

Quarterly Public disclosure as per RBI guidelines

1.	Funding Concentration based on significant counterparty (both deposits and borrowings)	
A	Deposits	Nil
	Counter Parties	Nil
B	Liabilities	480
	OD Limit	20
	Equity	500
	Liability Counterparties	
	Canara Bank - OD Limit	480
	Equity Composition	20
	Canara bank - 14 Crores	
	SIDBI - 4 Crores	
	Union Bank Of India - 2 Crores	
	Total	500

2. TOP 20 DEPOSITS – NIL

3. TOP 10 Borrowings as on 30.09.2024

SI No	Source	Limit Sanctioned (Rs. In crore)	Date of sanction	Validity
1.	OD Limit	480.00	02.09.2024	27.08.2025
2.	Equity Share capital	20.00	NA	NA
Total		500.00		

4. PRODUCT WISE LIABILITIES AS ON 30.09.2024.

SI No	Product	Liabilities (Rs. In crore)	% to Total
1.	Working Capital demand Loan	325.00	100
2.	Overdraft Facility against Book Debt	(2.21)	-
3.	Commercial Paper	-	-
Total		322.79	100%

5. STOCK RATIOS

SL No	Particulars	Formula	Sep-24	Sep-23
1.	Short-term liability to Total assets	$\frac{\text{Short Term Liability}}{\text{Total Assets}}$	0.74	0.79
2	Short-term liability to long term assets	$\frac{\text{Shor term Liability}}{\text{Long term Assets}}$	8.24	11.01
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.