

Annexure - I

- A. The disclosures as required by the RBI Master Directions has been prepared as per Indian Accounting Standards as mentioned in RBI circular RBI/2019-20/170/DOR(NBFC).CC.PD.NO.109/22.10.106/2019-20 dated March 13,2020.

1. Investments

[Rs. in Lakhs]			
	Particulars	As on 31st December,2023	Previous Year-2022-23
1	Value of Investments		
(i)	Gross Value of Investments		
	(a) In India	1,54,243.63	1,51,256.62
	(b) Outside India	-	-
(ii)	Provisions for Depreciation		
	(a) In India	-	-
	(b) Outside India	-	-
(iii)	Net Value of Investments		
	(a) In India	1,54,243.63	1,51,256.62
	(b) Outside India	-	-
2	Movement of provisions held towards depreciation on investments		
(i)	Opening balance	-	-
(ii)	Add: Provisions made during the year	-	-
(iii)	Less: Write-off / write back of excess provisions during the year	-	-
(iv)	Closing balance	-	-

2. Derivatives

- 1) Forward Rate Agreement/ Interest Rate Swap: The Company has not traded in Forward Rate Agreement/ Interest Rate Derivative during the period ended 30th June,2023 Rs. Nil (Previous Year – Nil)
- 2) Exchange Traded Interest Rate (IR) Derivatives: The Company has not traded in Exchange Traded Interest Rate (IR) Derivative during the period ended 30th June,2023 Rs. Nil (Previous Year Nil)

3 Securitization

No securitization deal (including assignment deal) has carried out during the period ended 31st December 2023 (Previous Year: Nil)

4. Exposure to Real Estate Sector

[Rs. in Lakhs]

#	Category	Current Period : April,23 to Dec,23	Previous Year- 2022- 23
a)	Direct Exposure		
1.	Residential		
	Lending secured by mortgages on residential property that is or will be occupied by the borrower or that is rented; (individual housing loans up to Rs 15 Lakhs may be shown separately)	-	-
2.	Commercial Real Estate	-	-
	Lending secured by mortgages on commercial estates (office buildings, retail space, multipurpose commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits	-	-
3.	Investments in Mortgage-Backed Securities (MBS) and other securitized exposure	-	-
	Residential	-	-
	Commercial Real estate	-	-
b)	Indirect Exposure		
	Fund based and non-fund-based exposures on NHB and HFCs	-	-
	Through Wholly owned subsidiary	17,637.89	34,097.50

Note: 1] Loan of Rs. 36,387 lakhs [P.Y: Rs. 37,165.53 lakhs] given to wholly owned subsidiary out of which Rs.17,637.89 lakhs [PY:Rs.34,097.50 lakhs] utilised towards real estate sector.

5. Provisions and Contingencies

Provision and Contingencies shall be presented as under:

[Rs. in Lakhs]

Breakup of 'Provisions and Contingencies' shown under the Profit and Loss Account	Current Period: April,23 to Dec,23	Previous Year- 2022-23
Provisions for depreciation on Investments	--	-
Provision towards NPA	-	-
Provision made towards Income tax	-	4575.25
Other Provision and Contingencies [with details]		-
Provision for Standard Assets	-	(139.87)

6. Concentration of Advances and NPAs.

1) Concentration of Advances:

[Rs. in Lakhs]

Particulars	Current Period: April,23 to Dec,23	Previous Year- 2022-23
Total Inter corporate deposit to twenty largest borrowers (including interest accrued)	48,717.22	50,904.69
% Of advances to twenty largest borrowers to total advances of the Company	100%	100%

2) Concentration of NPAs:

Particulars	Current Period: April,23 to Dec,23	Previous Year- 2022-23
Total Exposure to top five NPA accounts	Nil	Nil

Disclosures in terms of RBI/2020-21/24 DoR (NBFC) (PD) CC. No.117/03.10.001/2020-21 dated 13th August,2020, have been given under :

7 Components of ANW and other related information

[Rs. in Lakhs]

	Particulars	Current Period: April,23 to Dec,23	Previous Year- 2022- 23
i)	ANW as a % of Risk weighted assets [%]	71.49	275.78
ii)	Unrealised appreciation in the book value of quoted investments	17,12,283.17	15,77,712.39
iii)	Diminution in the aggregate book value of quoted investments	-	-
iv)	Leverage Ratio [%]	0.40	0.42

8. Investments in other CIC's - Rs. Nil

9. Off Balance Sheet Exposure

[Rs.in Lakhs]

	Particulars	Current Period: April,23 to Dec,23	Previous Year- 2022- 23
i)	Off balance sheet exposure	77,350	68,000
ii)	Financial Guarantee as a % of total off balance sheet exposure	100.00%	100.00%
iii)	Non-Financial Guarantee as a % of total off-balance sheet exposure	-	-
iv)	Off balance sheet exposure to overseas subsidiaries	-	-
v)	Letter of Comfort issued to any subsidiary	-	-

10. Business Ratios

Particulars	Current Period: April,23 to Dec,23	Previous Year- 2022-23
Return on Equity [RoE][%]	(0.07)	Nil
Return on Assets [RoA]	(0.01)	(0.02)
Net profit per employee	(780.95)	(1,126.21)

11. Overseas Assets [for those with Joint Venture and Subsidiaries abroad]

Name of the Joint Venture /Subsidiary	Other Partner in the JV	Country	Total Assets
Not Applicable			

12. Concentration of NPAs

	[Amt Rs. in Lakhs]	Exposure as a % of total assets
Total Exposure to top five NPA accounts	-	-

Disclosure of details as required by RBI/2019-20/88/DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04,2019 regarding Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

13. Funding Concentration based on significant counterparty (both deposits and borrowing) For the period ended 31st Dec,2023

[Rs. in Lakhs]				
Sr. No.	No. of Significant Counterparties	Amount	% of Total deposits	% of Total Liabilities
1	7	2,42,235*	NA	95.89

*This amount does not include interest on borrowing

Note: Total liabilities has been computed as Total assets less Equity share capital less Reserve and surplus

For the year ended 31st March,2023

[Rs. in Lakhs]				
Sr. No.	No. of Significant Counterparties	Amount	% of Total deposits	% of Total Liabilities
1	9	2,38,279	NA	97.08

14. Top 20 large deposits :

For the period ended 31st Dec,2023

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

For the period ended 31st March,2023

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

15. Top 10 Borrowing

Sr no.	Particulars	As at 31 st Dec,2023		As at 31 st March,2023	
		Amount[Rs in Lakhs]	% of Total borrowing	Amount[Rs in Lakhs]	% of Total borrowing
1	Top 10 Borrowings	2,42,235	100.00%	2,38,279	100.00%

16. Funding Concentration based on significant instrument / product

[Rs. in Lakhs]					
Sr. No.	Name of the instrument / product	As at 31 st Dec,2023		As at 31 st March,2023	
		Amount	% of total liabilities	Amount	% of total liabilities
1	Inter Corporate deposits	2,42,235	96.58	2,37,235	96.66
2	Loan from Director	866	0.34	844	0.34
3	Optionally Fully Convertible Debentures	-	-	200	0.08
	Total	2,43,101	96.92	2,38,279	97.76

17. Stock ratios:

	Particulars	Period ended 31 st Dec,2023 [%]	Year ended 31 st March,2023 [%]
(a)(i)	Commercial Papers as a % of total public funds	NA	NA
(a)(ii)	Commercial Papers as a % of total liabilities	NA	NA
(a)(iii)	Commercial Papers as a % of total assets	NA	NA
(b)(i)	Non-Convertible debentures (original maturity less than 1 year) as a % of total public funds	NA	NA
(b)(ii)	Non-Convertible debentures (original maturity less than 1 year) as a % of total liabilities	NA	NA
(b)(iii)	Non-Convertible debentures (original maturity less than 1 year) as a % of total assets	NA	NA
(c)(i)	Other Short-term liabilities as a % of total public funds	54.15%	31.59%
(c)(ii)	Other Short-term liabilities as a % of total liabilities [note 1]	51.15%	30.67%
(c)(iii)	Other Short-term liabilities as a % of total Assets	61.18%	36.45%

Note:1. Total Liabilities has been computed as Total assets less Equity share capital less Reserve & Surplus.

18. Institutional set-up for liquidity risk management

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Asset and Liability Management Committee (ALCO), which is responsible for developing and monitoring risk management policies.

The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.