smt. Kailash Bai	-	16.52
Smt. Rekha Maheshwari	8.89	3.24
Smt. Anmol Maheshwari	1.15	0.37
Smt. Radha Rani	-	0.35
Smt. Shilpa Maheshwari	10.00	21.29
f. Outstanding Balance (Trade Receivables)		
Career Point University, Hamirpur	-	800.00



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

41 (B) Table showing transactions with related partiescontinued

g. Loans given to related parties

(₹ in Lakhs)

Particulars	Loans Given (including interest)		Loans Recovered (including interest)		Balance outstanding	
	During the year ended 31.03.2025	During the year ended 31.03.2024	During the year ended 31.03.2025	During the year ended 31.03.2024	As at 31.03.2025	As at 31.03.2024
Enterprises under same Management:						
(i) Aditya Associates	24.21	23.31	80.82	53.83	10.70	67.32
(ii) Career Point University, Hamirpur	254.89	2,268.02	276.52	2,453.48	-	21.63
(iii) Career Point University, Kota	6,821.77	4,462.48	6,363.80	4,991.18	952.91	494.94
(iv) Maheshwari Trading Company	682.54	1,251.39	811.00	1,154.33	821.95	950.41
(v) Proseed Foundation	322.50	815.73	322.50	815.73	4,397.33	4,397.33
(vi) Singh Associates	139.36	-	11.86	-	127.50	-
(vii) Global Public School (A unit of Gopi Bai Foundation)	180.10	439.55	207.50	379.79	149.52	176.92
(viii) Swastika Polyolefines Pvt. Ltd.	416.97	645.51	802.00	54.55	391.44	776.47
(ix) Eduplanet Knowledge Solutions Pvt Ltd	0.08	1.57	1.64	0.01	-	1.56
(x) Srajan Venture Private Limited	-	-	-	-	181.46	181.46
(xi) Study Board Education Private Limited	0.06	0.06	0.77	0.01	-	0.71
(xii) Surago Agro Private Limited	56.80	180.77	95.69	306.08	578.90	617.79
(xiii) Wellwin Technosoft Limited	-	7,737.86	-	9,711.06	-	-
(xiv) Soyug Limited	6,073.06	4,016.10	8,937.55	1,151.61	-	2,864.49
Total	14,972.33	21,842.34	17,911.65	21,071.67	7,611.72	10,551.04

h. Loans taken from related parties

Particulars	Loans Received (including interest)		Loans Repaid (Including interest)		Balance outstanding	
	During the year ended 31.03.2025	During the year ended 31.03.2024	During the year ended 31.03.2025	During the year ended 31.03.2024	As at 31.03.2025	As at 31.03.2024
Enterprises under same Management:						
(i) Diamond Business Solution Limited	9.76	27.19	-	12.54	91.62	81.86
(ii) Longway Business Solution LLP	272.00	58.06	45.00	177.61	335.58	108.58
(iii) Rubymerry Enterprises Pvt. Ltd.	2.58	31.64	2.00	0.06	32.16	31.58
(iv) Edutiger Private Limited	0.49	0.47	0.36	0.05	5.55	5.42
(v) Career Point Learning Solutions Ltd.	58.87	13.00	26.48	24.02	477.74	445.35
(vi) Career Point Inst. of Skill Develop. Pvt. Ltd	20.38	98.05	9.38	-	109.05	98.05
(vii) Career Point Edutech Ltd.	784.45	1,009.00	180.30	483.74	1,825.03	1,220.88
(viii) Career Point Accessories Private Limited	138.65	128.00	117.00	100.55	78.50	56.85
(ix) Wellfin Technosoft Limited	73.68	-	73.68	-	-	-
Associate						
(i) Imperial Infn Private Limited	66.61	54.36	1.20	6.04	199.62	134.21
Total	1,427.47	1,419.77	455.40	804.61	3,154.85	2,182.78



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**42 The disclosures required under IND AS 19 "Employee Benefits" are as given below:****A) Defined Contribution plan**

The Group has classified the various benefits provided to employees' as follows:

- a) Provident Fund
- b) Employee State Insurance Plan

Contribution to Defined Contribution Plan, recognized as expense for the Year is as under:

(₹ in Lakhs)			
S.No.	Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
1	Group's contribution to provident fund	2.34	1.43
2	Group's contribution to ESI	1.54	1.14

B) Defined Benefit Plan:

Payable on separation as per the Payment of Gratuity Act, 1972 as amended, @ 15 days' pay, for each completed year of service to eligible employees who render continuous service of 5 years or more.

a) Amounts to be recognised in the Balance Sheet

(₹ in Lakhs)

S.No.	Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
	Present Value of Funded Obligation		
1	- Non Current	14.08	8.88
2	- Current	1.67	1.11
	Total Liability	15.75	9.99

b) Reconciliation of opening and closing Balance of Defined Benefit Obligation

(₹ in Lakhs)

S.No.	Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
1	Present value of obligation at the beginning of the year	9.99	8.44
2	Current service cost	2.57	1.42
3	Interest cost	0.68	0.57
4	Benefits paid	0.00	0.00
5	Actuarial loss/(gain)	2.51	-0.44
6	Present value of obligation at the end of year	15.75	9.99

The components of the gratuity are as follows:

c) Expense recognized in the Statement of Profit and Loss

(₹ in Lakhs)

S.No.	Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
1	Current service cost	2.57	1.42
2	Interest Cost	0.67	0.57
3	Defined benefit cost recognized in statement of Profit or loss account	3.24	1.99

d) Other comprehensive (income)/expenses (Remeasurement)

(₹ in Lakhs)

S.No.	Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
1	Cumulative unrecognized actuarial (gain)/loss opening, B/F	(0.44)	0.00
2	Actuarial loss/ (gain)- Obligation	2.51	(0.44)
3	Actuarial loss/ (gain)- Plan Assets	-	-
	Component of defined benefit costs recognized in Other Comprehensive Income	2.07	(0.44)



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

e) The principal actuarial assumptions used for estimating the Group's defined benefit obligations for gratuity and leave encashment are set out below:

S.No.	Actuarial Assumptions	Year ended 31 March, 2025	Year ended 31 March, 2024
1	Discount Rate	6.75%	6.75%
2	Salary Growth Rate	5.00%	5.00%
3	Withdrawal rate (Per Annum)	10.00%	10.00%
4	Mortality	IALM 2012-14	IALM 2012-14

The principal assumptions are the discount rate & salary growth rate. The discount rate is generally based upon the market yields available on Government bonds. The estimate of rate of escalation in salary considered in actuarial valuation, taken into account inflation, seniority, promotion and other relevant factors including supply and demand in the employment market.

f) Sensitivity analysis:**(₹ in Lakhs)**

S.N.	Particulars	Change in Assumptions	Increase/(decrease) in Gratuity Obligations 31 March, 2025	Increase/(decrease) in Gratuity Obligations 31 March, 2024
1	Discount rate	1%	14.80	9.35
		(1)%	16.82	10.71
2	Salary Growth rate	1%	16.83	10.72
		(1)%	14.77	9.33
3	Withdrawal Rate	1%	15.78	10.04
		(1)%	15.70	9.93

The above sensitivity analysis is based on change in an assumption while holding all other assumption constant in practice, this is unlikely to occur, and change in some of the assumption may be correlated. When calculating the sensitivity of the defined benefit obligation to significant actuarial assumption the same method [projected unit credit method] has been applied as when calculating the defined benefit obligation recognized within the balance sheet.

g) Estimate of expected benefit payments**(₹ in Lakhs)**

S.No.	Particulars	Year ended 31 March, 2025	Year ended 31 March, 2024
1	0 - 1 year	1.67	1.11
2	1 - 2 year	0.68	0.42
3	2 - 3 year	2.64	0.42
4	3 - 4 year	0.51	1.31
5	4 - 5 year	0.68	0.32
6	5 year onwards	9.55	6.40

The Group is depositing P.F contribution only for eligible employees within statutory limits. The employees whose income is above the statutory limits have opted not to subscribe and accordingly, the group is not required to make the contribution.



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

43 Information about segments:

- (i) The Group's operating segments are established on the basis of those components of the group that are evaluated regularly by the Executive Committee (the 'Chief Operating Decision Maker' as defined in Ind AS 108 - 'Operating Segments'), in deciding how to allocate resources and in assessing performance. These have been identified taking into account nature of products and services, the differing risks and returns and the internal business reporting systems.
- (ii) The Group's primary business comprises of 'Financing (Interest on Loans) Activities' and 'Infra Division'. The business segments have been identified considering the nature of services, the differing risks and returns, the organization structure and the internal financial reporting system.
- (iii) As per Indian Accounting Standard 108 - Operating Segments, the Group has reported segment information on consolidated basis including businesses conducted through its subsidiaries.
- (iv) Segment revenue, results, assets and liabilities have been accounted for on the basis of their relationship to the operating activities of the segment and amounts allocated on a reasonable basis.
- (v) Revenue and expenses directly attributable to segments are reported under each reportable segment. Expenses incurred on behalf of other segments and not directly identifiable to each reportable segment have been allocated to each segment on the basis of associated revenues of each segment. All other expenses which are not attributable or allocable to segments have been disclosed as unallocable expenses.
- (vi) Assets and liabilities that are directly attributable to segments are disclosed under each reportable segment. Common assets have been allocated to each segment on the basis of associated revenues of each segment. Common liabilities have been allocated to each segment on the basis of total segment expense. All other assets and liabilities are disclosed as unallocable. If the segment result of a segment includes interest or dividend income, its segment assets include the related receivables, loans, investments, or other interest or dividend generating assets. If the segment result of a segment includes interest expense, its segment liabilities include the related interest-bearing liabilities.
- (vii) The accounting policies adopted for segment reporting are in conformity with the accounting policies adopted by the Group. Revenue and expenses, which relate to the Group as a whole and are not allocable to segments on a reasonable basis, have been included under "Unallocated expenses/income". Segment Assets and Segment Liabilities represent Assets and Liabilities in respective segments.
- (viii) The Group provides its services in India only and hence there is no geographical segment.

(a) Segment information is as under:

		(₹ in Lakhs)	
Particulars		31 March, 2025	31 March, 2024
1	Segment Revenue (Net Sales Income from Segment)		
	Financing Division	5,480.24	4,783.67
	Infra Division	182.89	125.04
	Less: Inter Segment Revenue	-	-
	Net Sales/Income from Operation	5,663.13	4,908.71
2	Segment Results Profit/(Loss) before interest and Tax		
	Financing Division*	4,201.53	3,684.23
	Infra Division	-21.84	15.58
	Total	4,179.69	3,699.81
	Add: Other Un-allocable income Net of Un-allocable Expenditure	997.90	1,698.23
	Profit before Tax (including share of profit/(loss) of Associate)	5,177.59	5,398.04
3	Segment Assets		
	Financing (NBFC) Division	43,241.15	40,648.89
	Infra Division	19,234.20	17,430.52
	Unallocated Assets	-	-
	Total	62,475.35	58,079.41
4	Segment Liabilities		
	Financing Division	7,564.77	7,662.26
	Infra Division	4.52	9.79
	Unallocated Liabilities	338.66	537.63
	Total	7,907.95	8,209.68

(b) Revenue from major customers

The Group is not reliant on revenues from transactions with any single external customer and does not receive 10% or more of its revenues from transactions with any single external customer.

- 44 The balances in the accounts of the loans and advances and other parties are subject to confirmation / reconciliation. Adjustment, if any will be accounted for on confirmation / reconciliation of the same, which in the opinion of the management will not have a material impact.
- 45 SCL (Transferor Company), which was a Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India (RBI), to ensure its amalgamation with CPCL (Transferee Company) had surrendered its Certificate of Registration as NBFC ('COR') after the Scheme of Arrangement became effective and as its business was amalgamated in CPCL (Transferee Company) on a going concern basis, CPCL to carry out the business as NBFC had applied for the COR, which has since granted by RBI w.e.f. 1 April, 2025.

Further, with the necessary approvals of the shareholders and the Registrar of Companies, Jaipur, CPCL had altered its object clause of the Memorandum of Association w.e.f. 10 September, 2021 to include activities related with NBFC and though CPCL is now registered as NBFC, however, considering that its COR as NBFC is applicable / effective from 1 April, 2025, its financial statements as at 31 March, 2025 and for the year ended on that date, have been presented in accordance with the Division II of Schedule III of the Companies Act, 2013 as applicable to Ind AS Compliant Non- NBFC Companies.



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

46 Financial risk management objectives and policies

The Group's risk management policies are established to identify and analyse the risks faced by the Group, to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Group activities.

The Board of Directors has overall responsibility for the establishment and oversight of the Group's risk management framework. In performing its Operating, Investing and Financing activities the Group is exposed to the Liquidity and Funding Risk, Interest Rate Risk and Credit Risk.

(A) Interest rate risk: Interest rate risk stems from movements in market factors, such as interest rates, credit spreads which impacts investments, income and the value of portfolios.

Interest rate risk is:

- measured using Valuation at Risk ('VaR'), and modified duration analysis and other measures, including the sensitivity of net interest income.
- monitored by assessment of probable impacts of interest rate sensitivities under simulated stress test scenarios given range of probable interest rate movement on both fixed and floating assets and liabilities.

(B) Credit Risk: Credit risk is the risk of financial loss arising out of a customer or counter party failing to meet their repayment obligations to the Group.

Credit risk is:

- measured as the amount at risk due to repayment default to a customer or counter party to the Group. Various matrices such as EMI default rate, overdue position, collection efficiency, customers non-performing loans etc. are used as leading indicators to assess credit risk.
- monitored by Risk Management Committee using level of credit exposures, portfolio monitoring, repurchase rate, bureau data of portfolio performance and industry, geographic, customer and portfolio concentration risks.
- managed by a robust control framework by the risk department which continuously align credit policies, obtaining external data from credit bureaus and reviews of portfolios and delinquencies by senior and middle Management team comprising of risk, analytics, collection and fraud containment along with business. The same is periodically reviewed by the Board appointed Risk Management Committee.

Financial Instruments

Credit risk from balances with banks, trade receivables, loans and advances and financial institutions is managed by the Group's top management in accordance with the Group's policy. Investments of surplus funds are made only with approved counterparties and within credit limits assigned to each counterparty. Counterparty credit limits are reviewed by the top management on an annual basis, and may be updated throughout the year subject to approval of the Group's board of directors. The limits are set to minimise the concentration of risks and therefore mitigate financial loss through counterparty's potential failure to make payments.

The Group has a well-defined sale policy to minimize its risk or credit defaults. Outstanding receivables are regularly monitored and assessed. Impairment analysis is performed based on historical data at each reporting date on an individual basis.

Financial assets are written off when there is no reasonable expectation of recovery, such as customer failing to engage in a repayment plan with the Group.

Deposits with Bank: The deposits with banks constitute mostly the liquid investment of the Group and are generally not exposed to credit risk.

(C) Liquidity and Funding Risk: Liquidity risk arises from mismatches in the timing of cash flows.

Funding risk arises:

- when long term assets cannot be funded at the expected term resulting in cash flow mismatches;
- amidst volatile market conditions impacting sourcing of funds from banks and money markets

Liquidity and funding risk is:

- measured by identifying gaps in the structural and dynamic liquidity statements.
- monitored by - assessment of the gap between visibility of funds and the near-term liabilities given current liquidity conditions.
- a constant calibration of sources of funds in line with emerging market conditions in banking and money markets.

The table below summarizes the maturity profile of company's financial liabilities based on contractual undiscounted payments: -

(₹ in Lakhs)

Particulars	As at 31 March, 2025			
	Carrying Amount	< 1Year/On Demand	> 1Year	Total
Interest bearing borrowings	4,188.67	3,515.95	672.72	4,188.67
Other Liabilities	3,218.00	3,218.00	-	3,218.00
Total	7,406.67	6,733.95	672.72	7,406.67
		As at 31 March, 2024		
Interest bearing borrowings	5,286.40	4,366.50	919.90	5,286.40
Other Liabilities	2,289.93	2,289.93	-	2,289.93
Total	7,576.33	6,656.43	919.90	7,576.33



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025**47 Capital Risk Management:**

The Group's policy is to maintain an adequate capital base so as to maintain customer and market confidence and to sustain future development. Capital includes issued capital, share premium and all other equity reserves attributable to equity holders. The primary objective of the Group's capital management is to maintain an optimal structure so as to maximize the shareholder's value. In order to strengthen the capital base, the Group may use appropriate means to enhance or reduce capital, as the case may be. No changes were made in the objectives, policies or processes during the year ended 31 March, 2025 and 31 March, 2024.

The Company is not subject to any external imposed capital requirement. The Group Companies monitors capital using a gearing ratio, which is net debt divided by total capital plus net debt. Net Debt is calculated as borrowings less cash and cash equivalents.

Particulars	(₹ in Lakhs)	
	As at 31 March, 2025	As at 31 March, 2024
Borrowings (A)	4,188.67	5,286.40
Less: Cash and Cash equivalents (B)	(444.17)	(494.12)
Net debt (C = A - B)	3,744.50	4,792.28
Equity Share Capital (D)	1,819.29	1,819.29
Other Equity (E)	52,748.11	48,050.44
Total Capital (F = D+E)	54,567.40	49,869.73
Capital and net debt (G = C + F)	58,311.90	54,662.01
Gearing ratio (C/G)	6.42%	8.77%

In order to achieve this overall objective, the Group's capital management, amongst other things, aims to ensure that it meets financial covenants attached to the interest-bearing loans and borrowings that defined capital structure requirements. Breaches in meeting the financial covenants would permit the Bank to immediately call loans and borrowings. There have been no breaches in the financial covenants of any interest-bearing borrowings in the current period.



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

48 Fair valuation techniques

The Group maintains policies and procedures to value financial assets or financial liabilities using the best and most relevant data available. The fair values of the financial assets and liabilities are included at the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Particulars	As at 31 March, 2025		As at 31 March, 2024	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
(i) Financial Assets				
(a) At fair value through Profit & Loss				
- Current Investment in Mutual Fund	27.64	27.64	25.65	25.65
- Current investment in Quoted shares	10.85	10.85	14.75	14.75
(b) At Amortized Cost / Cost				
- Investment in Associate (unquoted)	34.00	34.00	34.00	34.00
- Optionally Convertible Debentures	-	-	8.00	8.00
- Loans	40,200.75	40,200.75	37,069.94	37,069.94
- Cash and cash equivalents	444.17	444.17	494.12	494.12
- Other bank balances	6.50	6.50	5.55	5.55
- Others	114.98	114.98	904.85	904.85
Total	40,838.89	40,838.89	38,556.86	38,556.86
(ii) Financial Liabilities				
(a) At Amortized Cost / Cost				
- Borrowings	4,188.67	4,188.67	5,286.40	5,286.40
- Others	3,218.00	3,218.00	2,289.93	2,289.93
Total	7,406.67	7,406.67	7,576.33	7,576.33

* Investments in associate is accounted using equity method as per Ind AS 28 - Investments in Associates and Joint Ventures.

The following methods and assumptions were used to estimate the fair values:

- 1) Fair value of cash and deposits, other bank balances, trade receivables, loans, trade payables, and other financial assets and liabilities approximate their carrying amounts largely due to the short-term maturities of these instruments.
- 2) Long-term fixed-rate and variable-rate receivables / borrowings are evaluated by the Group based on parameters such as interest rates, specific country risk factors, credit risk and other risk characteristics. Fair value of variable interest rate borrowings approximates their carrying values. For fixed interest rate borrowing fair value is determined by using the discounted cash flow (DCF) method using discount rate that reflects the issuer's borrowings rate. Risk of non-performance for the Group is considered to be insignificant in valuation.

Fair Value Hierarchy

All financial assets and liabilities for which fair value is measured in the financial statements are categorised within the fair value hierarchy, described as follows: -

Level 1 - Quoted prices in active markets.

Level 2 - Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable.

Level 3 - Inputs that are not based on observable market data.

The following table presents the fair value measurement hierarchy of financial assets and liabilities, which have been measured subsequent to initial recognition at fair value as at 31st March, 2025 & 31st March 2024.

Assets / Liabilities measured at fair value through Profit or loss (Accounted)	As at 31 March, 2025		
	Level 1	Level 2	Level 3
Financial assets			
- Investment in Mutual Funds (through P&L)	27.64	-	-
- Investment in Listed Equity Shares (through P&L)	10.85	-	-

(₹ in Lakhs)

Assets / Liabilities measured at fair value through Profit or loss (Accounted)	As at 31 March, 2024		
	Level 1	Level 2	Level 3
Financial assets			
- Investment in Mutual Funds (through P&L)	25.65	-	-
- Investment in Listed Equity Shares (through P&L)	14.75	-	-



49 INCOME TAX

A) Amounts recognized in statement of profit and loss		
	(₹ in Lakhs)	
Particulars	2024-25	2023-24
Current Income Tax		
-Current Year	1,311.02	1,109.28
-Adjustment in respect of current income tax of earlier year	23.42	36.11
Deferred Tax-Relating to origination and reversal of temporary differences	31.44	(93.81)
Income tax expense reported in the statement of profit and loss	1,365.88	1,051.58

B) Income tax recognized in other comprehensive income		
	(₹ in Lakhs)	
Particulars	2024-25	2023-24
Income tax on Re-measurement losses on defined benefit plans	0.63	(0.11)
Total	0.63	(0.11)

C) Reconciliation of effective tax rate		
	(₹ in Lakhs)	
Particulars	2024-25	2023-24
Accounting profit before tax	5,177.59	5,398.04
At Statutory Income Tax rate @25.168%	1,303.10	1,358.58
Fair valuation/ Sale of financial assets and others	(1.44)	114.44
Sale of Property Plant & Equipment (Land)	1.43	(374.42)
Non-deductible expenses	62.79	(47.02)
Accounting profit after tax	3,811.71	4,346.46
Effective Tax rate	26.38%	19.48%

50 Other Comprehensive Income / (Loss)		
	Year Ended 31 March, 2025	Year Ended 31 March, 2024
Remeasurement gain of the net defined benefit liability		
Item that will not be reclassified subsequently to profit or loss		
- Actuarial (Loss) / Gain on Remeasurement of Defined Benefit Plan*	(2.51)	0.44
- Tax on Above	0.63	(0.11)
Total	(1.88)	0.33

* Refer Note No. 42



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

51 Additional Disclosures

- (i) The Group does not have any Benami property, where any proceeding has been initiated or pending against the Group for holding any Benami property under the Benami Transactions (Prohibition) Act, 1988.
- (ii) The Group has not done any transaction with Struck off Companies during the year ended 31 March, 2025.
- (iii) The Group has not traded or invested in Crypto currency or Virtual Currency during the financial year.
- (iv) The Group Companies has not declared wilful defaulter by any bank or financial institution or any other lenders.
- (v) The Group has not advanced or loaned or invested funds to any other person(s) or entity, including foreign entities (Intermediaries) with the understanding that the Intermediary shall:
- directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries) or
 - provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries
- (vi) The Group has not received any fund from any person or entity, including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Group shall:
- 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.
- (vii) The Group has no such transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax assessments under the Income-tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income-tax Act, 1961.
- (viii) The Group Companies have not been sanctioned working capital limit in excess of ₹ 5 crore, in aggregate, at points of time during the year, from bank on the basis of security of current assets.
- (ix) The Group has utilized the borrowings from banks and financial institutions for the specific purpose for which it was taken during the financial year.
- (x) The Group does not have any charges or satisfaction which is yet to be registered with Registrar of Companies beyond the statutory period.
- (xi) The Group does not make any Loan and Advances in the nature of Loans to Promoter, Director and KMPs.
- (xii) The title deed of immovable properties of the Group Companies are held in the name of the Group Companies.
- 52 The Group and its Associate uses accounting software for maintaining its books of accounts which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software except in case of Holding Company, in certain components where the audit trail were not operating due to system limitations. Further at no instance the Audit Trail feature was tempered with and the audit trail has been preserved by the Group and its Associate as per the statutory requirements for record retention.



CP CAPITAL LIMITED

(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

53 In compliance with Ind AS 112 on disclosure of interests in other entities, following disclosures are made in respect of:

(₹ in Lakhs)

Particulars	Career Point Infra Limited (including its subsidiaries i.e. Srajan Agritech Pvt. Ltd & Coupler Enterprises Pvt. Ltd.)	Imperial Infin Private Limited
	Country of Incorporation	India
Relation with holding company	Subsidiary	Associate
Summarized Balance Sheet		
Percentage of Shareholding/Control	100%	42.74%
Share Capital	397.90	79.55
Other equity	15,947.46	425.53
Current Assets	7,354.59	201.34
Non-Current Assets	9,226.93	333.56
Current Liabilities	18.71	6.62
Non-Current Liabilities	217.45	23.20
Revenue	778.99	44.31
Tax Expense	152.72	7.26
Profit/(Loss) for the year	421.54	35.73
Other Comprehensive Income	-	83.74
Total Comprehensive Income	421.54	119.47

54 Additional information pursuant to Schedule iii of the Companies Act, 2013 as at 31 March, 2025

(₹ in Lakhs)

Name of the Entity	Net Assets i.e. Total Assets minus total liabilities		Share in profit or loss		Share in other comprehensive income		Share in total comprehensive income	
	Amount	As a % of consolidated net assets	Amount	As a % of consolidated profit and loss	Amount	As a % of consolidated profit and loss	Amount	As a % of consolidated Total Comprehensive Income
CP Capital Limited	42,563.67	78.00%	3,459.53	90.76%	(1.88)	100.00%	3,457.65	90.76%
Subsidiary Company								
Career Point Infra Limited (including its subsidiaries i.e. Srajan Agritech Pvt. Ltd & Coupler Enterprises Pvt. Ltd.)	11,952.67	21.90%	301.12	7.90%	-	0.00%	301.12	7.90%
Associate								
Imperial Infin Private Limited	51.06	0.10%	51.06	1.34%	-	0.00%	51.06	1.34%



CP CAPITAL LIMITED
(Erstwhile Career Point Limited)

Notes to the Consolidated Financial Statements for the year ended 31 March, 2025

55 The previous year's figures have been regrouped and reclassified wherever considered necessary. Further, as the financial statements for the previous year include the impact of the demerger and amalgamation as detailed in note 39, accordingly the same may not be comparable.

As per our report of even date

For S.P. Chopra & Co.

Chartered Accountants

Firm Registration no. 000346N


(Gautam Bhutani)
Partner
Membership No. 524485



Place : Kota (Rajasthan)
Date: 30 May, 2025

For and on behalf of the Board of Directors



Pramod Maheshwari
Managing Director & CEO
DIN : 00185711



Manmohan Pareek
Company Secretary
Membership No. ACS34858



Om Prakash Maheshwari
Executive director & CFO
DIN: 00185677

