

## Quarterly Public disclosure as per RBI guidelines

1.	<b>Funding Concentration based on significant counterparty (both deposits and borrowings)</b>	
A	<b>Deposits</b>	Nil
	Counter Parties	Nil
B	<b>Liabilities</b>	480.00
	OD Limit	20.00
	Equity	<b>500.00</b>
	<b>Liability Counterparties</b>	
	<b>Canara Bank - OD Limit</b>	<b>480.00</b>
	<b>Equity Composition</b>	<b>20.00</b>
	Canara bank - 14 Crores	
	SIDBI - 4 Crores	
	Union Bank Of India - 2 Crores	
	<b>Total</b>	<b>500.00</b>

### 2. TOP 20 DEPOSITS – NIL

### 3. TOP 10 Borrowings as on 31.12.2023

SI No	Source	Limit Sanctioned (Rs. In crore)	Date of sanction	Validity
1.	OD Limit	480.00	01.09.2023	29.08.2024
2.	Equity Share capital	20.00	NA	NA
<b>Total</b>		<b>500.00</b>		

#### 4. PRODUCT WISE LIABILITIES AS ON 31.12.2023.

SI No	Product	Liabilities (Rs. In crore)	% to Total
1.	Working Capital demand Loan	430.00	93.97
2.	Overdraft Facility against Book Debt	27.58	6.03
3.	Commercial Paper	-	
<b>Total</b>		<b>457.58</b>	<b>100%</b>

#### 5. STOCK RATIOS

SL No	Particulars	Formula	Mar-23	Dec-23
1.	Short-term liability to Total assets	$\frac{\text{Short Term Liability}}{\text{Total Assets}}$	0.77	0.80
2	Short-term liability to long term assets	$\frac{\text{Short Term Liability}}{\text{Long term Assets}}$	8.67	11.16
3	Commercial papers to total assets	$\frac{\text{Commercial Paper}}{\text{Total assets}}$	-	-

- We do not have any Non-convertible debentures, further we calculate our ALM every month and there is no liquidity stress arising as our business is limited to short term nature of lending.