

## 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        |
|    | OD Limit  | 20         |
|    | Equity  | <b>500</b> |
|    | <b>Liability Counterparties</b>   |            |
|    | <b>Canara Bank - OD Limit</b>   | <b>480</b> |
|    | <b>Equity Composition</b>   | <b>20</b>  |
|    | Canara bank - 14 Crores   |            |
|    | SIDBI - 4 Crores  |            |
|    | Union Bank Of India - 2 Crores  |            |
|    | <b>Total</b>  | <b>500</b> |

### 2. TOP 20 DEPOSITS – NIL

### 3. TOP 10 Borrowings as on 31.03.2024

| 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 31.03.2024.

| Sl No        | Product                              | Liabilities (Rs. In crore) | % to Total  |
|--------------|--------------------------------------|----------------------------|-------------|
| 1.           | Working Capital demand Loan          | 430.00                     | 94.35       |
| 2.           | Overdraft Facility against Book Debt | 25.75                      | 5.65        |
| 3.           | Commercial Paper                     | -                          | -           |
| <b>Total</b> |                                      | <b>455.75</b>              | <b>100%</b> |

#### 5. STOCK RATIOS

| SL No | Particulars                              | Formula   | Mar-23 | Mar-24 |
|-------|--|---|--------|--------|
| 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   | 11.29  |
| 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.