

Form No. MGT-9

EXTRACT OF ANNUAL RETURN

As on the financial year ended on 31/03/2021

[Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies (Management and Administration) Rules, 2014]

I. REGISTRATION AND OTHER DETAILS:

i.	CIN	L65993DL1984PLC019141
ii.	Registration Date	26/09/1984
iii.	Name of Company	SHRI NIWAS LEASING AND FINANCE LIMITED
iv.	Category of Company	Having Share Capital
v.	Sub-Category of Company	Indian Non-Government Company
vi.	Address	47/18 RAJENDRA PLACE METRO STATION NEW DELHI-110060
vii.	Listed/Unlisted	Listed
viii.	Name & Address of RTA	Skyline Services Private Limited D-153/A 1 st Floor, Phase-1, Okhla Industrial area, New Delhi-110020

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10 % or more of the total turnover of the company shall be stated:-

S. No	Name and Description of main Products / Services	NIC Code of the Product / Service	% to total turnover of the Company
1	Other Financial Services- Dealing in shares and securities	64910	100%

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES – N. A.

S. No.	Name and Address of the Company	CIN/GLN	Holding/Subsidiary/Associate	% of Shares Held	Applicable Section
NIL					

IV. SHARE HOLDING PATTERN (Equity Share Capital Breakup as Percentage of Total Equity)

i. Category-wise share Holding

Category of Shareholders	No. of shares held at the beginning of the year				No. of shares held at the end of the year				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
A. PROMOTORS									
1. Indian									
a) Individual/ HUF	77700	0	77700	1.94	77700	0	77700	1.94	0
b) Central govt.	0	0	0	0	0	0	0	0	0
c) State Govt.(s)	0	0	0	0	0	0	0	0	0
d) Bodies corp.	0	0	0	0	0	0	0	0	0
e) Banks/FI	0	0	0	0	0	0	0	0	0
f) Any Others	0	0	0	0	0	0	0	0	0
Sub Total A (1):	77700	0	77700	1.94	77700	0	77700	1.94	0
2. Foreign									
a) NRIs Individuals	0	0	0	0	0	0	0	0	0
b) Other Individuals	0	0	0	0	0	0	0	0	0
c) Bodies Corp.	0	0	0	0	0	0	0	0	0
d) Banks/FI	0	0	0	0	0	0	0	0	0
e) Any Others	0	0	0	0	0	0	0	0	0
Sub Total A (2):	0	0	0	0	0	0	0	0	0
Total Shareholding of Promoter (A)=(A)(1)+ (A)(2)	77700	0	77700	1.94	77700	0	77700	1.94	0
B. Public Share holding									
1. Institutions									
a) Mutual Funds	0	0	0	0	0	0	0	0	0
b) Banks/ FI	0	0	0	0	0	0	0	0	0
c) Central govt.	0	0	0	0	0	0	0	0	0
d) State Govt.(s)	0	0	0	0	0	0	0	0	0
e) Venture Capital Funds	0	0	0	0	0	0	0	0	0
f) Insurance Companies	0	0	0	0	0	0	0	0	0
g) FIIs	0	0	0	0	0	0	0	0	0
h) Foreign Venture Capital Funds	0	0	0	0	0	0	0	0	0
i) Others(specify)	0	0	0	0	0	0	0	0	0
Sub-total(B)(1):-	0	0	0	0	0	0	0	0	0
2.Non Institutions									
a) Bodies Corp.									
(i)Indian	1447000	0	1447000	36.20	1754404	0	1754404	43.89	7.69
(ii)Overseas	0	0	0	0	0	0	0	0	0
b) Individuals									
(i)Individual shareholders Holding nominal	156745	367147	523892	13.11	164474	367148	531622	13.30	0.19

share capital upto Rs. 2 Lakh									
K ii) Individuals shareholders holding nominal share capital excess of Rs 2 Lakhs	1852099	0	1852099	46.34	1536966	0	1536966	38.45	7.89
c) Others (HUF)(Specify)	23309	73000	96309	2.41	23308	73000	96308	2.41	0
sub-total (B) (2):-	3556852	440148	3997000	98.06	3556852	440148	3556852	98.06	0
Total Public Shareholding (B) (B) (2)	3556852	440148	3997000	98.06	3556852	440148	3556852	98.06	0
C. Share held by Custodian for GDRs & ADRs	0	0	0	0	0	0	0	0	0
Grand Total (A+B+C)	3556852	440148	3997000	100	3556852	440148	3556852	100	0

S. No	Shareholders Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in shareholding during the year
		No. of shares	% of total shares of the company	% of shares pledged / encumbered to total shares	No. of shares	% of total shares of the company	% of shares Pledged / encumbered to total shares	
1	Surendra Kumar Jain	77700	1.94	0	77700	1.94	0	0
	Total	77700	1.94	0	77700	1.94	0	0

ii. Category-wise share Holding

iii. Change in Promoters shareholding (Please Specify, if there is no change)

Particulars	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
	No. of Shares	% of total of share of company	No. of shares	% of Total shares of the company
At the beginning of the year	77700	1.94	77700	1.94
Date wise Increase/Decrease in Promoters Share holding the year specifying the reasons for increase / decrease (e.g. allotment/transfer /bonus/sweat equity etc.)	0	0	0	0
At the end of year	77700	1.94	77700	1.94

Shareholding Pattern of top ten shareholders (other than Directors, Promoters and Holder of GDRs and ADRs)

For Each of the Top 10 Shareholders	Shareholding At the beginning of the year		Cumulative Shareholding during the year	
	No. of Shares	% of total shares of the	No. of shares	% of total of the company

		company		
At the beginning of the year	1929050	48.26	2313404	55.90
Increase/Decrease in Share holding during the year specifying the reasons for increase / decrease (e.g. allotment/transfer /bonus/sweat equity etc.)	305554	0	305554	7.64
At the end of year (or on the date of separation during the year)	2313404	55.90	2313404	55.90

iv. **Shareholding of Director and Key Managerial Personnel:**

Particulars	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
	No. of Shares	% of total shares of the company	No, of shares	% of total shares of the company
For Each of the Directors and KMP				
At the beginning of the year	311400	7.79	387800	09.70
Increase/Decrease in Share holding during the year specifying the reasons for increase / decrease (e.g. allotment/transfer /bonus/sweat equity etc.)*	-	-	(154100)	-
At the end of year	311400	7.79	233700	5.84

III. **INDEBTEDNESS**

Indebtedness of the company including interest outstanding/accrued but not due for payment

(In 000)

Particulars	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the year	-	-	-	-
(i)Principal Amount	-	-	-	-
(ii)Interest due but not paid	-	-	-	-
(iii)Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	-	-	-	-

Change in Indebtedness during the financial year

Ø Addition	-	-	-	-
Ø Reduction	-	-	-	-
Net Charge	-	-	-	-
(i)Principal Amount	-	-	-	-
(ii)Interest due but not paid	-	-	-	-
(iii)Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	-	-	-	-

IV. **REMUNARATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL**

A. Remuneration to managing Director, Whole -time Directors and / or Manager:

S. N	Particulars of Remuneration	Name of MD/WTD/Manager				Total Amount
1.	Gross Salary					
	(a) Salary as per provisions contained in section 17(1) of the Income -tax Act,1961	-	-	-	-	-

	Total	-	-	-	1,80,000/-

* Mr. Ravi Kumar Dhaker has been appointed as Company Secretary from 16th March, 2020

V. PENALTIES / PUNISHMENT / COMPOUNDING OF OFFENCES:

Type	Section of the companies Act	Brief Description	Details of Penalty / Punishment / Compounding fees imposed	Authority [RD / NCLT / COURT]	Appeal made, if any (give Details)
A. COMPANY					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
B. DIRECTORS					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
C. OTHER OFFICERS IN DEFAULT					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-



Statutory Auditor Certificate
(As per circular dated 23rd June, 2016)
FY - 2020-21

We have examined the books of accounts and other records of **Shri Niwas Leasing And Finance Limited** for the Financial Year ending March 31, 2021. On the basis of the information submitted to us, we certify the following:

(Write NA whichever is not applicable)

S.N.	Particulars	Details
1	Name of the company	Shri Niwas Leasing & Finance Limited
2	Certificate of Registration No.	B- 14.00808, dated- 20.05.1998
3	Registered office Address	47/18, Old Rajender Nagar, Rajendra Place Metro Station, New Delhi- 110060
4	Corporate office Address	NA.
5	The company has been classified by RBI as : (Investment Company / Loan Company / AFC / NBFC-MFI / NBFC- Factor / IFC / IDF- NBFC)	Loan Company .. .
6	Net Owned Fund (in Rs. Crore) (Calculation of the same is given in the Annex)	3.45
7	Total Assets (in Rs. Crore)	3.53
8	Asset-Income pattern: (in terms of RBI Press Release 1998-99/1269 dated April 8, 1999) a) % of Financial Assets to Total Assets b) % of Financial Income to Gross Income (NBFC-Factor / NBFC-MFI / AFC / IFC may also report separately below)	100% 100%
9	Whether the company was holding any Public Deposits, as on March 31? If Yes, the amount in Rs. Crore	NO
10.	Has the company transferred a sum not less than 20% of its Net Profit for the year to Reserve Fund? (in terms of Sec 45-IC of the RBI Act, 1934).	YES, the company has gained profit during the year and duly transferred 20% of its profit as per terms of Sec 45-IC of the RBI Act, 1934.
11	Has the company received any FDI? If Yes, did the company comply with the minimum capitalization norms for the FDI?	NO



12	If the company is classified as an NBFC-Factor; a) % of Factoring Assets to Total Assets b) % of Factoring Income to Gross Income	NA
13	If the company is classified as an NBFC-MFI; % of Qualifying Assets to Net Assets (refer to Notification DNBS.PD.No.234 CGM (US) 2011 dated December 02, 2011)	NA
14	If the company is classified as an AFC; a) % of Advances given for creation of physical / real assets supporting economic activity to Total Assets b) % of income generated out of these assets to Total Income	NA
15	If the company is classified as an NBFC-IFC % of Infrastructure Loans to Total Assets	NA
16	Has there been any takeover/acquisition of control/ change in shareholding/ Management during the year which required prior approval from RBI? (please refer to per DNBR (PD) CC. No. 065/03.10.001/2015-16 dated July 09, 2015 on the subject for details)	NO

In terms of paragraph 2 of Notification No. DNBS.201 / DG(VL)-2008 dated September 18, 2008, a separate report to the Board of Directors of the company has been made.

I have read and understood paragraph 5 of Notification No. DNBS. 201 /DG(VL)-2008 dated September 18, 2008.

For MAK & Company
(Chartered Accountant)

Firm Regn No: 028454N



CA. RAVINDER KUMAR
(PARTNER)

M. NO: 532458

DATE: 23/06/2021

UDIN: 21532458AAAAAW6732

NOF CALCULATION

In (Lakhs)

(i) Ordinary Shares	Y010	399.70
(ii) Preference shares to be compulsorily convertible into equity	Y020	0.00
(iii) Perpetual Debt Instrument (Not to exceed 15% of Aggregate Tier I Capital as on March 31 of the previous year)	Y030	0.00
(iv) Free reserves		
(a) Statutory / Spl. Reserves Under Sec. 45IC of RBI Act, 1934.	Y040	11.61
(b) General Reserves	Y050	0.00
(c) Share Premium	Y060	0.00
(d) Capital Reserves (representing surplus on sale of assets held in separate account)	Y070	0.00
(e) Capital redemption reserve	Y080	0.00
(f) Debenture Redemption Reserve	Y090	0.00
(g) Credit Balance in P & L Account	Y100	0.00
(h) Other free reserves (to be specified)	Y110	0.00
Total (i+ii+iii+iv)	Y120	411.31
(v) Accumulated balance of loss	Y130	64.01
(vi) Deferred Revenue Expenditure	Y140	0.00
(vii) Deferred Tax Asset (Net)	Y150	1.84
(viii) Other Intangible Assets	Y160	0.00
(ix) Others (to be specified in remarks column)	Y170	0.00
Total (v+vi+vii+viii+ix)	Y180	65.85
(x) Owned Fund	Y190	345.46
(xi) Investment in shares of :		
(a) Subsidiaries	Y200	0.00
(b) Wholly-Owned Subsidiary/JV abroad	Y210	0.00
(c) Companies in the same Group	Y220	0.00
(d) Other non-banking financial companies	Y230	0.00
(xii) The book value of debentures, bonds, outstanding loans and advances, bills purchased and discounted (including hire-purchase and lease finance) made to, and deposits with		
(a) Subsidiaries	Y240	0.00
(b) Wholly-Owned Subsidiary/JV abroad	Y250	0.00
(c) Companies in the same Group	Y260	0.00
(xiii) Total	Y270	0.00
(xiv) Amount of item (xiii) in excess of 10% of item (x) above	Y280	0.00
Net owned fund	Y290	345.46





STATUTORY AUDITORS' REPORT

(Under RBI Act)

To,
The Board of Directors
Shri Niwas Leasing & Finance Limited
47/18, Rajinder Nagar,
New Delhi-110060

We have audited the Balance Sheet of Shri Niwas Leasing & Finance Limited, ('the Company') as at 31st March 2021 and the Statement of Profit and loss for the year ended on that date, both annexed thereto.

In exercise of the powers conferred by sub-section (1A) of Section 45MA of the Reserve Bank of India Act, 1934 (Act 2 of 1934) and of all the powers enabling it in this behalf, and in supersession of the Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2008, the Reserve Bank of India (the Bank) hereby issues Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2016 (the Directions) to every auditor of every non-banking financial companies. Our responsibility is to report on the matter specified in **CHAPTER -II** paragraphs 3 and 4 of the said Direction and now we report, on the matter to the extent applicable to the company, as hereunder:

1. The company is engaged in the business of non-banking financial institution as defined in section 45-I (a) of the RBI Act and meeting the Principal Business Criteria (Financial asset/income pattern) as laid down vide the Bank's press release dated April 08, 1999, and directions issued by DNBR. The company is entitled to continue to undertake the business of Non Banking Finance Institution as on March 31, "In terms of its assets /income pattern criteria set by RBI vide its circular No. DNBS.PD.CC.No.85/03.02.089/2006-07 dated Dec 6, 2006)."
2. The Company has obtained Certificate of Registration (COR) from the Reserve Bank of India vide Registration No. B - 14.0808 dated 20/05/1998.
3. The company is a non-deposit accepting NBFC, categorized as loan company as per the financial position as at March 31.
4. The Board of Directors of the company has passed a resolution for the non acceptance of any public deposits during the year.



5. The company has not accepted any public deposits during the year.
6. The company is meeting the required net owned fund requirement as laid down in Master Direction - Non-Banking Financial Company- Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 and Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.
7. The company has complied with the prudential norms relating to income recognition, accounting standards, asset classification and provisioning for bad and doubtful debts as applicable to it in terms of Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 and Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016;
8. In respect of Systemically Important Non-deposit taking NBFCs as defined in Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016:
 - a) The Company has complied with the capital adequacy ratio as disclosed in the return submitted to the Bank in form DNBS01 has been correctly arrived at and whether such ratio is in compliance with the minimum CRAR prescribed by the Bank;
 - b) The company has furnished to the Bank the annual statement of capital funds, risk assets/exposures and risk asset ratio (DNBS01) within the stipulated period.
9. The company has not opened any other branches during the financial year.
10. The company has Real Sector Exposure to tune of Rs. 1.26 Cr. in 2 Entities.
11. The NOF of the company as at March 31, 2021 is Rs. 3.45 CR.

FOR MAK & CO.
(CHARTERED ACCOUNTANTS)
FRN: 028454N



CA. RAVINDER KUMAR
(PARTNER)
M. NO. 532458
UDIN: 21532458AAAAAW6732
DATE : 23/06/2021



MAK & COMPANY
Chartered Accountants

Head Office: H NO 192 SECTOR 55
FARIDABAD HARYANA 121004
Email: dmakcompany@gmail.com
Mob: 0129-3542553
Branches : Sonipat (HR)

TO WHOM IT MAY CONCERN
(Under RBI Act)

We, **MAK & Co. (Chartered Accountants)**, Statutory Auditor of the "Shri Niwas Leasing & Finance Limited" incorporated under the Companies Act, 1956 and having its registered office at 47/18, Old Rajinder Nagar, New Delhi-110060 (herein after referred to as "the Company").

The Company is a (NBFC- GROUP NDSI), registered with RBI having registration No. B- 14.00808 and pursuant to the RBI circular RBI/2014-15/632 DNBR (PD) CC No.040/03.01.001/2014-15 dated June 3, 2015 "Master Circular - "Non-Banking Financial Companies - Corporate Governance (Reserve Bank) Directions, 2015"

We hereby certified, that we have examined the records/information regarding change of Director and found that there were no change in the Board of Directors during the quarter ended 31st March, 2021.

Further, the company is advised to follow its Fit & Proper Criteria regularly for selection of its directors and should be inform to the RBI Office timely.

FOR MAK & CO.
(CHARTERED ACCOUNTANTS)
FRN: 028454N

Ravinder Kumar



CA. RAVINDER KUMAR
(PARTNER)

M. NO. 532458

UDIN: 21532458AAAAAW6732

PLACE: NEW DELHI

DATE : 23/06/2021

Indicative List of Balance Sheet Disclosure for NBFCs with Asset Size Rs. 500 Crore and Above and Deposit Taking NBFCs as per RBI Guidelines

Shri Niwas Leasing And Finance Limited - 31.03.2021

1. Minimum Disclosures

At a minimum, the items listed in this Annex should be disclosed in the NTA by all applicable NBFCs. The disclosures listed are intended only to supplement, and not to replace, other disclosure requirements as applicable.

2. Summary of Significant Accounting Policies

NBFCs should disclose the accounting policies regarding key areas of operations at one place along with NTA in their financial statements. A suggestive list includes - Basis of Accounting, Transactions involving Foreign Exchange, Investments - Classification, Valuation, etc, Advances and Provisions thereon, Fixed Assets and Depreciation, Revenue Recognition, Employee Benefits, Provision for Taxation, Net Profit, etc.

3.1 Capital

(Amount in Rs. Crore)			
Particulars		Current Year	Previous Year
i)	CRAR (%)	108.84	100.71
ii)	CRAR - Tier I Capital (%)	108.45	100.27
iii)	CRAR - Tier II Capital (%)	0.40	0.44
iv)	Amount of subordinated debt raised as Tier-II capital	-	-
v)	Amount raised by issue of Perpetual Debt Instruments	-	-

3.2 Investments

(Amount in Rs. Crore)			
Particulars		Current Year	Previous Year
(1)	Value of Investments	-	-
i)	Gross Value of Investments	-	-
	(a) In India	-	-
	(b) Outside India	-	-
ii)	Provisions for Depreciation	-	-
	(a) In India	-	-
	(b) Outside India	-	-
iii)	Net value of Investments	-	-
	(a) In India	-	-
	(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	-	-



3.3 Derivatives

3.3.1 Forward Rate Agreement / Interest Rate Swap

(Amount in Rs Crore)			
Particulars		Current Year	Previous Year
(i)	The notional principal of swap agreements	-	-
(ii)	Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	-	-
(iii)	Collateral required by the NBFC upon entering into swaps	-	-
(iv)	Concentration of credit risk arising from the swaps \$	-	-
(v)	The fair value of the swap book @	-	-
Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps should also be disclosed.			
\$ Examples of concentration could be exposures to particular industries or swaps with highly geared companies.			
@ If the swaps are linked to specific assets, liabilities, or commitments, the fair value would be the estimated amount that the NBFC would receive or pay to terminate the swap agreements as on the balance sheet date.			

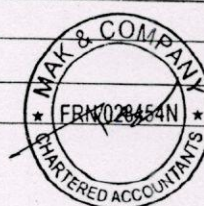
3.3.2 Exchange Traded Interest Rate (IR) Derivatives

(Amount in Rs. Crore)			
S. No.	Particulars		Amount
(i)	Notional principal amount of exchange traded IR derivatives undertaken during the year (instrument-wise)		
	a)	-	-
	b)	-	-
	c)	-	-
(ii)	Notional principal amount of exchange traded IR derivatives outstanding as on 31st March (instrument-wise)		
	a)	-	-
	b)	-	-
	c)	-	-
(iii)	Notional principal amount of exchange traded IR derivatives outstanding and not "highly effective" (instrument-wise)		
	a)	--	--
	b)	-	-
	c)	--	--
(iv)	Mark-to-market value of exchange traded IR derivatives outstanding and not "highly effective" (instrument-wise)		
	a)	-	-
	b)	-	-
	c)	-	-

3.3.3 Disclosures on Risk Exposure in Derivatives

Qualitative Disclosure

NBFCs shall describe their risk management policies pertaining to derivatives with particular reference to the extent to which derivatives are used, the associated risks and business purposes served. The discussion shall also include:



- The structure and organization for management of risk in derivatives trading,
- The scope and nature of risk measurement, risk reporting and risk monitoring systems,
- Policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants, and
- Accounting policy for recording hedge and non-hedge transactions; recognition of income, premiums and discounts; valuation of outstanding contracts; provisioning, collateral and credit risk mitigation.

Quantitative Disclosures

(Amount in Rs. Crore)			
Sl. No.	Particular	Currency Derivatives	Interest Rate Derivatives
(i)	Derivatives (Notional Principal Amount)		
	For hedging	-	
(ii)	Marked to Market Positions [1]		
	a) Asset (+)	-	-
	b) Liability (-)	-	-
(iii)	Credit Exposure [2]	-	-
(iv)	Unhedged Exposures	-	-

3.4 Disclosures relating to Securitization

- 3.4.1 The NTA of the originating NBFCs should indicate the outstanding amount of securitized assets as per books of the SPVs sponsored by the NBFC and total amount of exposures retained by the NBFC as on the date of balance sheet to comply with the Minimum Retention Requirements (MRR). These figures should be based on the information duly certified by the SPV's auditors obtained by the originating NBFC from the SPV. These disclosures should be made in the format given below.

S. No.	Particulars	No. / Amount in Rs. Crore
1.	No of SPVs sponsored by the NBFC for securitisation transactions*	-
2.	Total amount of securitised assets as per books of the SPVs sponsored	-
3.	Total amount of exposures retained by the NBFC to comply with MRR as on the date of balance sheet	-
	a) Off-balance sheet exposures	-
	First loss	-
	Others	-
	b) On-balance sheet exposures	-
	First loss	-
	Others	-
4.	Amount of exposures to securitisation transactions other than MRR	-
	a) Off-balance sheet exposures	-
	i) Exposure to own securitizations	-
	First loss	-
	Loss	-
	ii) Exposure to third party securitisations	-
	First loss	-
	Others	-
	b) On-balance sheet exposures	-
	i) Exposure to own securitisations	-
	First loss	-
	Others	-
	ii) Exposure to third party securitisations	-
	First loss	-
	Others	-



*Only the SPVs relating to outstanding securitisation transactions may be reported here

3.4.2 Details of Financial Assets sold to Securitisation/Reconstruction Company for Asset Reconstruction

(Amount in Rs. Crore)				
Particulars			Current year	Previous Year
(i)	No. of accounts		-	-
(ii)	Aggregate value (net of provisions) of accounts sold to SC / RC		-	-
(iii)	Aggregate consideration		-	-
(iv)	Additional consideration realized in respect of accounts transferred in earlier years		-	-
(v)	Aggregate gain / loss over net book value		-	-

3.4.3 Details of Assignment transactions undertaken by NBFCs

(Amount in Rs. Crore)				
Particulars			Current year	Previous Year
(i)	No. of accounts		-	-
(ii)	Aggregate value (net of provisions) of accounts sold		-	-
(iii)	Aggregate consideration		-	-
(iv)	Additional consideration realized in respect of accounts transferred in earlier years		-	-
(v)	Aggregate gain / loss over net book value		-	-

3.4.4 Details of non-performing financial assets purchased / sold

NBFCs which purchase non-performing financial assets from other NBFCs shall be required to make the following disclosures in the NTA to their Balance sheets:

A. Details of non-performing financial assets purchased:

(Amount in Rs. Crore)				
Particulars			Current year	Previous Year
(1)	(a)	No. of accounts purchased during the year	-	-
	(b)	Aggregate outstanding	-	-
(2)	(a)	Of these, number of accounts restructured during the year	-	-
	(b)	Aggregate outstanding	-	-

B. Details of Non-performing Financial Assets sold:

(Amount in Rs. Crore)				
Particulars			Current year	Previous Year
(1)		No. of accounts sold	-	-
(2)		Aggregate outstanding	-	-
(3)		Aggregate consideration received	-	-

3.5 Asset Liability Management Maturity pattern of certain items of Assets and Liabilities (amount in Cr.)

	Up to 30/31 days	Over 1 month upto 2 Month	Over 2 months upto 3 months	Over 3 month & up to 6 month	Over 6 Month & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
Deposits	-	-	-	-	-	-	-	-	-
Advances	-	-	-	-	-	-	3.16	-	3.16
Investments	-	-	-	-	-	-	-	-	-



Borrowings	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-


3.6 Exposures

3.6.1 Exposure to Real Estate Sector

(Amount in Rs. Crore)					Current Year	Previous Year
Category						
a)	Direct Exposure					
	(i)	Residential Mortgages -				
		Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented			-	-
	(ii)	Commercial Real Estate -				
		Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based limits			-	-
	(iii)	Investments in Mortgage Backed Securities (MBS) and other securitised exposures -			-	-
		a.	Residential		-	-
		b.	Commercial Real Estate		1.26	1.42
Total Exposure to Real Estate Sector					-	-

3.6.2 Exposure to Capital Market

(Amount in Rs. Crore)			Current Year	Previous Year
Particulars				
(i)	direct investment in equity shares, convertible bonds, convertible debentures and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		-	-
(ii)	advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds;		-	-
(iii)	advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		-	-
(iv)	advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds 'does not fully cover the advances;		-	-
(v)	secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		-	-
(vi)	loans sanctioned to corporate against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		-	-
(vii)	bridge loans to companies against expected equity flows / issues;		-	-
(viii)	all exposures to Venture Capital Funds (both registered and unregistered)		-	-
Total Exposure to Capital Market				





3.6.3 Details of financing of parent company products: NIL

3.6.4 Details of Single Borrower Limit (SGL) / Group Borrower Limit (GBL) exceeded by the NBFC
The NBFC should make appropriate disclosure in the NTA to the annual financial statements in respect of the exposures where the NBFC had exceeded the prudential exposure limits during the year. The sanctioned limit or entire outstanding, whichever is high, shall be reckoned for exposure limit.

3.6.5 Unsecured Advances

- a) For determining the amount of unsecured advances the rights, licenses, authorizations, etc., charged to the NBFCs as collateral in respect of projects (including infrastructure projects) financed by them, should not be reckoned as tangible security. Hence such advances shall be reckoned as unsecured.
- b) NBFCs should also disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. has been taken as also the estimated value of such intangible collateral. The disclosure may be made under a separate head in NTA. This would differentiate such loans from other entirely unsecured loans.

4. Miscellaneous

4.1 Registration obtained from other financial sector regulators

A. BSE Registration No.: INE974F0101

4.2 Disclosure of Penalties imposed by RBI and other regulators

Consistent with the international best practices in disclosure of penalties imposed by the regulators, placing the details of the levy of penalty on the NBFC in public domain will be in the interests of the investors and depositors. Further, strictures or directions on the basis of inspection reports or other adverse findings should also be placed in the public domain. The penalties should also be disclosed in the NTA. - **None**

4.3 Related Party Transactions

- a) Details of all material transactions with related parties shall be disclosed in the annual report - **Disclosed**
- b) The company shall disclose the policy on dealing with Related Party Transactions on its website and also in the Annual Report. - **Disclosed**

4.4 Ratings assigned by credit rating agencies and migration of ratings during the year Disclosed in the Annual Report- The Company has not obtained any credit rating from any credit rating agencies during the year.

4.5 Remuneration of Directors

All pecuniary relationship or transactions of the non-executive director's vis-à-vis the company shall be disclosed in the Annual Report- **Disclosed**.

4.6 Management

As part of the directors' report or as an addition thereto, a Management Discussion and Analysis report should form part of the Annual Report to the shareholders. This Management Discussion & Analysis should include discussion on the following matters within the limits set by the company's competitive position:

- a) Industry structure and developments.
- b) Opportunities and Threats.
- c) Segment-wise or product-wise performance.
- d) Outlook
- e) Risks and concerns.
- f) Internal control systems and their adequacy.
- g) Discussion on financial performance with respect to operational performance.
- h) Material developments in Human Resources / Industrial Relations front, including number of people employed.

4.7 Net Profit or Loss for the period, prior period items and changes in accounting policies

Since the format of the profit and loss account of NBFCs does not specifically provide for disclosure of the impact of prior period items on the current year's profit and loss, such disclosures, wherever warranted, may be made in the NTA.



4.8 Revenue Recognition

An enterprise should also disclose the circumstances in which revenue recognition has been postponed pending the resolution of significant uncertainties.

4.9 Accounting Standard 21 - Consolidated Financial Statements (CFS)

NBFCs may be guided by general clarifications issued by ICAI from time to time. A parent company, presenting the CFS, should consolidate the financial statements of all subsidiaries - domestic as well as foreign. The reasons for not consolidating a subsidiary should be disclosed in the CFS. The responsibility of determining whether a particular entity should be included or not for consolidation would be that of the Management of the parent entity. In case, its Statutory Auditors are of the opinion that an entity, which ought to have been consolidated, has been omitted, they should incorporate their comments in this regard in the "Auditors Report".

5. Additional Disclosures

5.1 Provisions and Contingencies

To facilitate easy reading of the financial statements and to make the information on all Provisions and Contingencies available at one place, NBFCs are required to disclose in the NTA the following information:

(Amount in Rs. Crore)		
Break up of 'Provisions and Contingencies' shown under the head Expenditure in Profit and Loss Account	Current Year	Previous Year
Provisions for depreciation on Investment	-	-
Provision towards NPA	-	-
Provision made towards Income tax	-	-
Other Provision and Contingencies (with details)	-	-
Provision for Standard Assets	0.01	0.01

5.2 Draw Down from Reserves

Suitable disclosures are to be made regarding any draw down of reserves in the NTA.

5.3 Concentration of Deposits, Advances, Exposures and NPAs

5.3.1 Concentration of Deposits (for deposit taking NBFCs)

(Amount in Rs. Crore)	
Total Deposits of twenty largest depositors	-
Percentage of Deposits of twenty largest depositors to Total Deposits of the NBFC	-

5.3.2 Concentration of Advances

(Amount in Rs. Crore)	
Total Advances to twenty largest borrowers	-
Percentage of Advances to twenty largest borrowers to Total Advances of the NBFC	-

5.3.3 Concentration of Exposures

(Amount in Rs. Crore)	
Total Exposure to twenty largest borrowers / customers	-
Percentage of Exposures to twenty largest borrowers / customers to Total Exposure of the NBFC on borrowers / customers	-

5.3.4 Concentration of NPAs

(Amount in Rs. crore)

Total Exposure to top four NPA accounts

NA

5.3.5 Sector-wise NPAs

Sl. No.	Sector	Percentage of NPAs to Total Advances in that sector
1.	Agriculture & allied activities	NIL
2.	MSME	NIL
3.	Corporate borrowers	NIL



4.	Services	NIL
5.	Unsecured personal loans	NIL
6.	Auto loans	NIL
7.	Other personal loans	NIL

5.4 Movement of NPAs

(Amount in Rs. crore)			
Particulars		Current Year	Previous Year
(i)	Net NPAs to Net Advances (%)	-	-
(ii)	Movement of NPAs (Gross)	-	-
	(a) Opening balance	-	-
	(b) Additions during the year	-	-
	(c) Reductions during the year-	-	-
	(d) Closing balance	-	-
(iii)	Movement of Net NPAs	-	-
	(a) Opening balance	-	-
	(b) Additions during the year	-	-
	(c) Reductions during the year	-	-
	(d) Closing balance	-	-
(iv)	Movement of provisions for NPAs (excluding provisions on standard assets)	-	-
	(a) Opening balance	-	-
	(b) Provisions made during the year	-	-
	(c) Write-off / write-back of excess provisions	-	-
	(d) Closing balance	-	-

5.5 Overseas Assets (for those with Joint Ventures and Subsidiaries abroad)

Name of the Joint Venture/ Subsidiary	Other Partner in the JV	Country	Total Assets
NONE			

5.6 Off-balance Sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

Name of the SPV sponsored		
Domestic		Overseas
NONE		

6. Disclosure of Complaints

6.1 Customer Complaints

(a)	No. of complaints pending at the beginning of the year	NONE
(b)	No. of complaints received during the year	
(c)	No. of complaints redressed during the year	
(d)	No. of complaints pending at the end of the year	

