M/S SUMAN INDUSTRIES

Prop:- Suman Devi Jaiswal

P-55(A), Industrial Area, Block -D, PO -Kalyani, Dist: Nadia, WB-741235

Balance Sheet as at 31st March, 2025

(All Amounts in Rs.)

Particulars	Note No.	As at 31st March, 2025	As at 31st March, 2024
I. EQUITY AND LIABILITIES			
(1) Owners' Funds			
Owners Capital Account	2	6,719,744	14,040,005
		6,719,744	14,040,005
(2) Non-Current Liabilities			
Long- Term Borrowings	3	58,468,737	61,050,127
		58,468,737	61,050,127
(3) Current Liabilities			
(a) Short- Term Borrowings	4	50,958,222	51,377,158
(b) Trade Payables:-	5		
i) total outstanding dues of Micro, Small & Medium Enterprises and			
ii) total outstanding dues of Creditors other than Micro, Small & Medium Enterprises		1,235,426	1,251,055
(c) Other Current Liabilities	6	1,199,696	544,263
		53,393,344	53,172,476
TOTAL		118,581,825	128,262,608
II. ASSETS			
(1) Non-Current Assets			
(a) Property, Plant & Equipment and Intangible Assets			
Property, Plant and Equipment	7	6,305,323	3,429,998
(b) Other Non- Current Assets		-	3,749,618
		6,305,323	7,179,616
(2) Current Assets			
(a) Inventories	8	31,480,336	31,663,605
(b) Trade Receivables	9	9,356,278	1,982,791
(c) Cash and Bank Balances	10	674,112	196,367
(d) Short- Term Loans and Advances	11	70,765,776	87,240,229
		112,276,502	121,082,992
TOTAL		118,581,825	128,262,608

Significant Accounting Policies	1	-	-

The accompanying notes form an integral part of Financial Statements.

As per our Report of even date attached

For Kalpana Kalyani & Associates
Chartered Accountants
Firm Regn No. 325657E

Kalpana

Kalpana Maheshwari
Proprietor
Membership No 062971
Place : Kolkata
Date : 24.09.2025

KALPANA KALYANI & ASSOCIATES
CHARTERED ACCOUNTANTS
M NO. - 062971
FRN - 325657E

For Suman Industries

Suman Industries
Suman Jaiswal
Proprietor

(Suman Jaiswal)
Proprietor

M/S SUMAN INDUSTRIES

Prop:- Suman Devi Jaiswal

P-55(A), Industrial Area, Block -D, PO -Kalyani, Dist: Nadia, WB-741235

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

(All Amounts in Rs.)

Particulars	Note No.	For the Year Ended 31st March, 2025	For the Year Ended 31st March, 2024
I. Revenue from operations	12	36,873,112	57,608,792
II. Other income	13	3,622,654	3,611,138
III. **Total Income (I + II)**		**40,495,766**	**61,219,930**
IV. **Expenses:**			
Cost of goods sold	14	33,893,944	53,121,299
Finance Cost	15	321,375	2,042,117
Depreciation and amortisation	7	578,575	479,622
Other expenses	16	1,574,005	541,791
Total Expenses		**36,367,899**	**56,184,829**
V. Profit/(Loss) before tax (III- IV)		**4,127,867**	**5,035,101**
VI Tax Expense			
(i) Current Tax		-	-
(ii) Deferred Tax		-	-
		-	-
VII **Profit/(Loss) after Tax (V- VI)**		**4,127,867**	**5,035,101**

Significant Accounting Policies 1

The accompanying notes form an integral part of Financial Statements.

As per our Report of even date attached

For Kalpana Kalyani & Associates
Chartered Accountants
Firm Regn No. 325657E

Kalpana

Kalpana Maheshwari
Proprietor
Membership No 062971
Place : Kolkata
Date : 24.09.2025

KALPANA KALYANI & ASSOCIATES
CHARTERED ACCOUNTANTS
M NO. - 062971
FRN - 325657E

For Suman Industries

Suman Industries

Suman Jaiswal

Proprietor

(Suman Jaiswal)
Proprietor

M/S SUMAN INDUSTRIES

Notes to Financial Statements for the Year Ended 31st March, 2025

(All Amounts in Rs.)

Note 2
Owners's Capital Account

Particulars	31.03.2025	31.03.2024
Balance as per the last financial statement	14,040,005	19,136,576
Add: Capital Introduced during the year	-	304,857
Add: Net Profit during the year	4,127,867	5,035,101
Less: Capital withdrawn during the year	11,448,128	10,436,529
Total	6,719,744	14,040,005

Note 3
Long-Term Borrowings

Particulars	31.03.2025	31.03.2024
Secured		
Term Loans from Banks		
Term Loan from Kotak Bank Ltd	58,468,737	61,050,127
Total	58,468,737	61,050,127

Terms of repayment and nature of securities given for borrowings

1. The term loan LAP 18861581 taken against property from Kotak Bank Ltd is repayable in 120 monthly instalments of Rs 213972/- (including interest) each starting from 10/10/2023 and ending on 10/09/2033 . Rate of Interest is 8.85% p.a.

2. The term loan LAP 18861908 taken against property from Kotak Bank Ltd is repayable in 180 monthly instalments of Rs 371985/- (including interest) each starting from 10/10/2023 and ending on 10/07/2037 . Rate of Interest is 7.85% p.a.

3. The term loan LAP 18903829 taken against property from Kotak Bank Ltd is repayable in 180 monthly instalments of Rs 86462/- (including Interest) each starting from 10/10/2023 and ending on 10/07/2037 . Rate of Interest is 8.85% p.a.

Note 4
Short- Term Borrowings

Particulars	31.03.2025	31.03.2024
Secured		
From Banks		
Cash Credit with SBI, Kalyani Br	46,731,528	48,582,414
Loans and Advances		
-From Related Parties	2,729,500	2,037,500
From Other parties	1,497,194	757,244
Total	50,958,222	51,377,158

Terms of repayment and nature of securities given for borrowings

1.Working capital loan from SBI is secured on first charge on the Enterprise's entire Current Assets(Present & Future) including Raw materials, Work in Progress and Finished Goods, Book Debts and other current assets by way of hypothecation.

2.Unsecured loan taken from related parties and others are repayable on demand.

Note 5
Trade Payables

Particulars	31.03.2025	31.03.2024
Dues Of Micro, Small and Medium Enterprises	-	-
Dues Of Creditors other than Micro, Small and Medium Enterprises	1,235,426	1,251,055
Total	1,235,426	1,251,055

KALPANA KALYANI & ASSOCIATES
CHARTERED ACCOUNTANTS
M NO. - 062971
FRN - 325657E

Suman Industries
Suman Jaiswal
Proprietor

M/S SUMAN INDUSTRIES

Notes to Financial Statements for the Year Ended 31st March, 2025

Note 6
Other Current Liabilities

Particulars	31.03.2025	31.03.2024
Statutory Liabilities Payable	733,827	56,442
Audit fees payable	50,000	20,000
Liabilities for other expenses	415,869	467,821
Total	1,199,696	544,263

Note 8
Inventories

Particulars	31.03.2025	31.03.2024
Raw Materials	23,698,346	22,578,018
Finished Goods	7,494,109	9,011,444
Scrap	287,881	74,143
Total	31,480,336	31,663,605

Note 9
Trade Receivables

Particulars	31.03.2025	31.03.2024
Outstanding for a period less than 6 months from the date they are due for receipt -Unsecured & considered good	9,356,278	1,982,791
Outstanding for a period exceeding 6 months from the date they are due for -Unsecured & considered good	-	-
Total	9,356,278	1,982,791

Note 10
Cash & Bank Balances

Particulars	31.03.2025	31.03.2024
Cash & Cash Equivalents:		
Current Account with SBI	397,805	10,817
Cash in hand(certified by propretor)	276,307	185,550
Total	674,112	196,367

Note 11
Short- Term Loans & Advances

Particulars	31.03.2025	31.03.2024
Advance to Related Parties	67,678,284	82,111,720
Advance to Other parties	1,817,706	3,657,549
Input GST credit receivable	-	179,842
Input GST credit receivable(unclaimed)	-	8,262
Security Deposit with WBSEDCL	786,490	758,329
Security Deposit For Rent	100,000	100,000
TCS On Purchases	18,756	39,439
TDS AY 24-25	-	385,088
TDS AY 25-26	364,540	-
Total	70,765,776	87,240,229

Suman Industries
Suman Jaiswal
Proprietor

KALPANA KALYANI & ASSOCIATES
CHARTERED ACCOUNTANTS
M NO. - 062971
FRN - 325657E

M/S SUMAN INDUSTRIES

Notes to Financial Statements for the Year Ended 31st March, 2025

(All Amounts In Rs.)

Note 12
Revenue from Operations

Particulars	2024-25	2023-24
Sale of Goods	36,873,112	57,608,792
Total	36,873,112	57,608,792

Note 13
Other Income

Particulars	2024-25	2023-24
Rent Income	3,591,364	3,587,858
Interest income	31,290	23,280
Total	3,622,654	3,611,138

Note 14
Cost of Goods Sold

Particulars	2024-25	2023-24
Cost of Raw Material consumed		
Inventory at the beginning of the year	22,578,018	28,623,960
Add: Purchases during the year	30,362,160	47,814,464
Less: Inventory at the end of the year	23,698,346	22,578,018
Cost of Raw Material consumed (I)	29,241,832	53,860,406
Total cost of Raw Materials consumed (I)(A)	29,241,832	53,860,406
Change in Inventory of Work in Progress, Finished Goods and Scrap		
Inventories at the beginning of the year		
(i) Work-in Progress	-	-
(ii) Finished Goods	9,011,444	4,534,049
(iii) Scrap	74,143	64,243
	9,085,587	4,598,292
Inventories at the end of the year		
(i) Work-in Progress	-	-
(ii) Finished Goods	7,494,109	9,011,444
(iii) Scrap	287,881	74,143
	7,781,990	9,085,587
Decrease/(Increase) in Inventory of Work in Progress, Finished Goods and Scrap(B)	1,303,597	-4,487,295
Direct Expenses		
Wages, PF & ESI Contribution	2,199,037	2,644,439
Power & Fuel	606,533	591,666
Freight	68,430	157,856
Consumable goods	474,515	354,227
Total Direct Expenses(C)	3,348,515	3,748,188
Cost of Goods Sold(A+B+C)	33,893,944	53,121,299

Note 15
Finance Cost

Particulars	2024-25	2023-24
Bank Interest on OD	320,953	2,041,794
Interest on TDS	422	323
Total	321,375	2,042,117

KALPANA KALYANI & ASSOCIATES
CHARTERED ACCOUNTANTS
M NO. - 062971
FRN - 325657E

Suman Industries
Suman Jaiswal
Proprietor

M/S SUMAN INDUSTRIES

Notes to Financial Statements for the Year Ended 31st March, 2025

(All Amounts in Rs.)

Note 16

Other Expenses

Particulars	2024-25	2023-24
PF Admin Charges	7,845	9,347
Audit fees	30,000	20,000
Accounting charges	10,000	10,000
Bank Charges	2,496	4,650
Vehicle Running Maintenance	482	9,766
Computer Expenses	-	7,350
Professional & Consultancy Fees	24,000	24,000
Discount & Round off	148	232
GST unclaimed	-	-
GST Late Fine & Interest	2,479	7,103
Professional tax	-	2,500
Miscellaneous Expenses	171,567	19,683
Loan processing Fees	-	170,913
Insurance Charges	16,125	28,270
Repair and Maintenance	1,038,213	67,533
Security Service Charges	218,400	116,700
Service Charge	-	1,458
Trade Licence Fee	2,250	27,346
Travelling expenses	36,300	14,940
Printing & Stationery	13,700	-
TOTAL	1,574,005	541,791

Note 17 Closing Balances of Trade Receivables , Advance to and from Parties and Trade Payables are subject to confirmation from Parties. In the opinion of the management, there will not be any material change in the balances of these parties. Adjustments, if any, will be accounted for as and when balances are confirmed.

		31.03.2025	31.03.2024
Note 18	Contingent Liabilities (to the extent not provided for)	NIL	NIL

Note 19 **Related Party Disclosures :**

A. List of Related Parties and Relationships

Suman Devi Jaiswal- Owner
Niraj Kumar Jaiswal- Spouse
Himanshu Jaiswal- Son
Sudhanshu Jaiswal- Son

Enterprises where the owner or his relatives have significant influence (where transaction has been taken place) :

Gita Construction
Hotel Galaxy
Hotel Velvet
Calcutta Fasteners
Hotel Mahal-Sudhanshu Jaiswal
Hotel Mahal Chinsurah
Hotel Mahal-Himanshu Jaiswal
Vaastukala Estate Developer Pvt Ltd
R K Multiplex
Suman Developer
Suman Construction

KALPANA KALYANI & ASSOCIATES * CHARTERED ACCOUNTANTS M NO. - 062971 FRN - 325657E

Suman Industries
Suman Jaiswal
Proprietor

M/S SUMAN INDUSTRIES

Notes to Financial Statements for the Year Ended 31st March, 2025

(All Amounts In Rs.)

B.The following transactions were carried out with the related parties in the ordinary course of business.

Nature of Transaction	Relatives of Owner		Enterprises where the owner or his relatives have significant influence	
	2024-25	2023-24	2024-25	2023-24
Loan/Advance Taken			2,222,000	2,040,000
Repayment of Loan/Advance taken			1,530,000	
Loan/Advance given			28,625,038	111,441,274
Receipt of Loan/ Advance given			43,648,474	19,887,475
Sale of goods			590,000	
As on Balance sheet date				
Loan/advance taken outstanding			2,729,500	2,037,500
Loan/advance given			67,678,284	82,111,720

Note 20 Previous year figures have been regrouped or rearranged wherever necessary, to confirm to the current year's classification.

As per our Report of even date attached

For Kalpana Kalyani & Associates
Chartered Accountants
Firm Regn No. 325657E

Kalpana

Kalpana Maheshwari
Proprietor
Membership No 062971
Place : Kolkata
Date : 24-09-2025

KALPANA KALYANI & ASSOCIATES * CHARTERED ACCOUNTANTS M NO. - 062971 FRN - 325657E

For Suman Industries

Suman Industries
Suman Jaiswal
Proprietor

(Suman Jaiswal)
Proprietor

SUMAN INDUSTRIES
Prop.: Suman Devi Jaiswal
P-55(A), Industrial Area, Block -D, PO -Kalyani, Dist: Nadia, WB-741235

Notes to Financial Statements for the Year Ended 31st March, 2025

NOTE-7: PROPERTY, PLANT & EQUIPMENT & INTANGIBLE ASSETS

PARTICULARS	Gross Block				Depreciation				Net Block	
	AS AT 01.04.2024	ADDITION	DEDUCTION	UPTO 31.03.2025	UPTO 31.03.2024	FOR THE YEAR	DEDUCTION	UPTO 31.03.2025	AS AT 31.03.2025	As AT 31.03.2024
Owned Assets										
Factory at Kalyani	3,216,934			3,216,934	1,312,008	190,493	-	1,502,501	1,714,433	1,904,926
R K Multiplex Building		3,749,618	-	3,749,618	-	187,481	-	187,481	3,562,137	-
Plant and Machinery	3,011,897	2,236	550,000	2,464,133	1,495,415	145,308	-	1,640,723	823,410	1,516,482
Furniture	14,548			14,548	5,958	859	-	6,817	7,731	8,590
Office equipment		71,182		71,182	-	5,339		5,339	65,843	-
Computer		109,322		109,322	-	43,729		43,729	65,593	-
Motor Cycle		71,542		71,542	-	5,366		5,366	66,176	-
Total	6,243,379	4,003,900	550,000	9,697,279	2,813,381	578,575	-	3,391,956	6,305,323	3,429,998
Previous Year	7,031,560	11,819	800,000	6,243,379	2,333,759	479,622		2,813,381	3,429,998	4,697,801

Suman Industries
Suman Jaiswal
Proprietor

KALPANA KALYANI & ASSOCIATES * CHARTERED ACCOUNTANTS
M NO. - 062971
FRN - 325657E