



BUSINESS OVERVIEW

The following information is qualified in its entirety by, and should be read together with, the more detailed financial and other information included in the Prospectus, including the information contained in the section titled “Risk Factors” on Page no. 19 of this Draft Prospectus. In this chapter, unless the context requires otherwise, any reference to the terms “We”, “Us”, “Benchmark Computer Solutions”, “BCSL” and “Our” refers to Our Company. Unless stated otherwise, the financial data in this section is as per our Restated financial statements prepared in accordance with Accounting Standard set forth in the Draft Prospectus.

Our Company was originally incorporated as “Benchmark Computer Solutions Private Limited” as a private limited company under the provisions of the Companies Act, 1956 vide Certificate of Incorporation dated October 31, 2002, issued by the Assistant Registrar of Companies, Mumbai, Maharashtra. Subsequently Our Company was converted from a private limited company to public limited company pursuant to Shareholders resolution passed in the Extra-Ordinary General Meeting of the company dated June 12, 2023 and the name of our Company was changed to “Benchmark Computer Solutions Limited” and a fresh certificate of incorporation dated July 13, 2023 was issued to our Company by the Registrar of Companies, Mumbai, Maharashtra. The Corporate Identification Number of our Company is U72000MH2002PLC137752. For details of change in name and registered office of our Company, please refer to chapter titled “History and Corporate Matters” beginning on page no. 127 of this Draft Prospectus.

Our Promoters Mr. Dhananjay Vrindawan Wakode and Mr. Hemant Muddanna Sanil, professionally qualified having combined experience of more than four decades in the IT Industry are the pioneer of our Company. Their experience in Information technology Industry has been instrumental in determining the vision and growth strategies for our Company. With their enriching experience and progressive thinking, we aim to continue to grow in the IT Infrastructure solution and Software industry.

Benchmark Computer Solutions Limited is an IT infrastructure solutions and technology consultancy and software development company. Our Company provides end-to-end technology and technology related services including IT Infrastructure and Software Development Services. The Company provides service models such as IaaS (Infrastructure as a Service) and SaaS (Software as a Service). The Service portfolio of the company comprises of IT Infrastructure solutions, Software and Web Based Application Development Services and Annual Maintenance Contract (AMC) and Facility Management Services (FMS) . Using its extensive understanding of its customers' businesses and leveraging a combination of advanced technologies and expertise, company provides tailored solutions designed to deliver differentiated outcomes. The Company has deep domain knowledge across industry sectors and technology expertise across traditional and new age technologies.

Our IT infrastructure management and solutions services have impressive credentials. We have not only executed complex IT transformation projects and have also helped run efficient IT infrastructure solutions and services for enterprise customers. We have also have a proven track record of successful, high-complexity delivery, customer satisfaction, and innovative IT solutions. Our IT infrastructure and solutions management services offer the experience, talent, and tools required to help you create, run, and manage next-generation IT infrastructure. Our solutions comprising workplace technologies aim at enhancing user satisfaction, freedom, and productivity while optimizing the ROI in workplace technologies. End users can consequently look forward to increased automation and collaboration by adopting workplace technology services. Our managed IT workplace services ensure right-sized infrastructure and support.

We are authorised partner to multiple OEM’s including HP (Under HP amplify membership programme), SafeAeon (SafeAeon Partner Ecosystem Program), Veeam, Vertiv, Lenovo, Konika Minolta Business Solutions and Dell Technologies. We are certified with ISO 9001: 2015 and ISO 27001: 2013 from SN Registrars (Holdings) Limited, UK and Quality Control Certification, UK for Installation of Hardware of IT Related products and providing Services as per customer requirements.

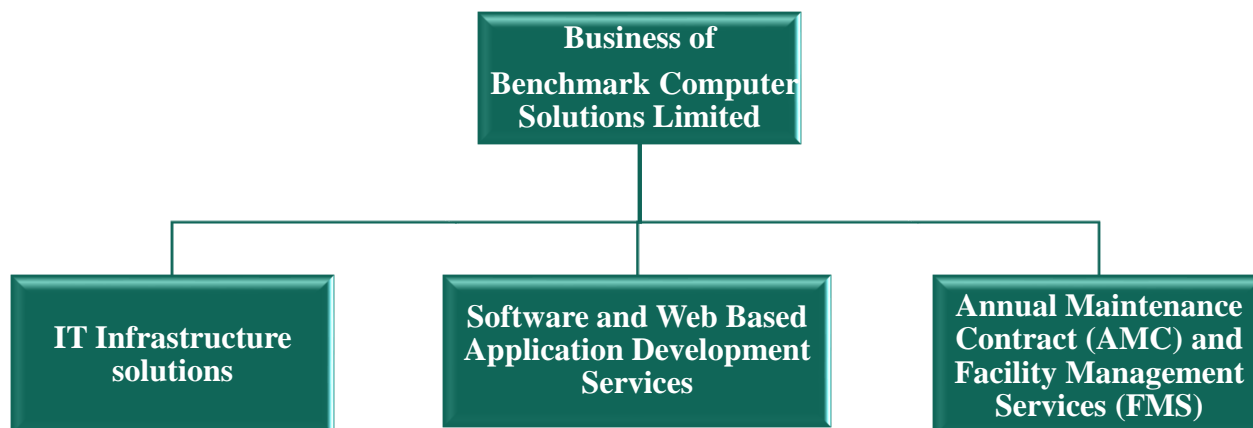
Our Core Business can be divided into following categories:

- a). IT Infrastructure Solutions
- b). Software and Web Based Application Development Services
- c). Annual Maintenance Contract (AMC) and Facility Management Services (FMS)

OUR BUSINESS MODEL



For our internal purpose, we have classified our business into three segments:



Following is an overview of our business verticals:

a) IT Infrastructure solutions and services:

This segment consists of various services such as IT Equipment rental and sales, IT networking solutions, Data centre Solutions, IT Security and Data backup and recovery.

b) Software and Web Based Application Development Services:

This segment consists of building of own software as well as web-based applications and websites as per the client's requirement.

c) Annual Maintenance Contract (AMC) and Facility Management Services (FMS)

Under this segment, we provide maintenance and support services to the clients based on the formal contract executed by providing technical expert for the same.

AWARDS AND RECOGNITIONS

There are no awards and recognitions as on the Date of Draft Prospectus.

LOCATIONAL PRESENCE

REGISTERED OFFICE

Unit No 2, 2nd Flr, Jyoti Wire House, Plot No 23A Shah Indl. Estate, Veera Desai Road, Andheri (West) Mumbai – 400053, Maharashtra.

REVENUE BIFURCATION OF OUR SERVICES PORTFOLIO

As on the date of this Draft Prospectus, we cater IT Infrastructure solutions, Software and Web Based Application Development Services and Annual Maintenance Contract (AMC) and Facility Management Services (FMS). Following table is a revenue bifurcation of Service portfolio.

| Particulars | For the financial year ended on March 31, 2023 | | For the financial year ended on March 31, 2022 | | For the financial year ended on March 31, 2021 | |
|---|--|--------|--|--------|--|--------|
| | Amount (in ₹ Lakhs) | % | Amount (in ₹ Lakhs) | % | Amount (in ₹ Lakhs) | % |
| IT Infrastructure solutions | 2,603.98 | 81.51% | 1,259.90 | 67.58% | 1,183.44 | 80.52% |
| Software and Web Based Application Development Services | 346.68 | 10.85% | 200.42 | 10.75% | 165.50 | 11.26% |



| Particulars | For the financial year ended on March 31, 2023 | | For the financial year ended on March 31, 2022 | | For the financial year ended on March 31, 2021 | |
|--|--|----------------|--|----------------|--|-------------|
| | Amount (in ₹ Lakhs) | % | Amount (in ₹ Lakhs) | % | Amount (in ₹ Lakhs) | % |
| Annual Maintenance Contract (AMC) and Facility Management Services (FMS) | 244.03 | 7.64% | 404.01 | 21.67% | 120.75 | 8.22% |
| Total | 3,194.69 | 100.00% | 1,864.33 | 100.00% | 1,469.69 | 100% |

FINANCIAL KPIs OF COMPANY

The financial performance of the company for last three years as per restated financial Statement:

(₹ In Lakh)

| Particulars | For the Period ended on | | |
|--|-------------------------|---------------|--------------|
| | 31-Mar-23 | 31-Mar-22 | 31-Mar-21 |
| Revenue from Operations (₹ in Lakhs) | 3,194.69 | 1,864.32 | 1,469.69 |
| Growth in Revenue from Operations (%) | 71.36% | 9.53% | |
| EBITDA (₹ in Lakhs) | 313.19 | 147.49 | 154.77 |
| EBITDA Margin (%) | 9.80% | 7.91% | 9.09% |
| Profit After Tax (₹ in Lakhs) | 203.23 | 85.18 | 98.68 |
| PAT Margin (%) | 6.36% | 4.57% | 5.80% |
| RoE (%) | 17.11% | 8.16% | 10.37% |
| RoCE (%) | 18.89% | 11.06% | 11.47% |
| Net Fixed Asset Turnover (In Times) | 13.16 | 9.90 | 8.07 |
| Operating Cash Flows (₹ in Lakhs) | 385.86 | 168.66 | 41.36 |

FINANCIAL SNAPSHOT

The financial performance of the company for the last three years as per restated financial statement are as follows:

(₹ in Lakhs)

| Particulars | For the financial year ended on March 31 | | |
|---|--|-----------------|-----------------|
| | 2023 | 2022 | 2021 |
| Revenue from Sale of Products | 2,190.59 | 1,003.73 | 814.90 |
| Revenue from Sale of Services | 1,004.10 | 860.60 | 654.79 |
| Revenue from operations | 3,194.69 | 1,864.32 | 1,469.69 |
| Other Income | 46.80 | 40.05 | 38.69 |
| Total Income | 3,241.49 | 1,904.38 | 1,508.39 |
| Finance Cost | 43.07 | 36.38 | 32.35 |
| Depreciation and amortization Expenses | 42.33 | 24.67 | 38.32 |
| Profit Before Interest, Depreciation and amortization expenses | 359.99 | 187.55 | 191.92 |
| Profit After Tax | 202.82 | 84.17 | 98.56 |

REVENUE BIFURCATION:

GEOGRAPHICAL WISE REVENUE BIFURCATION

The revenue bifurcation of the issuer company for last three years as per restated financial Statement are as follows:

(₹ in Lakhs)



| Particulars | For the year ended March 31 | | | | | |
|--------------|-----------------------------|----------------|----------------|----------------|----------------|----------------|
| | 2023 | | 2022 | | 2021 | |
| | Sales | % | Sales | % | Sales | % |
| Domestic | 3,001.12 | 93.94% | 1,747.63 | 93.74% | 1,389.23 | 94.53% |
| Export | 193.57 | 6.06% | 116.70 | 6.26% | 80.46 | 5.47% |
| Total | 3194.69 | 100.00% | 1864.33 | 100.00% | 1469.69 | 100.00% |

REVENUE BIFURCATION FOR DOMESTIC SALES

The revenue bifurcation of the issuer company for last three years as per restated financial Statement are as follows:

(₹ in Lakhs)

| Particulars | For the year ended March 31 | | | | | |
|--------------------------------------|-----------------------------|---------------|-----------------|---------------|-----------------|---------------|
| | 2023 | | 2022 | | 2021 | |
| | Sales | % | Sales | % | Sales | % |
| Andhra Pradesh | 7.47 | 0.25 | 0.78 | 0.04 | 0.62 | 0.04 |
| Dadra & Nagar Haveli and Daman & Diu | 2.25 | 0.08 | 1.95 | 0.11 | 0.18 | 0.01 |
| Delhi | 5.90 | 0.20 | 2.44 | 0.14 | 1.40 | 0.10 |
| Goa | 0.56 | 0.02 | 0.25 | 0.01 | 2.39 | 0.17 |
| Gujarat | 51.98 | 1.73 | 115.23 | 6.59 | 78.12 | 5.62 |
| Haryana | 19.53 | 0.65 | 1.69 | 0.10 | 1.71 | 0.12 |
| Karnataka | 144.78 | 4.82 | 82.85 | 4.74 | 26.97 | 1.94 |
| Kerala | 0.27 | 0.01 | - | - | - | - |
| Madhya Pradesh | 0.67 | 0.02 | 7.20 | 0.41 | - | - |
| Maharashtra | 2,761.83 | 92.03 | 1,525.81 | 87.31 | 1,257.19 | 90.50 |
| Odisha | 0.05 | 0.00 | 6.58 | 0.38 | 10.26 | 0.74 |
| Rajasthan | 1.36 | 0.05 | 0.31 | 0.02 | 4.90 | 0.35 |
| Tamil Nadu | 2.78 | 0.09 | 1.02 | 0.06 | 0.03 | 0.00 |
| Telangana | 0.54 | 0.02 | 0.27 | 0.02 | 0.34 | 0.02 |
| Uttarakhand | 1.15 | 0.04 | 1.18 | 0.07 | 5.03 | 0.36 |
| West Bengal | - | - | 0.07 | 0.00 | 0.09 | 0.01 |
| Total | 3,001.12 | 100.00 | 1,747.63 | 100.00 | 1,389.23 | 100.00 |

REVENUE BIFURCATION FOR EXPORT SALES

The revenue bifurcation of the issuer company for last three years as per restated financial Statement are as follows:

(₹ in Lakhs)

| Particulars | For the year ended March 31 | | | | | |
|--------------|-----------------------------|---------------|---------------|---------------|--------------|---------------|
| | 2023 | | 2022 | | 2021 | |
| | Sales | % | Sales | % | Sales | % |
| Australia | 9.15 | 4.73 | - | - | - | - |
| Hong Kong | 164.12 | 84.79 | 106.18 | 90.99 | 80.46 | 100.00 |
| Japan | 1.10 | 0.57 | 9.02 | 7.73 | - | - |
| Singapore | - | - | 1.49 | 1.28 | - | - |
| Philippines | 0.74 | 0.38 | - | - | - | - |
| USA | 18.46 | 9.54 | - | - | - | - |
| Total | 193.57 | 100.00 | 116.70 | 100.00 | 80.46 | 100.00 |

OUR COMPETITIVE STRENGTH

1. Ability to provide customized and integrated IT solutions

We are an integrated IT services provider engaged in IT Infrastructure Management, Technical Support Services Outsourcing, providing a wide range of IT solutions and services to a diverse client base. We have the ability to provide our B2B clients with a blend of optimal functionality, value of money, commitment and flexibility (coupled with onsite support across India). We provide a range of services throughout the life-cycle of a project. Our services include, among other things, the provision of hardware, software and managed services which enables us to closely work with our customers to understand their industry-specific business needs and develop customised and comprehensive IT solutions to address such needs in a cost-effective and timely manner. We deliver both off-site and



on-site services as part of our service delivery model depending on the nature of the project and the needs of our customers. We believe this service delivery model gives us an advantage over those competitors who provide only one particular solution for a particular problem without regard to related issues such as inter- operability between different systems and applications, therefore enabling our customers to achieve better cost optimisation.

2. Experienced Promoter and Management Team

Our promoters have more than 40 years of combined experience in IT Infrastructure Industry. Our Promoter lead the company with his vision. Our management team includes young and experience professionals. The strength and entrepreneurial vision of our Promoter and management have been instrumental in driving steady growth of our company and implementing our strategies. We believe that a motivated and experienced employee base is essential for maintaining a competitive advantage. Our motivated team of management and key managerial personnel complement each other to enable us to deliver high levels of client satisfaction.

3. Long-standing relationships with our customers

We believe that our reputation for completing projects in a timely manner and our focus on quality has helped us build strong relationships with our customers. We have completed or are currently undertaking projects for a number of reputed clients.

4. Wide range of Service Portfolio

We at Benchmark Computer offer wide array of services to the clients. We strive to provide one roof solutions to any corporate, engaged with us. We provide a comprehensive end to end solution by delivering robust and advanced IT Infrastructure solutions along with post sale Annual Maintenance Contract (AMC) and Facility Management Services (FMS). Our advanced IT development services offer a seamless project execution process and a successful IT strategy. We strive to provide Hardware solutions along with software solutions including Data centres, Storage, back up and Security solutions tailored to the need of customers.

BUSINESS STRATEGY

1. Leveraging our market skills and relationship

The business of our Company is customer oriented and always strives to maintain good relationship with the marketers. Leveraging our market skills and relationships is a continuous process in our organization and the skills that we impart in our people give importance to customers. We aim to do this by leveraging our competency in business as well as marketing skills and our industry relationships. Our Company provides effective follow-ups with customers which ensure that the customers are satisfied with the service and do not have any complaint.

2. Maintaining edge over competitors

We intend to continue to enhance scale in existing services across high end and mid segment to capitalize on the opportunity to cater rising acceptance and demand. Our wide service portfolio provides us competitive edge over our competitors. In order to maintain our competitive edge, we will continue to keep providing quality services.

3. Customer Satisfaction

The business of our Company is customer oriented and always strives to maintain good relationship with the corporate customers. Our Company's marketing team approaches existing corporate customers for their feedback and based on their feedback, any changes in the products, if required, are carried out. Our Company provides quality products and effective follow-ups with customers who ensure that the customers are satisfied with the product and do not have any complaint.

OUR SERVICES

We at Benchmark Computer Solutions provide end-to-end technology and technology related services including IT Infrastructure and Software Development Services under IaaS (Infrastructure as a Service) and SaaS (Software as a Service) Model:

a) IT Infrastructure solutions:

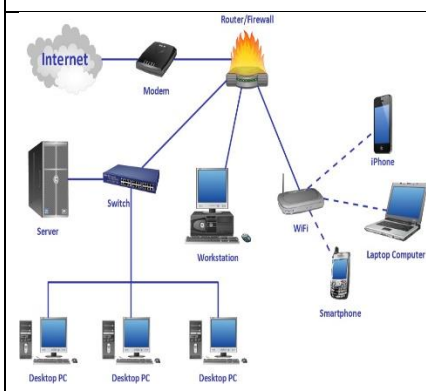
This segment consists of various services such as IT Equipment sales and rental, IT networking solutions, Datacentre Solutions, IT Security and Data backup and recovery.

A detailed deliverable of all the above solutions is as follows:



IT Equipment Sales and Rental:

Our company provides reliable and cost-effective way to meet the Short-term as well as long-term requirements of our customers by renting or selling IT equipments according to their demand. We analyse and choose the equipments to be provided according to the need of customers and enters into flexible month-by-month contract with them. These provides us recurring income for our equipments while the needs of the customers are satisfied from such business. We provide various instruments and equipments including servers, laptops, printers, Active-passive network components and display sub-systems.



IT Networking Solution

Solution for connecting the customer branches and Head office with various connectivity options. This will include the bandwidth, network devices and security. We will do the entire implementation to make a branch or Head office live which is able to communicate to each other. We will also support this solution remotely and even come on site for any issues on an annual contract basis.



Datacentre Solutions

A Datacentre is a place where the large amounts of data is managed and stored. Such Datacentre is essential for organizations to streamline the business process and achieve efficiency. Our clients needs compact, complex and highest configuration to support their IT needs. Under Datacentre Solutions, our company consults with customers and design a solution for storing and processing business-relevant information along with AMC services by qualified professional, which provides highest level of security and performance with improved efficiency and reduced operational cost. Our company provides setup of complete data centre environment on premises which include setups of Power conditioning equipment, cool racks, Smart UPS systems, Temp /humidity sensors with alerts, Active switches /rack mount servers, fire alarms , smoke detectors etc.



IT Security

Our company study and analyse the existing IT Infrastructure and security systems of the client and arrive at its current IT Security posture. On the basis of our analysis, we implement efficient IT security that covers all business statutory requirements. We offer such solutions that ensures the absolute safeguarding of sensitive information of the organization. Our commitment to regular updates and monitoring provides uncompromising IT security.

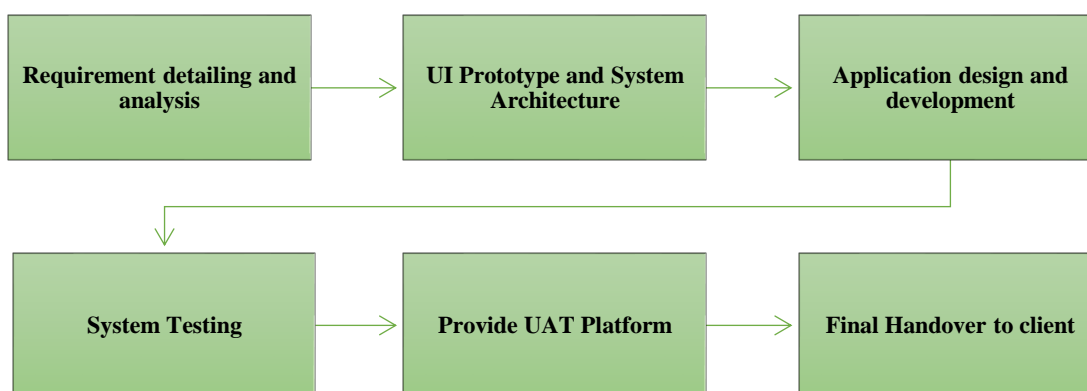
| | |
|--|---|
| | <p>Data Backup and Recovery Solutions</p> <p>Data backup and recovery solutions are essential components of modern business operations. These solutions involve the process of creating and maintaining copies of critical data to ensure its availability and integrity in the event of data loss, corruption, accidental deletion, hardware failures, cyberattacks, or other unexpected incidents. Under this segment we provide solution like Deduplication, Incremental / Distributed backup, Cloud based backup and backup of multiple sites at a single remote site. Such backup devices can be in the form of external hard drive, DAS (Direct Attached Storage), NAS (Network Attached Storage) or Tape Drive as suitable to the need of client.</p> |
|--|---|

b) Software and Web Based Application Development Services:

Under Software based applications we have built product namely “My WMS” under SaaS model. It is a WMS (Warehouse Management System) which integrate client system with transporters in an inbound as well as outbound operations. It caters to the client by analysing the product movement in order to utilise the warehouse space efficiently and to achieve right product placement. It provides single-click dashboard visibility across multi-warehouse and multi-clients providing efficient planning and resource management.

Apart from above, we also build, enhance web-based application supportive of all types of devices in accordance to the needs of our clients. As per their requirement we provide timely updation of data, better navigation and design for a good user experience.

Following denotes life cycle for the software development projects:



1. **Requirement detailing and Analysis:** At the initial stage, we collect the details of fields, restriction, business rules for individual feature and function of the desired system from the customers. Our deliverables at this stage are limited to SRS (System Requirement Specification) Document which describes what the software will do and how it will be expected to perform.
2. **UI Prototype and System Architecture:** Our company analyse the requirement to create the UI layouts and build navigation.
3. **Application design and development:** Our company evaluate the technical approach and design the components in the system along with coding and unit testing.
4. **System testing:** Based on the application design, our company prepare the test plans and test cases which are to be performed on the developed applications which layouts the defects and bugs in the development process, which are later fixed by our company to ensure smooth operations.
5. **Provide UAT (User Acceptance Testing) Platform:** Under this phase, we provide UAT Platform along with its credentials to the clients for their feedback and queries. UAT is a platform used for testing by the clients as well as the developers before moving the application/website into the real world.



6. Final Handover: After the approval from client, the product is moved to the final stages for real world applications.

c) Annual Maintenance Contract (AMC) and Facility Management Services (FMS)

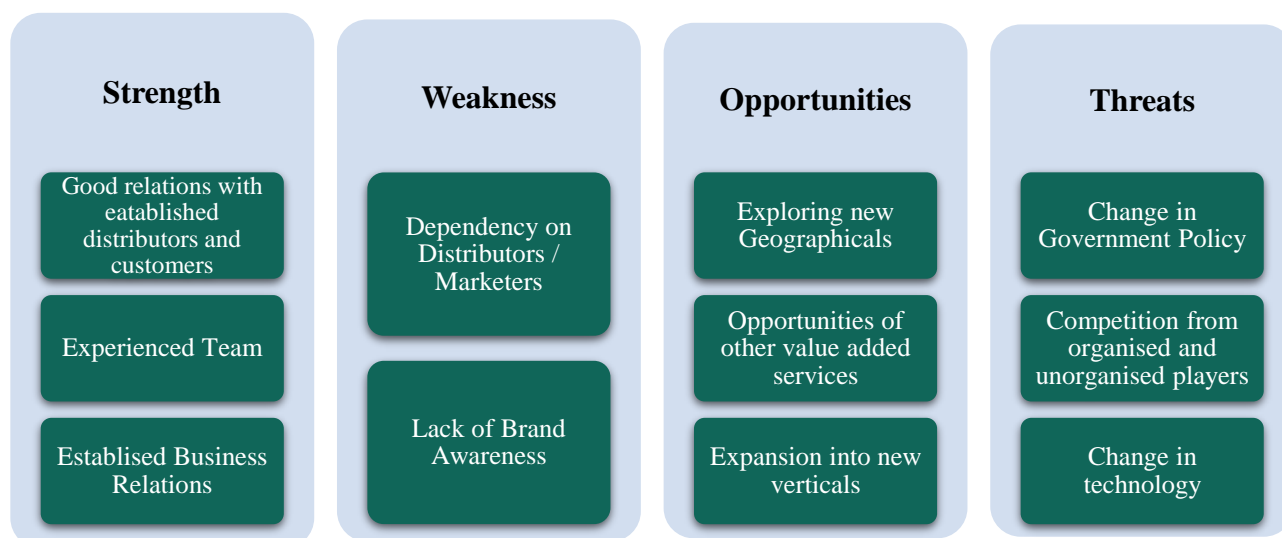
Under this segment, we provide maintenance service to our clients based on the formal agreements, executed for an agreed tenure which can be extended by mutual consent. We sale these services as a bundle to our existing portfolio and it can be availed as independent service, depending upon the client's requirements. We provide onsite technical expert for the contract duration which provides maintenance and support services for agreed products and equipments. Such service ensures smooth operations to IT Infrastructure and products. We hold the responsibility of the expert provided by us and we replace the same as and when required according to the need of the client.

Our scope of work under this segment includes but not limited to following activities:

1. Providing Technical expert(s) Online or offline, as the case may be.
2. Routine check-up of the system, wherever necessary, for any faults and rectifications thereof.
3. Normal preventive maintenance of the computers, printers, and other accessories.
4. Attending to any breakdown and emergencies, if any.
5. Any other services as may be required as per the customer's instructions, for smooth running of the system.

Under Facility Management segment, our company provides experienced and professional resources and personnel for scalable, enterprise wide, highly secure and reliable solutions for Monitoring, Administration, Diagnostics and trend-based consulting services for managing the customer's IT infrastructure consisting of Networks, Servers Databases and Packaged Applications.

SWOT ANALYSIS



PLANT AND MACHINERIES

As we are company engaged in service industry, the requirement of Plant and Machineries is not applicable to us except for computers and peripheral devices.

COLLABORATIONS, ANY PERFORMANCE GUARANTEE OR ASSISTANCE IN MARKETING BY THE COLLABORATORS

Our Company has not entered into any collaboration, or performance guarantee or assistance for marketing with any Company.

MARKETING & DISTRIBUTION

The efficiency of the marketing and sales network is critical to the success of our Company. Our success lies in the strength of our relationship with our existing corporate customers that are associated with our Company. Our team through their experience and good rapport with marketers, owing to timely and quality delivery of products, plays an instrumental role in creating and expanding a work platform for our Company.



To retain our customers, our team regularly interacts with them and focuses on gaining an insight into the additional needs of customers. We intend to expand our existing customer base by reaching out to other geographical areas and expanding our export operations in future. Our marketing team is ready to take up challenges to scale new heights.

END USERS

We mainly provide our products and services to corporate clients according to their needs, to that extent our end users comprise of B2B customers only.

COMPETITION

We compete with organized players in the industry with better financial position, market share, product ranges, human and other resources. Branding and marketing are the key factors in the industry where larger players are in a better position to market their products.

RAW MATERIAL

As we are company engaged in service industry, the requirement of Raw Material is not applicable to that extent.

UTILITIES AND WATER

POWER

We have made necessary arrangements for regular uninterrupted power supply at our Registered Office. We have availed a power connection from Tata Power for our manufacturing unit premises with a sanctioned load of 1KW, which is sufficient to meet our existing manufacturing unit requirement.

BROADBAND

We are currently utilizing Broadband services from “Airtel” in order to satisfy our Internet needs.

HUMAN RESOURCES

Human resource is an asset to any industry. We believe that our employees are the key to the success of our business. Our manpower is a prudent mix of experienced and young personnel which gives us the dual advantage of stability and growth.

As on the March 31, 2023, we have the 79 Employees in Benchmark Computer Solution Limited

Benchmark Computer Solution Limited Department wise bifurcation is provided below:

| Sr. No. | Category of Employees | No. of Employees |
|----------------|-------------------------------------|-------------------------|
| 1. | IT Infrastructure | 34 |
| 2. | Software Development | 19 |
| 3. | Accounts | 3 |
| 4. | Admin | 8 |
| 5. | Human Resources | 1 |
| 6. | Management Team including Directors | 6 |
| 7. | Supply Chain Management | 8 |
| | Total | 79 |

As on the date of the Draft Prospectus, company has not engaged any contractual employees.


EXPORTS & EXPORTS OBLIGATIONS

As on the date of Draft Prospectus, our company does not have any export obligation. The details of export is mentioned in brief under Sales bifurcation section under this chapter.

INTELLECTUAL PROPERTIES

Following are the details of the Trademarks Registered in the name of our company, in India:



| Sr. No. | Brand Name/Logo Trademark | Class | Registration / Application No. | Applicant | Date of Application | Current Status |
|---------|---|-------|--------------------------------|---|---------------------|-----------------------|
| 1. |  BENCHMARK COMPUTER SOLUTIONS PVT. LTD. | 45 | 4891475 | Benchmark Computer Solution Private Limited | 05/03/2021 | Accepted & advertised |

Domain Name

| Sr. No. | Domain Name and ID | Sponsoring Registrar and ID | Registrant Name | Creation Date | Registry Expiry Date |
|---------|-----------------------|--|-----------------|------------------|----------------------|
| 1. | benchmarksolution.com | PDR Ltd. d/b/a PublicDomainRegistry.com | Mr. Hemant | June 21, 2002 | June 21, 2024 |

IMMOVABLE PROPERTY

The details of the Immovable property owned by our company is given here below:

| Sr. No. | Name of Seller | Name of Buyer | Purpose | Description of Property | Area | Consideration (In ₹ Lakhs) | Date of Acquisition |
|---------|--------------------------------------|--|-------------------|---|--------------|----------------------------|---------------------|
| 1 | Terraplazo Realty Management Limited | Dhananjay Vrindawan Wakode and Hemant Muddanna Sanil | Registered Office | Plot no. 23-A, Veera Desai Road, Andheri (West), Mumbai – 400053, Maharashtra, India. | 1336 Sq. Ft. | ₹ 177.00/- | October 20, 2015 |

For further details, please refer to Risk Factor no. 2 in the Chapter titled “Risk Factors” on page no. 19 of the Draft Prospectus.

The Details of the Immovable properties taken on lease / rent basis are given below:

| Sr. No. | Name of Lessor | Name of Lessee | Address of Property | Usage Purpose | Area | Rent | Tenure |
|---------|--------------------|--|---|-------------------|-------------|--|--|
| 1. | Hingorani Ramesh M | Benchmark Computer Solutions Pvt. Ltd. | Office No. 03, 2 nd floor Jyoti wire house, Shah Industrial estate road, Andheri west Mumbai – 400053, Maharashtra, India. | Registered Office | 1200 Sq. Ft | ₹ 90,000 per month first 12 months. ₹ 95,850/- per month for the next 12 months. ₹ 1,05,000/- per month for the next 12 months | For a period of 36 months commencing from October 01, 2020 to September 30, 2023 |



DETAILS OF INDEBTEDNESS

The details of facilities availed from Banks are as follows. For more details of other indebtedness please refer “*Restated Financials Information*” beginning from page no. 147 of Draft Prospectus.

| Sr. No. | Name of Institution | Sanction Amount (₹ in Lakhs) | Nature of Facility | Amount o/s as on March 31, 2023 (₹ In Lakhs) | Interest Rate per annum | Security/Margin | Period of Repayment |
|---------|---------------------|------------------------------|--|--|-----------------------------------|--|---|
| 1. | Deutsche Bank AG | ₹ 62.29 | Guaranteed Emergency Credit Line by way of Working Capital Term Loan | ₹ 9.93 | RBLR 7.10% + Spread 1.00% = 8.10% | (i) Extension of secondary charge over existing Current Assets and collateral securities including mortgages / liens / hypothecations which may have been created in favour of the Bank; (ii) Creation of charge/hypothecation over the Current assets acquired through this loan; | Repayable in 48 monthly instalments for principal and interest including 12 months moratorium period. |
| 2. | Deutsche Bank AG | ₹ 145.00 | Loan against Commercial Property | ₹ 107.91 | 8.90% | | Repayable in 180 monthly instalments starting from December 05, 2017 |
| 3. | Deutsche Bank AG | ₹ 76.00 | Loan against Commercial Property | ₹ 60.64 | 10.25% | | Repayable in 180 monthly instalments starting from March 05, 2019 |
| 4. | Deutsche Bank AG | ₹ 111.00 | Loan against Commercial Property | ₹ 88.57 | 10.25% | | Repayable in 180 monthly instalments starting from March 05, 2019 |
| 5. | Deutsche Bank AG | ₹ 150.00 | Uncommitted facilities in the nature of Over Draft | ₹ 17.10 | MBLR plus 1.85% per annum | 1. Mortgage by deposit of title deeds pertaining to Commercial Property bearing Office No. 301, 3rd Floor, Happy Heights, Opp. MTNL, Yashodhan Nagar, Panchpakhadi, Thane- W Thane - 400 606. Plot no. C/2, RSC-17, 18 & 19, Survey no. 153 Of Panchpakhadi Village held in the name of Dhananjay Wakode & Hemant Sanil having residential address: Dhananjay Wakode: A-501, Dheeraj Jamuna CHS LTD Chinchcli Bunder Road Opp Maddhur Society Malad West Mumbai Malad West Deiy Mumbai Maharashtra- 400064 & Hemant Sanil : Chandivali | 12 months from issuance of sanction letter |



| Sr. No. | Name of Institution | Sanction Amount (₹ in Lakhs) | Nature of Facility | Amount o/s as on March 31, 2023 (₹ In Lakhs) | Interest Rate per annum | Security/Margin | Period of Repayment |
|---------|--------------------------------|------------------------------|---------------------------------------|--|------------------------------------|---|--|
| | | | | | | Farm Road A-21 , Symphony CHS Plot NO 18 Chandivali Saki Naka Saki Naka Mumbai Maharashtra -400072 Subject to restrictions, if any, stipulated by RBI. 2. Mortgage by deposit of title deeds pertaining to Commercial Property bearing Unit No.2, 2nd Floor, Jyoti Wire House, Shah Industrial Estate, Plot No, - 23, Off Dattaji Salvi Road, Andheri, (W), Mumbai, Maharashtra, 400058. Plot No.23-A, Survey No.111 D, CTS No. 844 at Village: Ambivali, Andheri (W), Jyoti Wire House, Shah Industrial Estate, K West Ward | |
| 6. | Axis Bank | ₹ 71.00 | Vehicle Loan | ₹ 67.69 | 8.10% p.a. (on a monthly reducing) | NA | Repayable in 84 monthly instalments. |
| 7. | Union Bank of India | ₹ 220.50 | Fund Based Limited SOD (Term Deposit) | ₹ 198.56 | 8.30% | Term Deposits duly discharged | 60 months (including 24 months moratorium) |
| 8. | The Bharat bank Co-op Bank Ltd | ₹ 199.30 | Loan against Deposit | ₹ 0.00 | 9.25% | Loan against Deposit of ₹ 203.40 Lakhs | The given loan is valid upto the Date of maturity of Deposit secured against it. |

Based on certificate duly certified by Statutory Auditor M/s. AMS & CO. Chartered Accountants dated August 05, 2023, bearing UDIN: 23128996BGQYLK7704

INSURANCE

Presently, our company has following Insurance Policies:



| Sr. No. | Insurance Company | Policy Number | Name of Insured/Proposer | Period of Insurance | Details | Sum assured (₹ in Lakhs) | Premium Paid (Amount in ₹) |
|---------|---|-------------------------|---|--|-----------------------------|---|-----------------------------|
| 1. | ICICI Lombard General Insurance Co. Ltd | 3001/BM-17631994/00/000 | M/S Benchmark Computer Solution Pvt Ltd | From 17:10 hours of 29/10/2022 To Midnight of 28/10/2023 | Vehicle Insurance | Not able to find | 149013/- |
| 2. | The New India Assurance Co. Ltd. | 14010048221000000012 | M/S Benchmark Computer Solution Private Limited | From 00:00 hours of 31/08/2022 To Midnight of 30/08/2023 | Fire and Burglary Insurance | Fire- Building: ₹ 2000000 Fire- Contents: ₹ 2070000 Burglary: ₹ 2070000 Portable Equipment: ₹ 240000 | ₹ 9875/- inclusive of taxes |