

# CONCRETE CREDIT LIMITED

1, CROOKED LANE, SECOND FLOOR, ROOM NO. 226,  
KOLKATA-700069

## DIRECTORS' REPORT

TO,  
THE MEMBERS,

The directors of the company are pleased to place the auditors' report along with audited statement of accounts of the company for the year ended 31<sup>st</sup> March 2013.

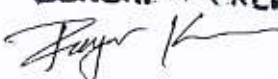
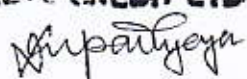
- 1) **Financial Review:** The Company has earned a profit of Rs. 223629.06/- before tax during the year as compared to a loss of Rs. 392705.09/- before tax during the previous year. The directors are hopeful to achieve better results in coming years.
- 2) **Auditors:** M/s. Agrawal S. Kumar & Associates, *Chartered Accountants*, is appointed as the auditors of the company who will retire at ensuing Annual General Meeting, being eligible offers for reappointment.
- 3) **Director's responsibility statement:** Pursuant to the requirement under Section 217(2AA) of the Companies Act, 1956, with respect to Directors Responsibility Statement, it is hereby confirmed:
  - i) That in the preparation of the accounts for the financial year ended 31st March, 2013, the applicable accounting standards have been followed along with proper explanation relating to material departures;
  - ii) That the Directors have selected such accounting policies and applied them consistently and made judgments and estimates that were reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the financial year under review;
  - iii) That the Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 1956, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;
  - iv) That the Directors have prepared the annual accounts for the financial year ended 31<sup>st</sup> March 2013 on a going concern basis.
- 4) **Dividend:** The Company has not declared any dividend during the year.
- 5) **Employees:** None of the employees were in the category of limits specified U/S 217(2A) of the company's act 1956.
- 6) **Energy Conservation, Technology Observation, Foreign Exchange earnings and outgo:** Not Applicable.

Place: Kolkata

Dated: The 7th Day of August, 2013

CONCRETE CREDIT LTD  
  
Director

For and on behalf of the Board

CONCRETE CREDIT LTD  
  
Director  
CONCRETE CREDIT LTD  
  
Director



***Independent Auditor's Report***

To the Members of  
**CONCRETE CREDIT LIMITED**

**Report on the Financial Statements**

We have audited the accompanying financial statements of **CONCRETE CREDIT LIMITED** ("the Company"), which comprise the Balance Sheet as at March 31, 2013, and the Statement of Profit and Loss and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Company in accordance with the Accounting Standards referred to in sub-section (3C) of section 211 of the Companies Act, 1956 ("the Act"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:





- a) in the case of the Balance Sheet, of the state of affairs of the Company as at March 31, 2013; and
- b) in the case of the Statement of Profit and Loss, of the loss for the year ended on that date.
- c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

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

As required by the Companies (Auditor's Report) Order, 2003 ("the Order") issued by the Central Government of India in terms of sub-section (4A) of section 227 of the Act, we give in the Annexure a statement on the matters specified in paragraphs 4 and 5 of the Order.

As required by section 227(3) of the Act, we report that:

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) in our opinion proper books of account as required by law have been kept by the Company so far as appears from our examination of those books
- c) the Balance Sheet and Statement of Profit and Loss and Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- d) in our opinion, the Balance Sheet and Statement of Profit and Loss and Cash Flow Statement comply with the Accounting Standards referred to in subsection (3C) of section 211 of the Companies Act, 1956;
- e) on the basis of written representations received from the directors as on March 31, 2013, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2013, from being appointed as a director in terms of clause (g) of sub-section (1) of section 274 of the Companies Act, 1956.
- f) Since the Central Government has not issued any notification as to the rate at which the cess is to be paid under section 441A of the Companies Act, 1956 nor has it issued any Rules under the said section, prescribing the manner in which such cess is to be paid, no cess is due and payable by the Company.

**For, AGRAWAL S. KUMAR & ASSOCIATES.**

**(Chartered Accountants)**

**Firm Regn No. 322324E**

  
**(Sushil Kumar Agrawal)**

**Partner**

**M. No. 054232**



**Place: Kolkata**

**Dated: The 7<sup>th</sup> Day of August, 2013**

The Annexure referred to in paragraph 1 of the Our Report of even date to the members of CONCRETE CREDIT LIMITED on the accounts of the company for the year ended 31<sup>st</sup> March, 2013.

On the basis of such checks as we considered appropriate and according to the information and explanation given to us during the course of our audit, we report that:

1. (a) The company has maintained proper records showing full particulars including quantitative details and situation of its fixed assets.  
  
(b) As explained to us, fixed assets have been physically verified by the management at reasonable intervals; no material discrepancies were noticed on such verification.  
  
(c) In our opinion and according to the information and explanations given to us, no fixed asset has been disposed during the year and therefore does not affect the going concern assumption.
2. (a) As explained to us, inventories have been physically verified during the year by the management at reasonable intervals.  
  
(b) In our opinion and according to the information and explanations given to us, the procedures of physical verification of inventories followed by the management are reasonable and adequate in relation to the size of the company and the nature of its business.  
  
(c) In our opinion and on the basis of our examination of the records, the Company is generally maintaining proper records of its inventories. No material discrepancy was noticed on physical verification of stocks by the management as compared to book records.
3. (a) According to the information and explanations given to us and on the basis of our examination of the books of account, the Company has not granted any loans, secured or unsecured, to companies, firms or other parties listed in the register maintained under Section 301 of the Companies Act, 1956. Consequently, the provisions of clauses iii (b), iii(c) and iii (d) of the order are not applicable to the Company.  
  
(e) According to the information and explanations given to us and on the basis of our examination of the books of account, the Company has not taken loans from companies, firms or other parties listed in the register maintained under Section 301 of the Companies Act, 1956. Thus sub clauses (f) & (g) are not applicable to the company.
4. In our opinion and according to the information and explanations given to us, there is generally an adequate internal control procedure commensurate with the size of the company and the nature of its business. During the course of our audit, no major instance of continuing failure to correct any weaknesses in the internal controls has been noticed.





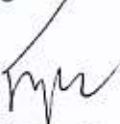
5. a) Based on the audit procedures applied by us and according to the information and explanations provided by the management, the particulars of contracts or arrangements referred to in section 301 of the Act have been entered in the register required to be maintained under that section.
- b) As per information & explanations given to us and in our opinion, the transaction entered into by the company with parties covered u/s 301 of the Act does not exceeds five lacs rupees in a financial year therefore requirement of reasonableness of transactions does not arises.
6. The Company has not accepted any deposits from the public covered under section 58A and 58AA of the Companies Act, 1956.
7. As per information & explanations given by the management, the Company has an internal audit system commensurate with its size and the nature of its business.
8. According to the information and explanations provided by the management, the Company is not engaged in production, processing, manufacturing or mining activities. Hence the provision of Section 209(1)(d) does not apply to the Company. Hence in my opinion, no comment is required on maintenance of cost record.
9. (a) According to the records of the company, undisputed statutory dues including Provident Fund, Investor Education and Protection Fund, Employees' State Insurance, Income-tax, Sales-tax, Wealth Tax, Service Tax, Custom Duty, Excise Duty, cess to the extent applicable and any other statutory dues have generally been regularly deposited with the appropriate authorities. According to the information and explanations given to us there were no outstanding statutory dues as on 31<sup>st</sup> of March, 2013 for a period of more than six months from the date they became payable.
- (b) According to the information and explanations given to us, there is no amounts payable in respect of income tax, wealth tax, service tax, sales tax, customs duty and excise duty which have not been deposited on account of any disputes.
10. The Company does not have any accumulated loss and has not incurred cash loss during the financial year covered by our audit and in the immediately preceding financial year.
11. Based on our audit procedures and on the information and explanations given by the management, we are of the opinion that, the Company has not defaulted in repayment of dues to a financial institution, bank or debenture holders.
12. According to the information and explanations given to us, the Company has not granted loans and advances on the basis of security by way of pledge of shares, debentures and other securities.



13. The Company is not a chit fund or a nidhi /mutual benefit fund/society. Therefore, the provision of this clause of the Companies (Auditor's Report) Order, 2003 (as amended) is not applicable to the Company.
14. According to information and explanations given to us, the Company is trading in Shares, Mutual funds & other Investments. Proper records & timely entries have been maintained in this regard & further investments specified are held in their own name.
15. According to the information and explanations given to us, the Company has not given any guarantees for loan taken by others from a bank or financial institution.
16. Based on our audit procedures and on the information given by the management, we report that the company has not raised any term loans during the year.
17. Based on the information and explanations given to us and on an overall examination of the Balance Sheet of the Company as at 31<sup>st</sup> March, 2013, we report that no funds raised on short-term basis have been used for long-term investment by the Company.
18. Based on the audit procedures performed and the information and explanations given to us by the management, we report that the Company has not made any preferential allotment of shares during the year.
19. The Company has no outstanding debentures during the period under audit.
20. The Company has not raised any money by public issue during the year.
21. Based on the audit procedures performed and the information and explanations given to us, we report that no fraud on or by the Company has been noticed or reported during the year, nor have we been informed of such case by the management.

**For, AGRAWAL S. KUMAR & ASSOCIATES.**  
**(Chartered Accountants)**

Firm Regn No. 322324E

  
(Sushil Kumar Agrawal)

Partner

M. No. 054232



Place: Kolkata

Dated: The 7<sup>th</sup> Day of August, 2013



**CONCRETE CREDIT LIMITED**  
1. CROOKED LANE, SECOND FLOOR, ROOM NO. 226,

KOLKATA-700069

**BALANCE SHEET AS ON 31ST MARCH, 2013**

PARTICULARS	Note No.	Figures As At 31/03/2013 (Rs.)	Figures As At 31/03/2012 (Rs.)
<b>I. EQUITY AND LIABILITIES</b>			
(1) <b>Shareholders' Funds</b>			
(a) Share Capital	2	75,224,800.00	75,224,800.00
(b) Reserves & Surplus	3	4,580,095.22	4,399,076.16
		79,804,895.22	79,623,876.16
(2) <b>Non-Current Liabilities</b>			
Deffered Tax Liability		2,640.27	2,640.27
		2,640.27	2,640.27
(3) <b>Current Liabilities</b>			
(a) Other Current Liabilities	4A	138,111,500.00	145,538,250.00
(b) Short Term Provisions	4B	202,809.00	160,199.00
		138,314,309.00	145,698,449.00
<b>TOTAL (1 TO 3)</b>		218,121,844.49	225,324,965.43
<b>II. ASSETS</b>			
(1) <b>Non Current Assets</b>			
(a) <b>Fixed Assets</b>			
Tangible Assets	5	7,367.16	9,282.53
(b) Trade Receivable		417,100.00	417,100.00
(c) Non Current Investments	6	149,022,220.00	167,843,220.00
(d) Other Non-Current Assets	7	448,605.00	448,605.00
(2) <b>Current Assets</b>			
(a) Stock In Trade	8A	4,044,378.60	4,941,466.00
(b) Cash & Cash Equivalents	8B	432,451.58	222,727.75
(c) Short Term Loans & Advances	8C	63,168,396.15	51,002,132.15
(d) Other Current Assets	8D	581,326.00	440,432.00
<b>TOTAL (1 TO 2)</b>		218,121,844.49	225,324,965.43
Significant Accounting Policies	1		
Notes to Financial Statements	2-13		

As per Report of even date

For AGRAWAL S. KUMAR & ASSOCIATES

Chartered Accountants



S.K. AGRAWAL

Partner

M. No. 054232

**CONCRETE CREDIT LTD**

*[Signature]*

Director

**CONCRETE CREDIT LTD**

*[Signature]*

Director

Place : Kolkata

Dated : The 7th Day of August, 2013

**CONCRETE CREDIT LTD**

*[Signature]*

Director

Directors

**CONCRETE CREDIT LIMITED**  
**1, CROOKED LANE, SECOND FLOOR, ROOM NO. 226,**  
**KOLKATA-700069**

**PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31ST MARCH 2013**

PARTICULARS	Note No.	Figures for the Year Ended 31/03/2013 (Rs)	Figures for the Year Ended 31/03/2012 (Rs)
I) Revenue from Operations		2,500,000.00	-
II) Other Income	9A	1,489,527.00	1,370,920.00
III) TOTAL REVENUE ( I + II )		3,989,527.00	1,370,920.00
IV) <u>EXPENSES</u>			
Purchase		2,472,883.16	
Increase/Decrease in Stock	9B	897,087.40	-
Employee Benefit Expenses	9C	240,000.00	72,000.00
Other Expenses	9D	155,927.38	1,691,625.09
TOTAL EXPENSES		3,765,897.94	1,763,625.09
V) Profit Before Tax ( III - IV )		223,629.06	(392,705.09)
VI) <u>Tax Expenses</u>			
Current Tax		(42,610.00)	-
VII) Profit/ (Loss) After Tax ( V + VI )		181,019.06	(392,705.09)
VIII) Basic Earnings Per Equity Share	13	0.02	(0.05)
Significant Accounting Policies	1		
Notes to Financial Statements	2-13		

As per Report of even date

For AGRAWAL S. KUMAR & ASSOCIATES **CONCRETE CREDIT LTD**



Chartered Accountants

S. K. AGRAWAL  
Partner

M. No. 054232

**CONCRETE CREDIT LTD**

*[Signature]*

Director

**CONCRETE CREDIT LTD**

*[Signature]*

Director

Directors

Place : Kolkata

Dated : The 7th Day of August, 2013

*[Signature]*  
Director



# CONCRETE CREDIT LIMITED

## CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2013

	Amounts(in Rs.)	Amounts(in Rs.)
<b>A</b>	<b>Cash Flow from Operating Activities:</b>	
	Net Profit/(loss) before tax and extra ordinary items	223,629.06
Add	Adjustments for non cash items:	
	Depreciation	1,915.37
		225,544.43
	<b>Working Capital Adjustment;</b>	
Add	Decrease in Current Assets & Increase In Current Liabilities:	
	Current Liabilities	939,697.40
		1,165,241.83
Less	Increase in Current Assets & Decrease In Current Liabilities:	
	Other Current Assets	7,567,644.00
		7,567,644.00
	<b>Cash Flow from Operating Activities:</b>	(6,402,402.17)
	Less: Taxes Paid	42,610.00
	<b>Net Cash Flow from Operating Activities:</b>	(6,445,012.17)
<b>B</b>	<b>Cash Flow from Investing Activities:</b>	
	Sale in Investments	18,821,000.00
		18,821,000.00
	<b>Net Cash Flow from Investing Activities</b>	18,821,000.00
<b>C</b>	<b>Cash Flow From Financing Activities;</b>	
	Increase in Loans & Advances	(12,166,264.00)
		(12,166,264.00)
	<b>Net Cash Flow from Financing Activities</b>	(12,166,264.00)
	<b>Net Cash Flow From All Activities</b>	209,723.83
	Add Opening Cash & Cash equivalents:	222,727.75
	<b>Closing Cash &amp; Cash equivalents:</b>	432,451.58

As per Report of even date

For AGRAWAL S. KUMAR & ASSOCIATES

Chartered Accountants



S. K. AGRAWAL

Partner

M. No. 054232

CONCRETE CREDIT LTD

*[Signature]*

Director

CONCRETE CREDIT LTD

*[Signature]*

Director

Directors

CONCRETE CREDIT LTD

*[Signature]*

Director

Place : Kolkata

Dated : The 7th Day of August, 2013



**CONCRETE CREDIT LIMITED**  
**SIGNIFICANT ACCOUNTING POLICIES & NOTES TO FINANCIAL STATEMENTS**

Annexed to and forming part of Balance Sheet as at 31st March, 2013 and Profit & Loss Statement for the year ended on that date)

**SIGNIFICANT ACCOUNTING POLICIES :**

**a. BASIS OF PREPARATION:**

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting and comply with the Accounting Standards prescribed by Companies (Accounting Standards) Rules, 2006 as amended, other pronouncements of the Institute of Chartered Accountants of India ('ICAI').

**b. USE OF ESTIMATES:**

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

**c. FIXED ASSETS & DEPRECIATION :**

Fixed Assets are valued at cost less depreciation. Rate of depreciation is as per rate prescribed in Companies Act, 1956.

**INVESTMENTS:**

Long Term / Non Current Investments are valued at cost. Provision is made to recognize a decline, other than temporary, in the opinion of the management.

**REVENUE RECOGNITION:**

Income is recognised in the Profit and Loss Account as it accrues except in the case of Non Performing Assets, where it is recognised, upon realisation.

**f. EARNINGS PER SHARE :**

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

**PROVISIONS AND CONTINGENT LIABILITIES:**

Provisions are recognized in the accounts in respect of present probable obligations, the amount of which can be reliably estimated. Contingent Liabilities are disclosed in respect of possible obligations that arise from past events but their existence is confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company. Contingent Liabilities are not provided for in the accounts but are shown separately in the Notes to the accounts.

CONCRETE CREDIT LTD

*Subodh Chandra*

Director

CONCRETE CREDIT LTD

*Rajendra K*

Director





# ES TO FINANCIAL STATEMENTS

## SHARE CAPITAL

iculars	As at 31.03.2013		As at 31.03.2012	
	Quantity (Nos.)	Amount Rs.	Quantity (Nos.)	Amount Rs.
Authorized Share Capital				
Equity Shares of Rs. 10/- each	7,550,000	75,500,000.00	7,550,000	75,500,000.00
	7,550,000	75,500,000.00	7,550,000	75,500,000.00
Issued, Subscribed & Fully Paid-up Capital				
Equity Shares of Rs. 10/- each	7,522,480	75,224,800.00	7,522,480	75,224,800.00
	7,522,480	75,224,800.00	7,522,480	75,224,800.00

## Reconciliation of Equity shares outstanding at the beginning and at the end of the financial year

Balance at the beginning of the financial year  
 Allotment during the financial year  
 Balance at the end of the financial year

As at 31.03.2013		As at 31.03.2012	
Quantity (Nos.)	Amount Rs.	Quantity (Nos.)	Amount Rs.
7,522,480	75,224,800.00	7,522,480	75,224,800.00
7,522,480	75,224,800.00	7,522,480	75,224,800.00

## Shareholders holding more than 5% of Equity Share Capital

As at 31.03.2013		As at 31.03.2012	
(Nos)	(%)	(Nos)	(%)
Nil		Nil	
-	-	-	-

The Company has only one class of shares referred to as Equity Shares having a par value of Rs. 10/-. Each holder of Equity Shares is entitled to one vote per share. In the event of liquidation of the Company, the holders of Equity Shares will be entitled to receive any of the remaining assets of the company, after distribution of all preferential amounts. However, no such preferential amounts exist currently. The distribution will be in proportion to the number of Equity Shares held by the shareholders.

CONCRETE CREDIT LTD

*Shripathy*  
 Director

CONCRETE CREDIT LTD

*Rajiv K*  
 Director



### 3) RESERVES AND SURPLUS

Particulars	Figures as at 31.03.2013 (Rs)	Figures as at 31.03.2012 (Rs)
(a) <u>Amalgamation Reserve</u>		
Balance as per last account	4,835,164.54	4,835,164.54
Add: Transferred During the Year	-	-
(a)	4,835,164.54	4,835,164.54
(b) <u>Reserve Fund</u>		
Balance as per last account	118,410.22	118,410.22
Add: Transfer from Profit and Loss Statement	36,203.81	-
(b)	154,614.03	118,410.22
(c) <u>Surplus in Profit &amp; Loss Statement</u>		
Balance as per last account	(554,498.60)	(161,793.51)
Add: Transfer from Profit & Loss Statement	181,019.06	(392,705.09)
Less: Proposed Dividend	-	-
Tax on Proposed Dividend	-	-
Transfer to Statutory Reserve Fund	(36,203.81)	-
(c)	(409,683.35)	(554,498.60)
Total (a to c)	4,580,095.22	4,399,076.16

### 4A) OTHER CURRENT LIABILITIES

Particulars	Figures as at 31.03.2013 (Rs)	Figures as at 31.03.2012 (Rs)
(a) Audit Fees Payable	11,500.00	5,750.00
(b) Others	138,100,000.00	145,532,500.00
	138,111,500.00	145,538,250.00

### 4B) SHORT TERM PROVISIONS

Particulars	Figures as at 31.03.2013 (Rs)	Figures as at 31.03.2012
(a) For Income Tax	202,809.00	160,199.00
	202,809.00	160,199.00

CONCRETE CREDIT LTD  
*Signature*  
 Director

CONCRETE CREDIT LTD  
*Signature*  
 Director





## TANGIBLE ASSETS

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	As at 1.4.2012	Addition during the year	Sold during the year	TOTAL	Upto 31.3.2012	For the year	Sale/ Adjustm ent	TOTAL	As at 31.3.2013	As at 31.3.2012
Particulars										
<u>Office Equipment</u>										
-Computers	65,418.52	-	-	65,418.52	63,026.03	957.00	-	63,983.03	1,435.49	2,392.49
<u>Others</u>										
Air Conditioner	13,971.10	-	-	13,971.10	10,341.80	504.80	-	10,846.60	3,124.50	3,629.30
Cellular Phone	12,552.66	-	-	12,552.66	9,291.92	453.57	-	9,745.49	2,807.17	3,260.74
TOTAL	91,942.28	-	-	91,942.28	82,659.75	1,915.37	-	84,575.12	7,367.16	9,282.53
Figure As at 31.03.2012	112,608.80	-	-	112,608.80	100,618.03	2,708.24	-	103,326.27	9,282.53	11,990.77

CONCRETE CREDIT LTD  
Shanley  
Director



Particulars	Face Value (Rs.)	As at 31.03.2013		As at 31.03.2012	
		Quantity (Nos.)	Amount Rs.	Quantity (Nos.)	Amount Rs.
<b>6) NON-CURRENT INVESTMENTS</b>					
<b><u>LONG TERM - AT COST - TRADE</u></b>					
(A) <b>Investment in Equity Shares</b> (Fully Paid-up Equity Shares, unless otherwise stated)					
<b><u>Quoted</u></b>	(a)				
<b><u>Unquoted</u></b>					
<b><u>In Others</u></b>					
Investment in Shares	10.00		149,022,220.00		167,843,220.00
	(b)		149,022,220.00		167,843,220.00
<b>Total (a to b)</b>			149,022,220.00		167,843,220.00
Aggregate Cost of Quoted Investments					
Aggregate Cost of Unquoted Investments			149,022,220.00	167,843,220.00	
Aggregate Market Value of Quoted Investments					

7) Particulars	Figures as at 31.03.2013 (Rs)	Figures as at 31.03.2012 (Rs)
<b><u>OTHER NON-CURRENT ASSETS</u></b>		
Capital Registration Fees	448,605.00	448,605.00
	448,605.00	448,605.00

<b>8) CURRENT ASSETS</b>		
Particulars	Figures as at 31.03.2013 (Rs)	Figures as at 31.03.2012 (Rs)
(A) <b><u>INVENTORIES</u></b>		
Stock In Trade	4,044,378.60	4,941,466.00
	4,044,378.60	4,941,466.00
(B) <b><u>CASH AND CASH EQUIVALENTS</u></b>		
Cash on Hand	227,994.17	33,338.17
Balance with Banks in Current Account	204,457.41	189,389.58
	432,451.58	222,727.75
(C) <b><u>SHORT TERM LOANS &amp; ADVANCES</u></b>		
Loan	25,745,896.15	28,029,632.15
Advances	37,422,500.00	22,972,500.00
	63,168,396.15	51,002,132.15
(D) <b><u>OTHER CURRENT ASSETS</u></b>		
Tax Deducted at Source	334,581.00	334,581.00
TDS (A. Y. 2012-13)	105,851.00	105,851.00
TDS (A. Y. 2013-14)	140,894.00	
	581,326.00	440,432.00

CONCRETE CREDIT LTD  
*Shantayaya*  
 Director

CONCRETE CREDIT LTD  
*Rajiv K*  
 Director





9) ADDITIONAL INFORMATION PURSUANT TO PART II OF SCHEDULE VI TO THE COMPANIES ACT 1956:

(A) OTHER INCOME

Particulars	Year Ended 31/03/2013 (Rs.)	Year Ended 31/03/2012 (Rs.)
Interest Income	1,489,527.00	1,370,920.00
	1,489,527.00	1,370,920.00

(B) (INCREASE)/ DECREASE IN STOCK

Particulars	Year Ended 31/03/2013 (Rs.)	Year Ended 31/03/2012 (Rs.)
Opening Stock	4,941,466.00	4,941,466.00
Less: Closing Stock	(4,044,378.60)	(4,941,466.00)
	897,087.40	-

(C) EMPLOYEE BENEFIT EXPENSES

Particulars	Year Ended 31/03/2013 (Rs.)	Year Ended 31/03/2012 (Rs.)
Salary & Bonus	240,000.00	72,000.00
	240,000.00	72,000.00

(D) OTHER EXPENSES

Particulars	Year Ended 31/03/2013 (Rs.)	Year Ended 31/03/2012 (Rs.)
Accounting Charges	24,000.00	12,000.00
Advertisement & Subscription	1,222.00	3,352.00
Annual Listing Fees	-	27,604.50
Bank Charges	2,000.01	7,459.39
Company Expenses	17,929.00	41,180.00
Data Processing Charges	-	12,000.00
Depreciation	1,915.37	2,708.24
Filing Fees	500.00	10,000.00
Travelling & Conveyance	26,605.00	6,750.00
General Expenses	12,509.00	16,205.00
Listing Fees	44,267.00	48,055.00
Professional Charges	-	12,000.00
Postage & Stamp	12,650.00	12,708.00
Printing & Stationery	6,580.00	5,050.00
Loss on Trading	-	1,153,466.96
Penalty Account	-	300,000.00
Registrar Fees	-	13,236.00
Secretarial Expenses	-	2,100.00
<u>Auditor's Remuneration</u>		
- As Auditors	5,750.00	5,750.00
	155,927.38	1,691,625.09

10) In the opinion of the Board, all assets other than fixed assets and non-current investments, have a value on realization in the ordinary course of business at least equal to the amount at which they are stated in the Balance Sheet.

11) The Company is a Small and Medium Sized Company (SMC) as defined in the General Instructions in respect of Accounting Standards notified under the Companies Act, 1956. Accordingly, the Company has complied with the Accounting Standards as applicable to a Small and Medium Sized Company.

12) Based on the information available with the Company, there are no dues payable to parties covered under the "Micro, Small and Medium Enterprises Development Act, 2006". There is also no interest paid or payable to such enterprises.

13) EARNINGS PER SHARE:

Particulars	Year Ended 31/03/2013	Year Ended 31/03/2012
Net Profit/(Loss) attributable to Equity Shareholders (Rs.)	181,019.06	(392,705.09)
Weighted average number of Equity Shares in issue	7,522,480	7,522,480
Basic Earning per share of Rs. 10/- each (in Rs.)	0.02	(0.05)

CONCRETE CREDIT LTD

*Signature*

Director

CONCRETE CREDIT LTD

*Signature*





**Schedule to the**  
**Balance Sheet of a non-deposit taking non-banking financial company**  
(as required in terms of paragraph 13 of Non-Banking Financial (Non-Deposit  
Accepting or Holding ) Companies Prudential Norms (Reserve Bank)  
Directions , 2007)

Pariticulars		
<b>Liabilities side :</b>		
(1) Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid:	Amount Outstanding	Amount Overdue
(a) Debentures : Secured	NIL	NIL
: Unsecured	NIL	NIL
(other than falling within the meaning of public deposits*)		
(b) Deferred Credits	NIL	NIL
(C ) Term Loans	NIL	NIL
(d) Inter-corporate loans borrowing	NIL	NIL
(e) Commercial Paper	NIL	NIL
(f) Other loans (Specify Nature)	NIL	NIL
*Please See Note 1 Below		
<b>Assets Side :</b>		
(2) Break-up of loans and Advances including bills receivables (other than those included in (4) below) :	Amount Outstanding	
(a) Secured	NIL	
(b) Unsecured	NIL	
(3) Break up of Leased Assets and stock on hire and other assets counting towards AFC activities		
(i) Lease assets including lease rentals under sundry debtors :		
(a) Financial Lease	NIL	
(b) Operating Lease	NIL	
(ii) Stock on hire including hire charges under Sundry debtors :		
(a) Assets on Hire	NIL	
(b) Repossessed Assets	NIL	
(iii) Other loans counting towards AFC activities :		
(a) loans where assets have been repossessed	NIL	
(b) Loans other than (a) above.	NIL	





(4) <b>Break-up of Investments</b>			
<b>Current Investments :</b>			
1 Quoted :			
(I) Shares : (a) Equity		NIL	
(b) Preference		NIL	
(ii) Debentures and Bonds		NIL	
(iii) Units of mutual funds		NIL	
(iv) Government Securities		NIL	
(V) Other (please Specify)		NIL	
2. Unquoted :			
(I) Shares : (a) Equity		NIL	
(b) Preference		NIL	
(ii) Debentures and Bonds		NIL	
(iii) Units of mutual funds		NIL	
(iv) Government Securities		NIL	
(v) Others (please Specify)		NIL	
<b>Long Term investments :</b>			
1 Quoted			
(I) Shares (a) Equity		NIL	
(b) Preference		NIL	
(ii) Debentures and Bonds		NIL	
(iii) Units of mutual funds		NIL	
(iv) Government Securities		NIL	
(v) Other (please Specify)		NIL	
2 Unquoted :			
(I) Shares : (a) Equity		149,022,220.00	
(b) Preference		NIL	
(ii) Debentures and Bonds		NIL	
(ii) Units of mutual funds		NIL	
(iv) Government Securities		NIL	
(v) Others (Please Specify)		NIL	
(5) <b>Borrower group-wise classification of assets financed as in (2) and (3) above.</b>			
Please see Note 2 below			
<b>Category</b>	<b>Amount net of provisions</b>		
	<b>Secured</b>	<b>Unsecured</b>	<b>Total</b>
1. Related Parties**			
(a) Subsidiaries	Nil	Nil	Nil
(b) Companies in the same group	Nil	Nil	Nil
(c) Other related Parties	Nil	Nil	Nil
2. Other than related Parties	Nil	Nil	Nil
<b>Total</b>	Nil	Nil	Nil



(6) Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted) :

Category	Market Value / Break up or fair value or NAV	Book Value (Net of Provisions)
1. Related Parties **		
(a) Subsidiaries		
(b) Companies in the Same group		
(c) Other related Parties		
2. Other than related Parties	149,022,220.00	149,022,220.00
<b>Total</b>	<b>149,022,220.00</b>	<b>149,022,220.00</b>

\*\* As per accounting standard of ICAI (Please see Note 3)

(7) Other Information

Particulars	Amount
(i) Gross Non-Performing Assets	NIL
(a) Related Parties	
(b) Other than related parties	
(ii) Net Non-Performing Assets	NIL
(a) Related parties	
(b) Other than related parties	
(iii) Assets acquired in satisfaction of debt	NIL

Notes :

- As defined in paragraph 2(1)(xii) of the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998.
- Provisioning norms shall be applicable as prescribed in Non-Banking Financial (Non-Deposit Accepting or Holding Companies Prudential Norms (Reserve Bank) Directions, 2007
- All Accounting Standards and Guidance Notes Issued By ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However market value in respect of quoted investments and break up/fair value/NAV in respect of unquoted investments should be disclosed irrespective of whether they are classified as long term or current in (4) above.

