



SHALIBHADRA

FINANCE LIMITED

CIN: L65923MH1992PLC064886

Corporate Office:

3, Kamat Industrial Estate,

396, Veer Savarkar Marg,

Opp. Siddhi Vinayak Temple,

Prabhadevi, Mumbai – 400 025

Phone: 022-2432 2993 / 022-2432 2994

022-2422 4575 / 022-2432 3005

E-mail: shalibhadra_mum@yahoo.co.in

Date: 30th May 2026

To,

BSE Limited

Corporate Relationship Department,

PhirozeJeejeebhoy Towers,

Dalal Street, Fort,

Mumbai – 400001

Script Code: 511754

NSE Limited

Corporate Relationship Department,

Exchange Plaza, C-1, Block G,

Bandra Kurla Complex, Bandra (East),

Mumbai – 400051

Scrip Name: SAHLIBHFI

Sub: Investor Presentation for the Quarter & Year ended March 31, 2026

Dear Sir/Madam,

Please find enclosed herewith Investor Presentation for the Quarter & Year ended March 31, 2026.

We request you to kindly take the same on record.

Thanking You

Yours Sincerely,

For Shalibhadra Finance Limited

Vatsal Doshi

Managing Director

DIN: 07950770

Investor Presentation

SHALIBHADRA FINANCE LIMITED

Financing the Wheels of Rural Aspiration



Q4 and FY26

ABOUT US

A Trusted, High-Growth NBFC With a Strong Rural Lending Model

Shalibhadra Finance Limited (SFL) is a RBI-registered NBFC **specializing small-ticket vehicle financing products with high yields** across **rural, semi-urban, and under-banked markets**. With a strong branch network and decades of on-ground experience, SFL has built a deep local understanding that enables fast credit decisions, simple processes, and flexible repayment options.

By operating in markets underserved by formal lenders, and by cultivating long-standing customer relationships, SFL has created a unique competitive moat. Built on consistent customer relationships, return business, and strong word-of-mouth trust, SFL is becoming the preferred partner for new and used two-wheelers, three wheelers & four wheelers financing across rural India. With **almost 100% of loans backed by secured credit exposure** and **one of the lowest NPAs** in the industry, SFL maintains a strong risk-adjusted profitability profile while driving financial inclusion at scale.

30+
Years of
Legacy

220 Cr.
Assets Under
Management

60+
Fully Owned
Branches

183
Dedicated
Professionals



SHALIBHADRA: AT GLANCE

Scaling Responsibly With Strong Returns and Healthy Metrics



Scale Of Operation	Asset Quality	Portfolio Mix	Profitability
₹219.66 Cr AUM	₹41.05 Cr NII	₹215.98 Cr. Two Wheeler	77.39 Provision Coverage
₹138.52 Cr Disbursement	₹35.90 Cr NIMs	₹0.43 Cr. Three Wheeler	8.65% ROA
0.29x / 78.28% D/E/CRAR	11.01% Cost of Borrowing	₹2.34 Cr. Four Wheeler	11.33% ROE
2.94% / 1.17% GNPA/NNPA	₹172 Crs Networth	₹0.91 Cr. Personal Loans	₹19.48Crs/ 47.40% PAT/PAT%

As on FY2026

SHALIBHADRA 2.0

Building the next Growth Engine

Traditional NBFC Foundation

1



Rural & Semi-Urban Vehicle Financing Focus

Built a strong franchise in small-ticket secured lending across new & used 2-wheelers, 3-wheelers and 4-wheelers, primarily serving underbanked rural and semi-urban customers.

2



Relationship-Led Physical Distribution Model-

Operates through a fully owned branch network with deep local presence, enabling strong customer relationships, localized underwriting and last-mile collections.

3



Secured Lending & Strong Asset Quality-

Nearly 100% secured loan book with disciplined underwriting, local reference-based sourcing and stable GNPA/NNPA levels.

4



Cash Flow-Based Rural Credit Assessment-

Traditional on-ground credit evaluation model focused on borrower stability, repayment behaviour, community references and flexible repayment structures tailored for rural borrowers.

Transitioning Towards a Diversified & Technology-Driven Retail Lending Platform



Strong Capital Base

Net worth of ₹180 crore provides sufficient headroom to scale AUM, supported by future debt funding through Term Loans and NCDs.



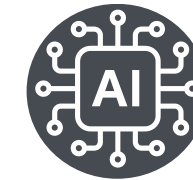
Expansion into High-Growth Segments

Entry into Micro LAP and new products like Home Loans, Property Loans, Personal Loans, and Tractor Loans to drive future growth.



Strong Retail Lending Experience

Over 30 years of lending experience with disciplined underwriting and close to 1% NNPA, reflecting strong asset quality.



Technology & Automation Focus

Investments in digitisation, automation, and AI to improve efficiency, risk management, and loan processing.



Expanding Branch Network

Branch expansion and entry into new states like Karnataka, Goa, Rajasthan, and Madhya Pradesh to support AUM growth.



Mr. Minesh M Doshi
Director

“

FY26 has been a year of steady progress for Shalibhadra Finance Limited as we continued strengthening our retail-focused lending franchise across rural and semi-urban markets. Despite operating in a dynamic environment, we remained focused on disciplined growth, prudent underwriting, and maintaining asset quality while expanding our reach.

Our continued investments in technology, branch expansion, and operational efficiencies are gradually strengthening the foundation for the company's next phase of growth. Over the years, we have built deep expertise in serving underserved customer segments, which continues to differentiate us in the market.

Looking ahead, we are entering a new growth cycle with a clear strategic roadmap. With a strong capital base, established distribution network, and planned expansion into newer geographies and products including Home Loans/ Loan Against Property, Tractor Loans, and Salaried Personal Loans, we believe the company is well-positioned to scale meaningfully over the next few years.

We are targeting an **AUM of ₹500 crores by FY29**, driven by branch expansion, deeper penetration in existing markets, introduction of new secured lending products, and increasing productivity across our physical and digital infrastructure. We remain committed to delivering sustainable growth while maintaining strong governance, healthy asset quality, and long-term value creation for all stakeholders.

”



Mr. Vatsal M Doshi
Managing Director

DIVERSIFIED PRODUCT OFFERINGS

Simple, Speedy, Small Ticket Asset Financing Products with High Yields

New Two-Wheeler Loans



Empowering customers to own their next two-wheeler, across all brands & models

Average Ticket Size

₹ 55,000 to ₹ 70,000

Loan Tenure

6 to 36 months

Used Two-Wheeler Loans



Making used two-wheelers accessible to farmers and self-employed professionals

₹ 25,000 to ₹ 40,000

6 to 36 months

Used Three-Wheeler Loans



Flexible financing for used three-wheelers, catering to both personal and business needs.

₹ 80,000 to ₹ 1,00,000

6 to 60 months

Used Four-Wheeler Loans



Affordable loans for used four-wheelers, designed for personal and commercial purposes.

₹ 1,50,000 to ₹ 2,00,000

6 to 60 months

Personal Loans



Salaried, Self employed

₹ 25,000 to ₹ 40,000

6 to 36 months

Property Loans



Salaried, Self employed

₹ 2,00,000 to ₹ 8,00,000

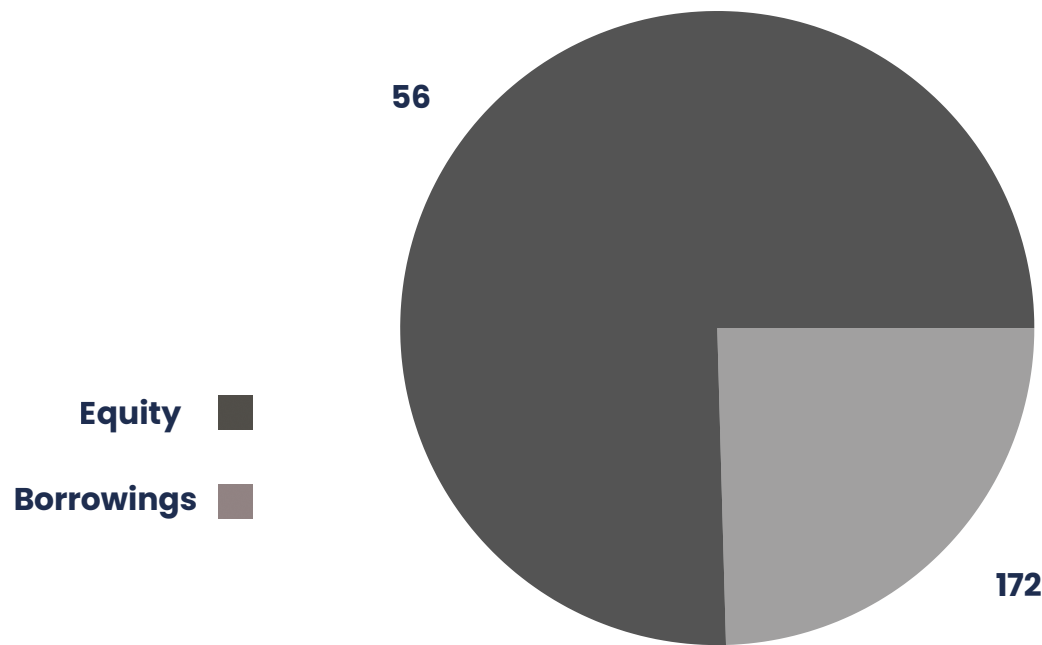
6 to 84 months

GROWING SCALE WITH SMART DIVERSIFICATION

Steadily expanding our AUM while strengthening the mix across segments

Debt/Equity Mix

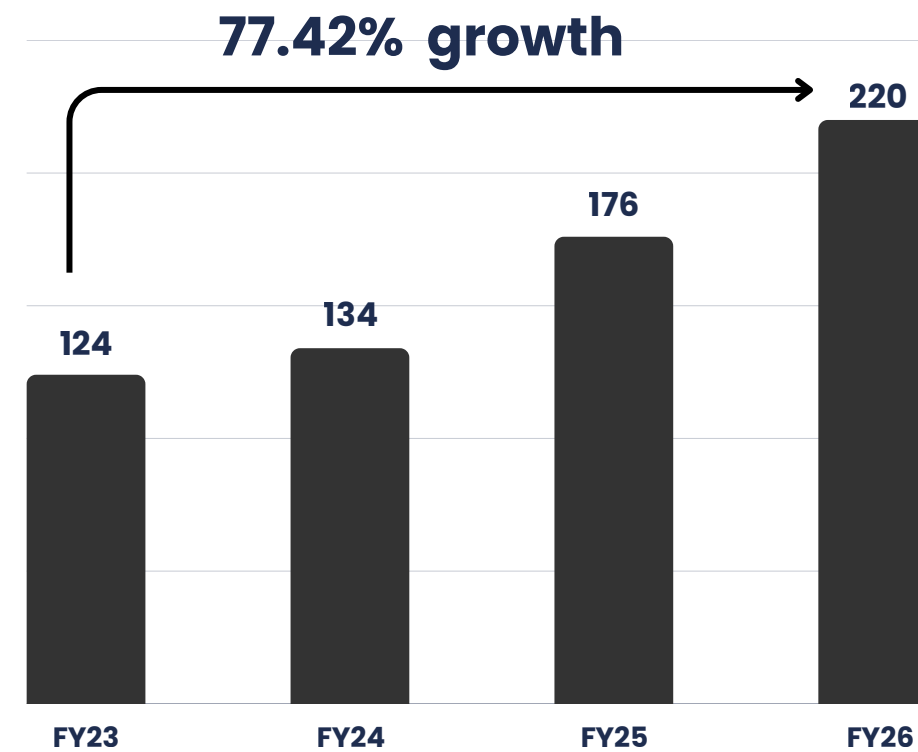
(in ₹ Crores)



A balanced debt-equity mix of ₹172 Cr debt and ₹56 Cr equity supports growth while maintaining financial stability.

Asset Under Management

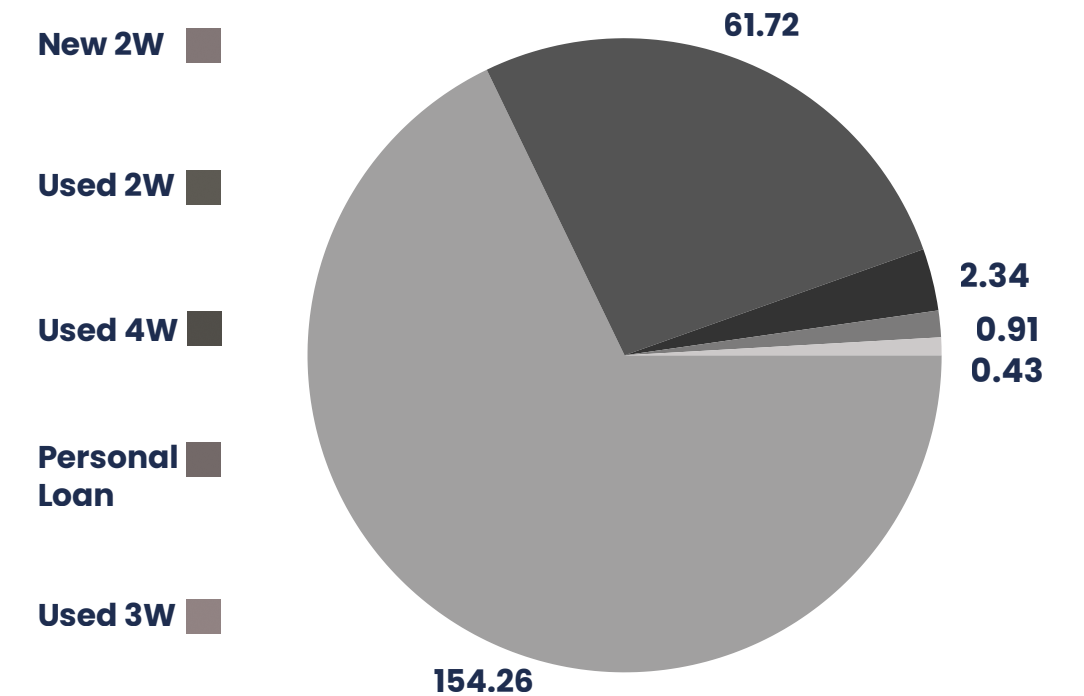
(in ₹ Crores)



AUM has grown consistently from ₹124 Cr to ₹220 Cr, reflecting sustained demand and steady portfolio expansion

AUM Mix

(in ₹ Crores)



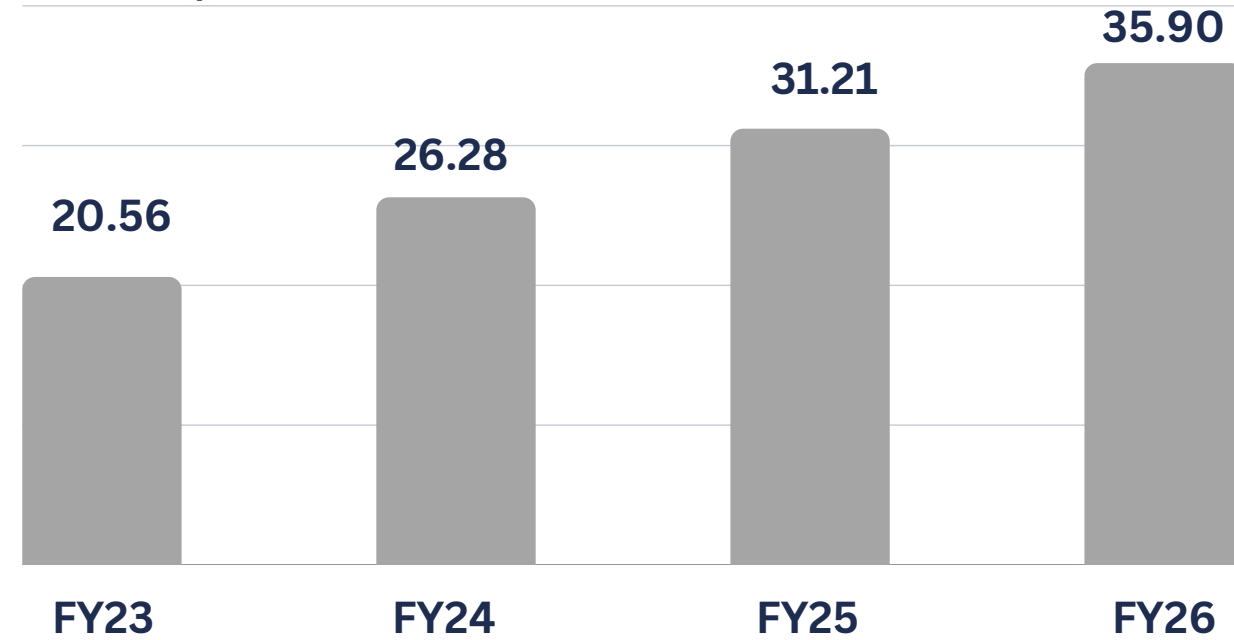
Focusing on a well-diversified portfolio led by new & used 2W, ensuring balanced growth and risk distribution

NII AND OPEX MODEL

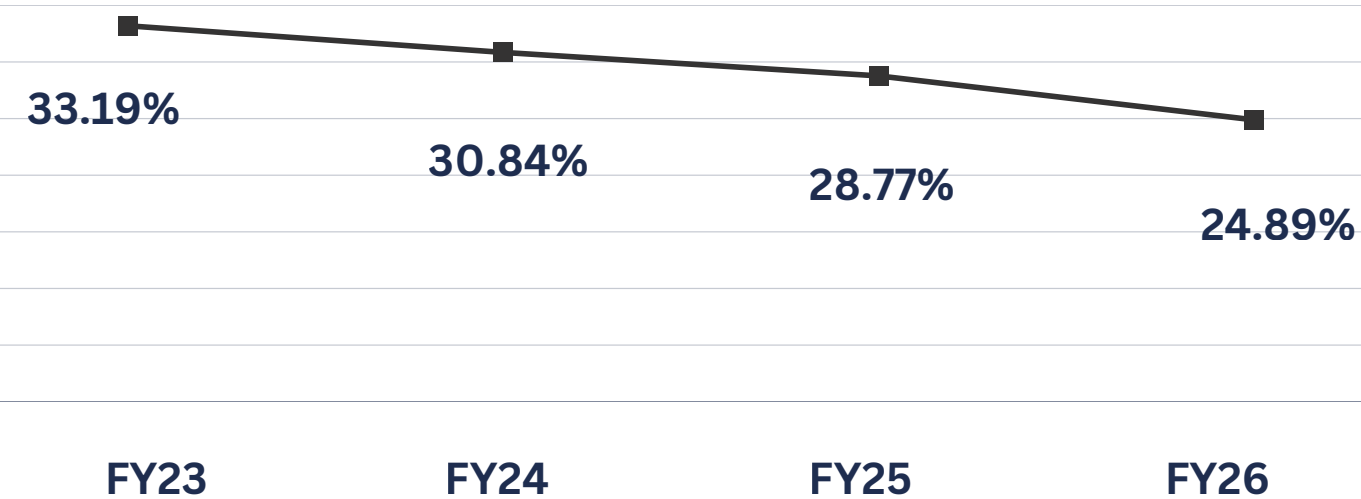
Driving Consistent Growth with Strengthening Operating Efficiency

Net Interest Income

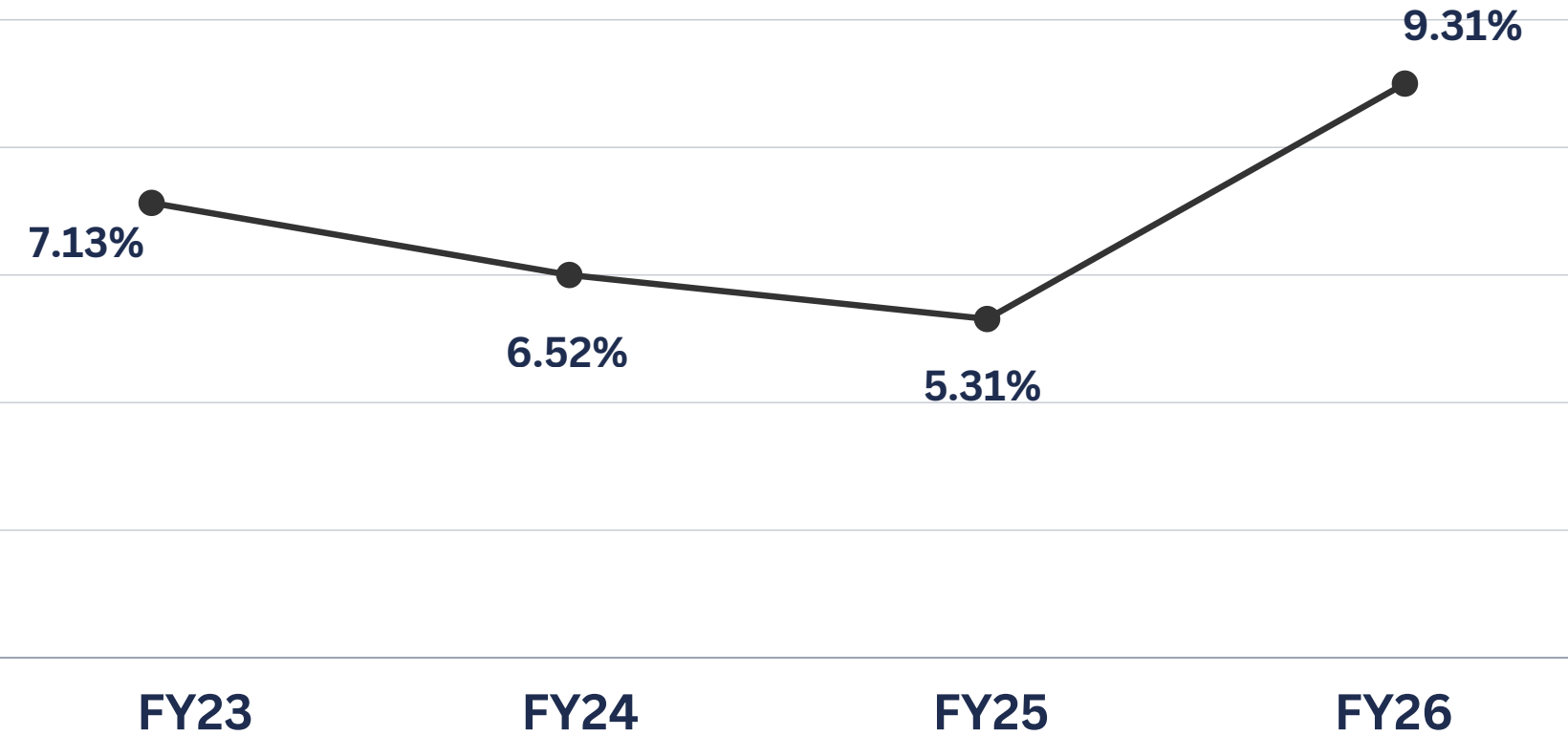
(In Crores)



Cost To Income Ratio



Opex to Average AUM Ratio



- **Net Interest Income** continues to grow sequentially, driven by steady loan book expansion and disciplined yield management.
- The **Opex-to- Average AUM** ratio reflects strategic growth investments, supporting long-term scalability and stronger operating leverage ahead.
- The **Cost-to-Income ratio** remains well-managed, with recent movement aligned to expansion initiatives and capacity building for future growth.

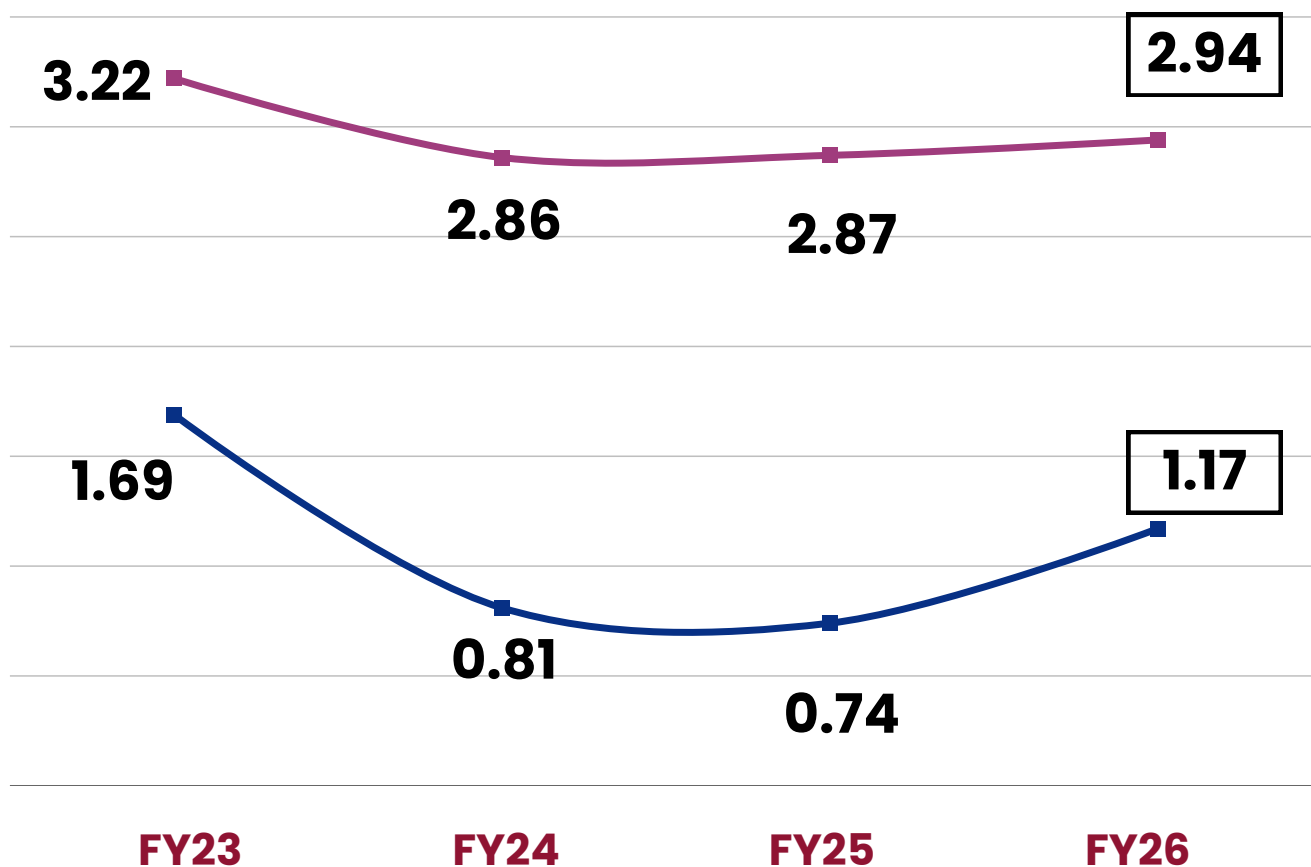
ASSET QUALITY TRENDS

Asset performance remains healthy, with NNPA's well under control

- GNPA remained stable at 2.94% in FY26 versus 2.87% in FY25, while improving significantly from 3.22% in FY23.
- NNPA stood at 1.17% in FY26 compared to 0.74% in FY25, remaining well below FY23 levels of 1.69%.
- Overall, asset quality continues to remain healthy, supported by improved underwriting and efficient collections.

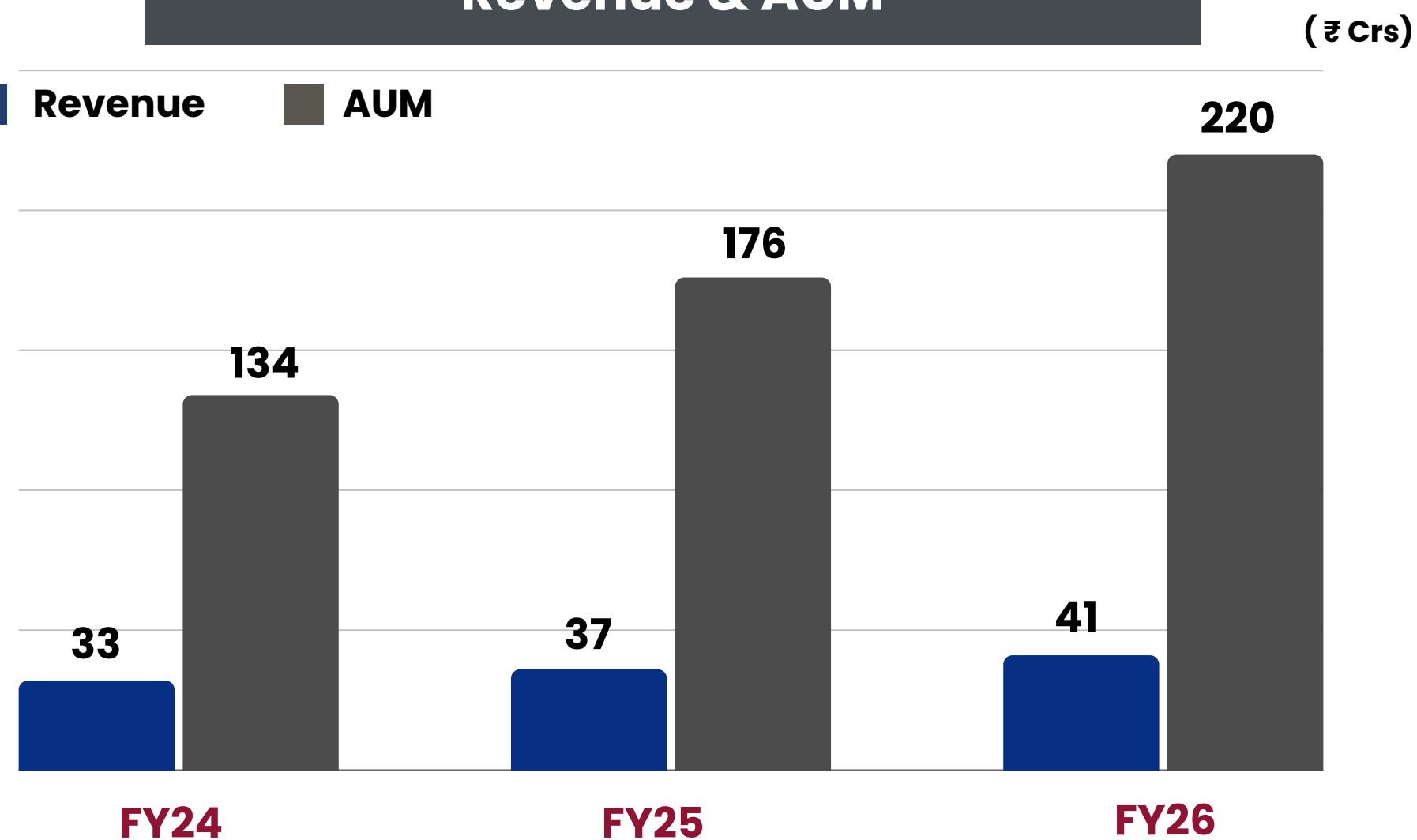
GNPA & NNPA

■ GNPA(%) ■ NNPA(%)



Revenue & AUM


■ Revenue ■ AUM



PREFERRED BRANDS & LENDING PARTNERS

Driving customer value through preferred OEMs and a diversified, high-quality lender base

Customer Demand Anchored in Category-Leading Vehicle Brands



2 Wheelers



3 Wheelers



4 Wheelers

Backed by Leading Banks & NBFCs Ensuring Reliable Capital Flow



SBI
Bank of India
ICICI Bank
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
NORTHERN ARC
बैंक ऑफ बड़ौदा
Bank of Baroda
NABSAMRUDDHI
Hinduja Leyland Finance

PAN-INDIA DISTRIBUTION NETWORK

Presence That Grows With Every Year



4

States



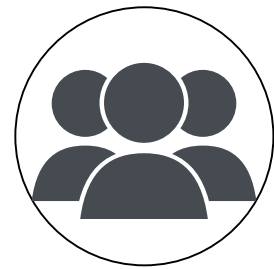
61

Branches



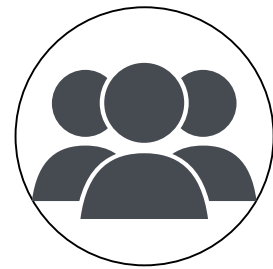
40+

Districts



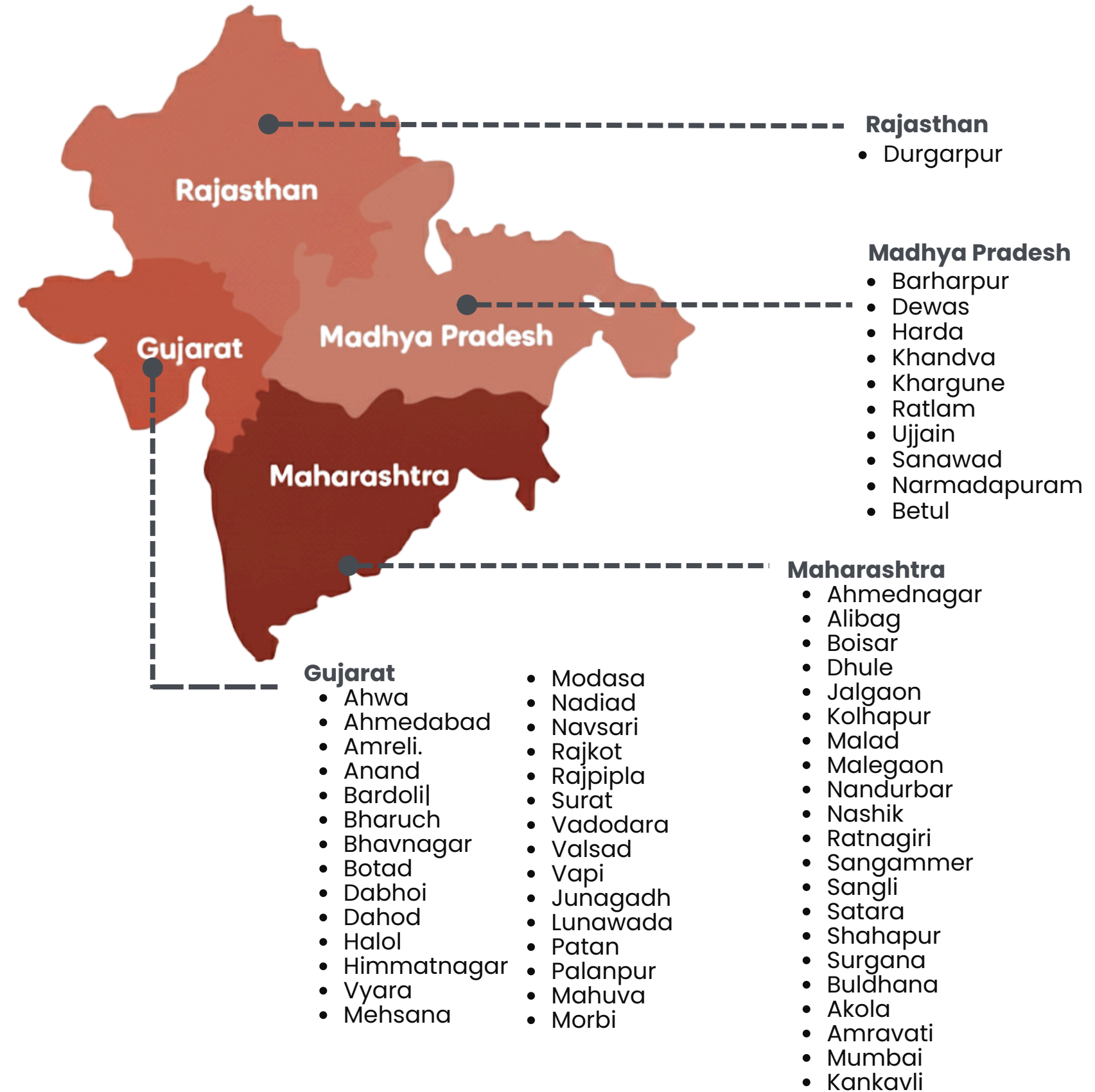
183

Employees

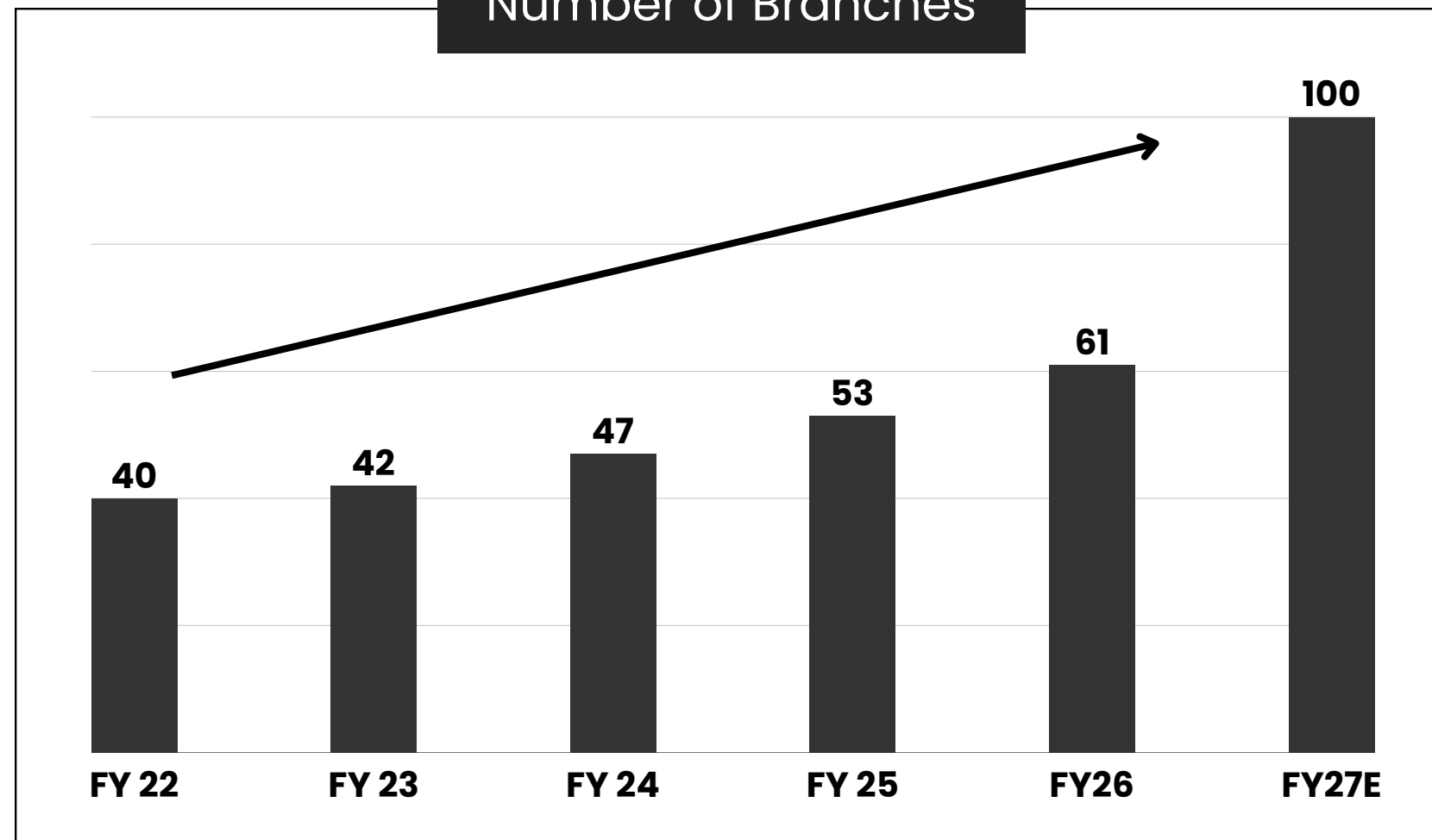


1,13,235+

Customers



Number of Branches



The company does not operate using a franchise or Direct Selling Agent (DSA) model; instead, established own branches in owned premises.

THE SHALIBHADRA ENGINE

Unlocking the Growth Trajectory for the Company



Ultra-Strong Capital Adequacy

A strong CAR positions us as “ready for 1000Cr AUM growth without equity dilution”

Loyalty Enriched

A testament to our commitment and service excellence, nearly 40% of our customers choose us again, demonstrating the trust we've earned.

Flexible Repayment Options with 100% Cashless Disbursements

Customers benefit from convenient, adaptable repayment plans supported by fully cashless and secure loan disbursement methods.

Stability in Workforce

A stable workforce with over 10 years of average tenure, combined with experienced core staff and local rural hires, drives superior customer engagement and high-quality delivery at the last mile.

In-House Tech for Speed & Control

Our proprietary digital platform manages the entire lending workflow end-to-end, enabling faster onboarding, sharper credit assessment, and real-time operational oversight.

Fully Owned Branch Network Powering Underserved Markets

Complete ownership of our branches gives us unified control, enabling us to serve remote rural and semi-urban regions where formal financial services are limited or absent.

Prioritize Robust Credit Assessment

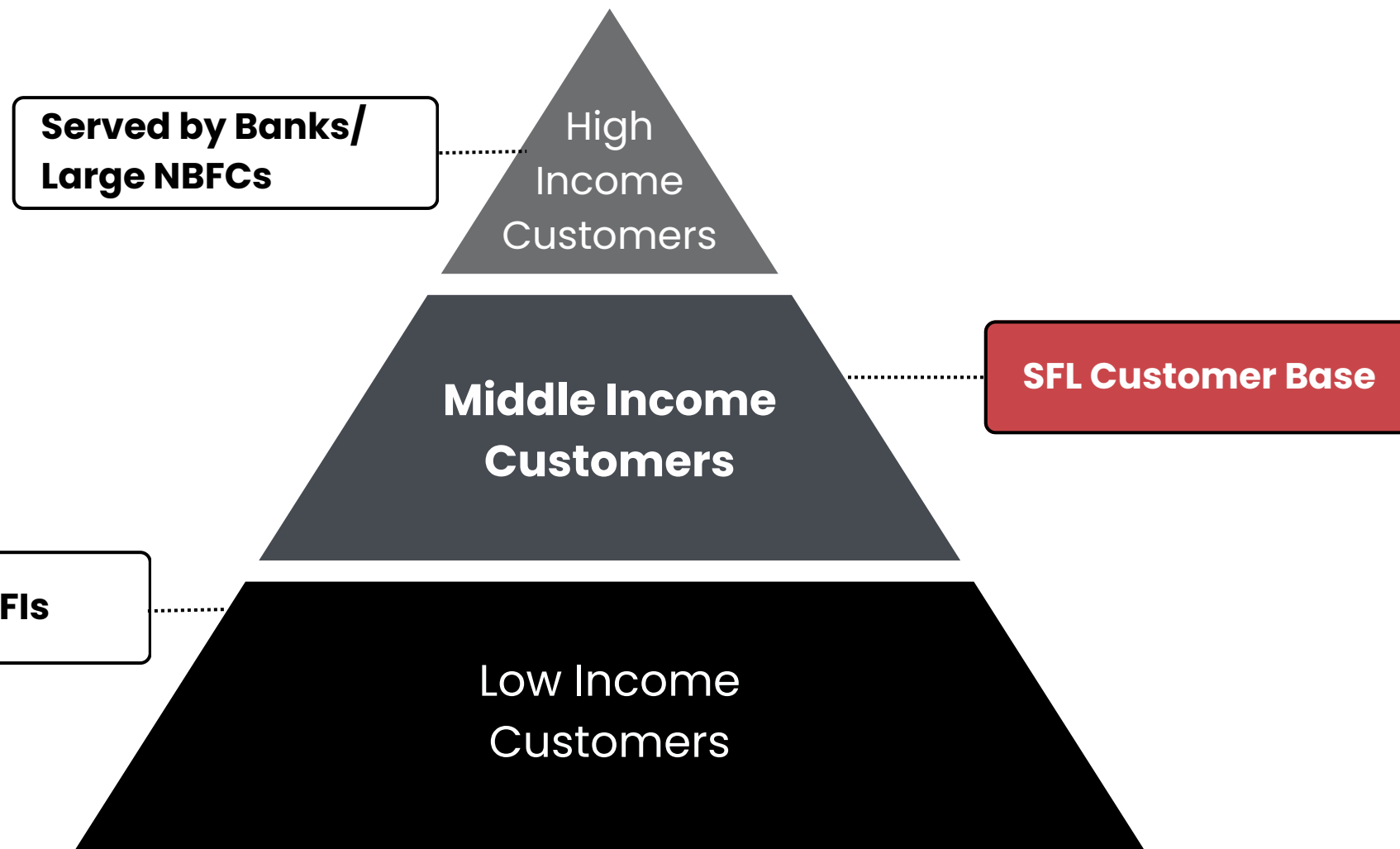
Shalibhadra uses a thorough and reliable credit evaluation process to ensure responsible lending and maintain high portfolio quality.



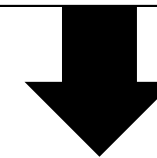
CUSTOMER BASE & DISCIPLINED ONBOARDING

Serving the right income segment through a disciplined application flow.

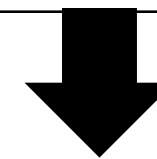
Focused Customer Segment



SFL operates its own branches for direct service **within a 70 km radius and works with 500+ dealer partners** in remote areas. Local teams with **strong market and language knowledge build relationships** and enable a decentralized, fast loan initiation process.



Applications are **entered into the LOS and formally approved** by the central credit team after API-based checks. The Branch Team gathers two local references, allowing the Branch Manager to give informal approval.









SFL lends **only to customers who own their homes**, ensuring easy traceability and stronger repayment assurance. Once both approvals are in place, **the vehicle is delivered, and payment is promptly released to the dealer** after completing the final formalities.

We operate in a calibrated income segment above traditional microfinance, customers with stable, predictable cash flows and the capacity to purchase income-generating vehicles. The portfolio is anchored by borrowers engaged in agriculture and allied activities, supported by a strong mix of self-employed and salaried customers. This focused positioning drives healthier asset quality and a structurally lower risk profile.

COLLECTIONS EFFICIENCY VS INDUSTRY

Robust recovery architecture driving lower delinquencies and faster resolution cycles

	Industry Practice	Shalibhadra Practice
 EMI Collection	Reliance on ECS/NACH with high bank charges and elevated cheque-bounce friction.	Direct EMI deposits into district banks; low-cost, low-friction and virtually bounce-proof.
 Customer Connect	Weak local linkages and limited field presence.	Deep on-ground network ensuring consistent customer touchpoints and stronger repayment discipline
 Recovery Model	Fully outsourced recoveries; punitive per-EMI charges impacting rural customers.	Hybrid model: robust internal follow-ups supplemented by selective agency engagement for late-stage accounts.
 Cost Efficiency	Higher recovery costs due to agency dependency and bank-linked fees.	Leaner cost structure with optimized cash handling and reduced external agency reliance.
 Monitoring	Limited centralized tracking and delayed MIS visibility.	Centralized MIS with upgraded LMS offering real-time tracking, escalation, and control.
 Enforcement	Early, agency-driven enforcement.	Calibrated approach: internal interventions first; legal/seizure action initiated only after structured multi-step escalation.

CUSTOMER-CENTRIC GROWTH MODEL

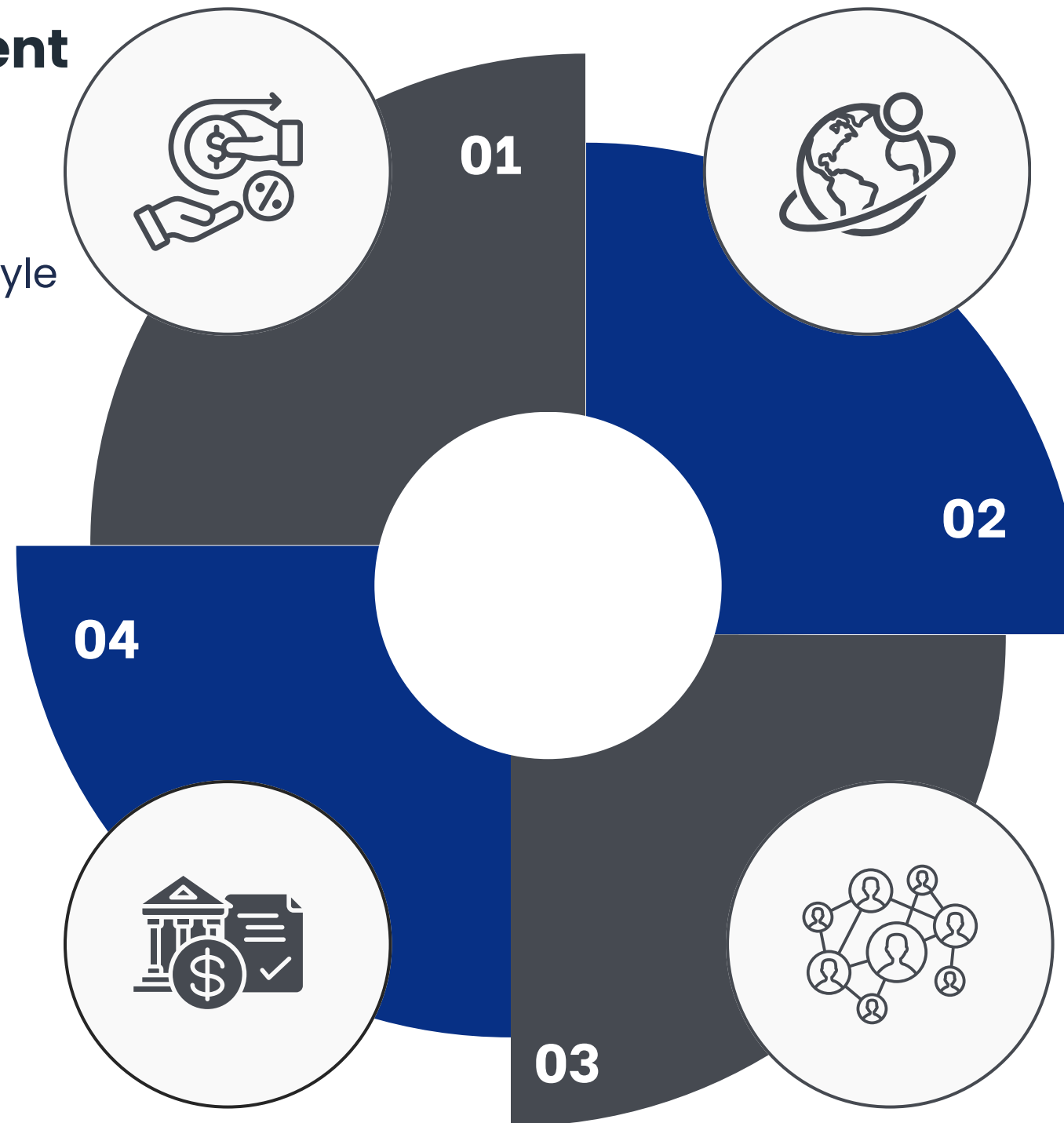
Built for Bharat: A Model Designed Around the Rural Customer

Flexible Customer Repayment Framework

- Tailored EMI schedules based on customer income stability and lifestyle needs.
- Adaptive repayment options that reduce default risk and improve customer comfort.

Informal Credit Rating System

- Recognition that CIBIL scores may not be reflective of rural realities.
- Utilization of an informal credit rating methodology, acknowledging the unique financial landscape.



Last Mile Accessibility in Extreme Rural Areas

- Strategic focus on reaching the remotest corners of rural India; difficult for banks to cater and service these borrowers.
- Dedicated efforts to establish a robust last-mile delivery system for maximum market penetration.

Robust Network: Proximity Centric Operation

- Emphasize on physical presence within a 70 km radius from each branch, ensuring high service standards and direct interaction with rural borrowers.
- Operates through owned branches and not following any franchise or DSA model.

WAY FORWARD: 2029 VISION

Building Scale, Strength and Strategic Depth

**500 Cr.
AUM**

Accelerating AUM Growth to ₹500 Cr

- Targeting a robust scale-up from ₹220Cr to ₹500 Cr through disciplined growth, sharper underwriting, and improved productivity.
- The focus remains on high-quality, secured lending to ensure sustainable compounding.

Investing in Technology & Underwriting Intelligence

- Enhancing digital onboarding, analytics-led credit assessment, and automated collection workflows.
- These upgrades will lift turnaround times, reduce credit costs, and drive scalable, future-ready operations.

**Geographic
Expansion**

Optimizing Cost of Borrowings

- Increasing the share of borrowings from nationalized banks to structurally bring down the blended cost of funds.

Diversifying the Product Suite

- Introducing Micro LAP and Home Loans while strengthening our 3W/4W portfolio to reduce concentration risk.
- A broader product mix enhances cross-sell, improves yields, and brings resilience across credit cycles.

Expanding Our Physical Footprint

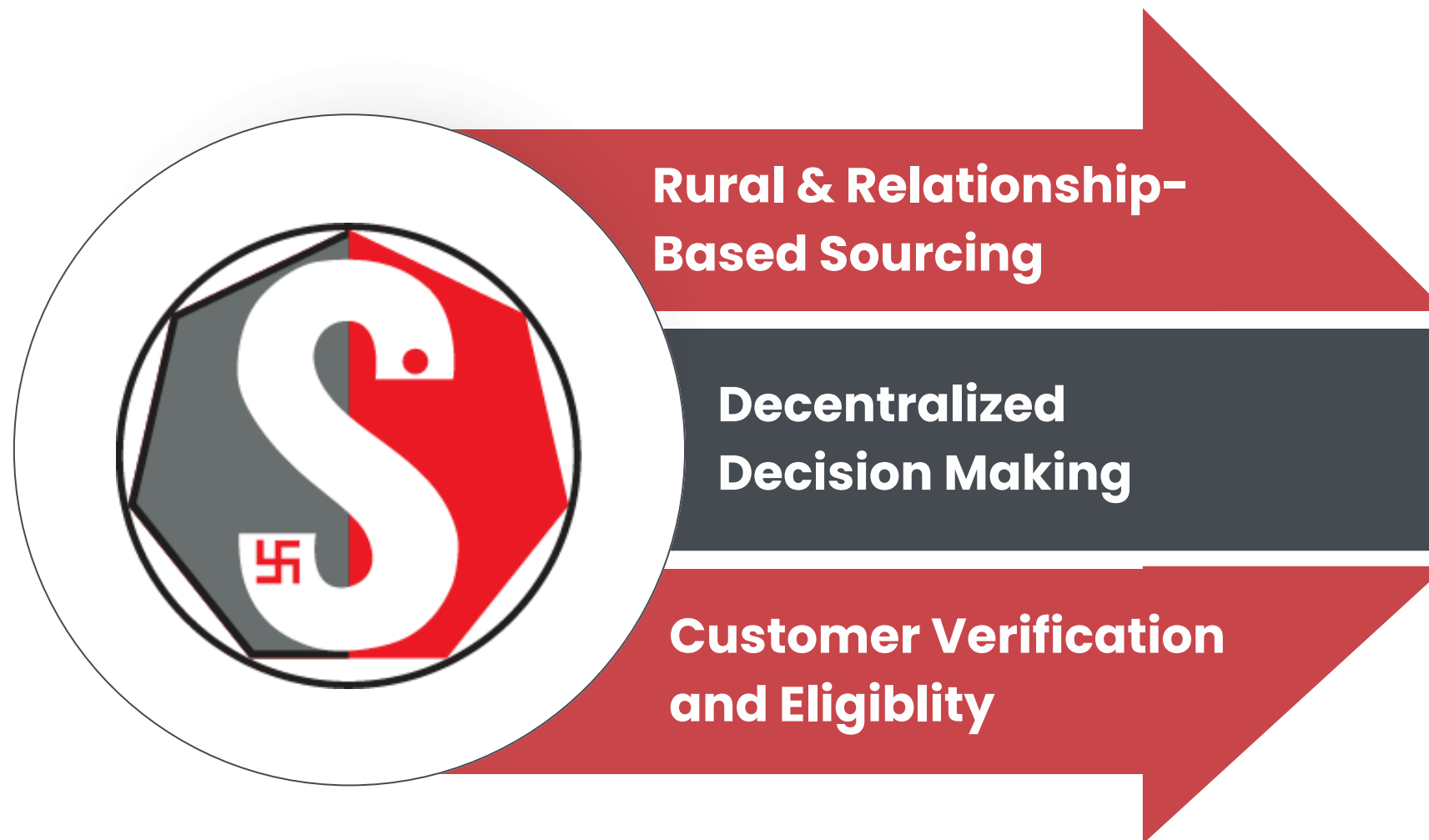
- Scaling our network from 61 to 100 branches, deepening penetration in core markets while selectively entering high-potential new states like Goa, Karnataka strengthening customer reach, and building a diversified regional portfolio.

**100
branches**

**Micro Lap
Home Loan**

CREDIT ASSESSMENT FRAMEWORK

Focused assessment ensuring quality sourcing and prudent lending



01

- Portfolio is sourced largely through sub-dealers operating in deep-rural pockets, not from high-competition city centres.
- Sub-dealers have direct visibility on borrowers' behaviour, reputation and financial discipline.
- Strong reliance on on-ground references (sarpanch/local community) ensures credible leads.
- Relationship-led sourcing reduces adverse selection and improves customer stickiness.

02

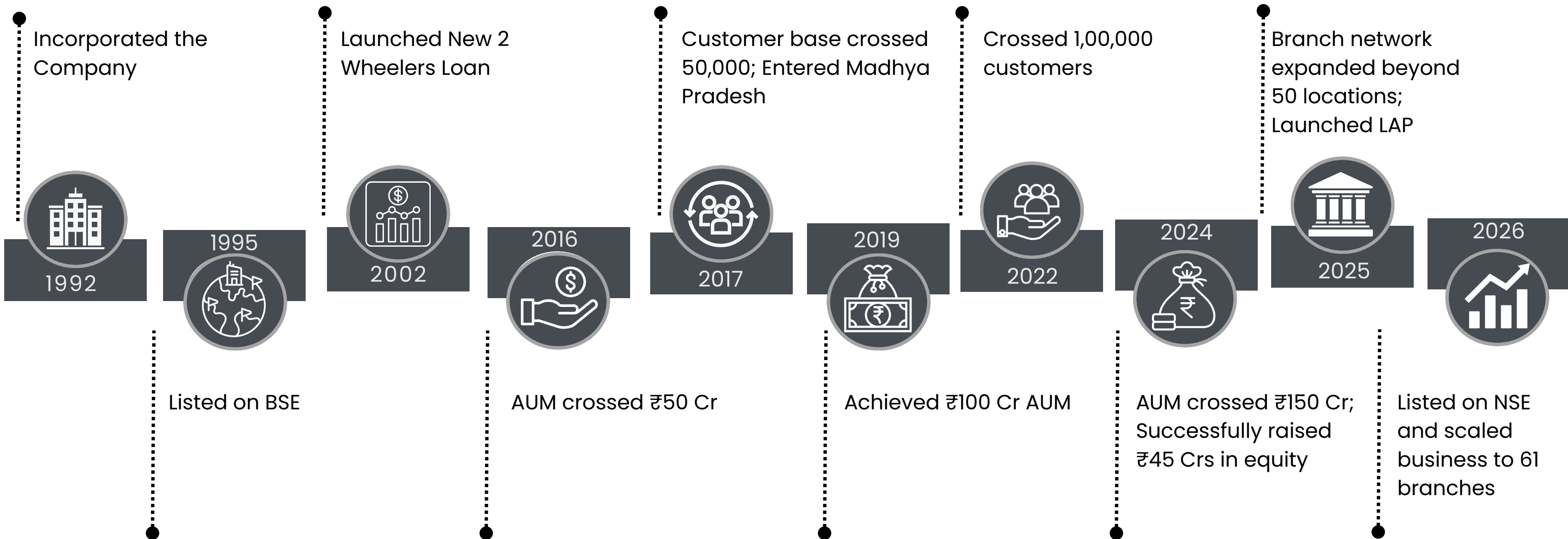
- Front-line teams are empowered with clear sanctioning authority, speeding up turnaround time.
- Branch heads exercise defined credit limits, ensuring both speed and control.
- Faster decisions directly support rural demand cycles where timing is critical.
- Decentralised structure strengthens accountability and enhances on-ground credit judgement.

03

- Preference for customers with owned residential property, ensuring stability and stronger credit intent.
- Financial screening ensures borrowers comfortably meet repayment obligations.
- Heavy reliance on local references and social reputation creates an additional behavioural filter.
- Designed to align with the core segment: middle-income rural customers with predictable agricultural and allied-income patterns
- A downpayment of 25,000-30,000 Rs is taken before approving the loan.

OUR JOURNEY

Shaping our trajectory with focused expansion and resilience



Tech-Led Operating Engine

Fully in-house tech enabling sharper monitoring and execution



Implementing LOS & LMS

- Introduction of LMS and LOS marks a significant step in business scalability.
- Streamlines training processes, adds performance tracking and personalized learning.
- Optimizes the customer onboarding process, ensuring a seamless and expedited experience.
- With the new LOS system in place, customers can anticipate faster processing times and enhanced service quality.



Digital Onboarding

- Streamlined end-to-end digital onboarding process, encompassing registration, data collection, verification, approval, and disbursement, without any paperwork involved.
- Aids in reduced time delays and operational costs associated with physical document handling.
- Digital tools and algorithms to assess and work out customer's creditworthiness based on the provided information and financial history



API Integrations

- Integrating multiple APIs such as credit bureau checks and fraud detection to enhance operational capabilities and financial assessments.
- Increases accuracy and reduces manual work; enhances risk management and compliance. Improves customer trust through robust security.
- Streamlines processes by automating checks.



Collections

- Partnering with several payment gateways to expand the accessibility of digital payment options, catering to a broader customer base.
- Offering diverse payment options enhances overall customer satisfaction, as customers can select the most convenient method for them.
- Risk Mitigation by providing redundancy in payment processing options.

RISK FRAMEWORK & MITIGATION PLAYBOOK

Structured controls to safeguard asset quality and growth



Mitigation Tactics

Liquidity Risk

Diversified funding sources from various Banks and NBFCs. Optimal combination of CC limits & Term loans.

Interest Rate Risk

Evolved a strategic fund mix to reduce dependence on banks and enables it to strike a balance between various sources of funding while reducing the cost of borrowing.

Credit Risk

Measured through customer credit assessments, repayment behaviour, GNPA/NNPA trends, and diversification across segments and geographies.

Competition Risk

Company's extensive rural presence & good relations with brokers/dealers/recovery agencies gives it a distinct edge. Such an in-depth reach is not easy to build.

Regulatory Risk

Company uses strong consumer insights and advanced technology, working with local partners to market its products effectively and reach target customers.

Infrastructure Risk

Company attracts and retains skilled local talent through strong performance systems, engagement, and training to create a motivating work environment.

BOARD OF DIRECTORS



Mr. Vatsal Doshi

Managing Director

Mr. Minesh Doshi

Director

Mr. Dhruvil Doshi

Executive Director cum CFO

Ms. Ayushi Doshi

Director

Mr. Kamalkant Keswani

Independent Director

Mr. Govind Keswani

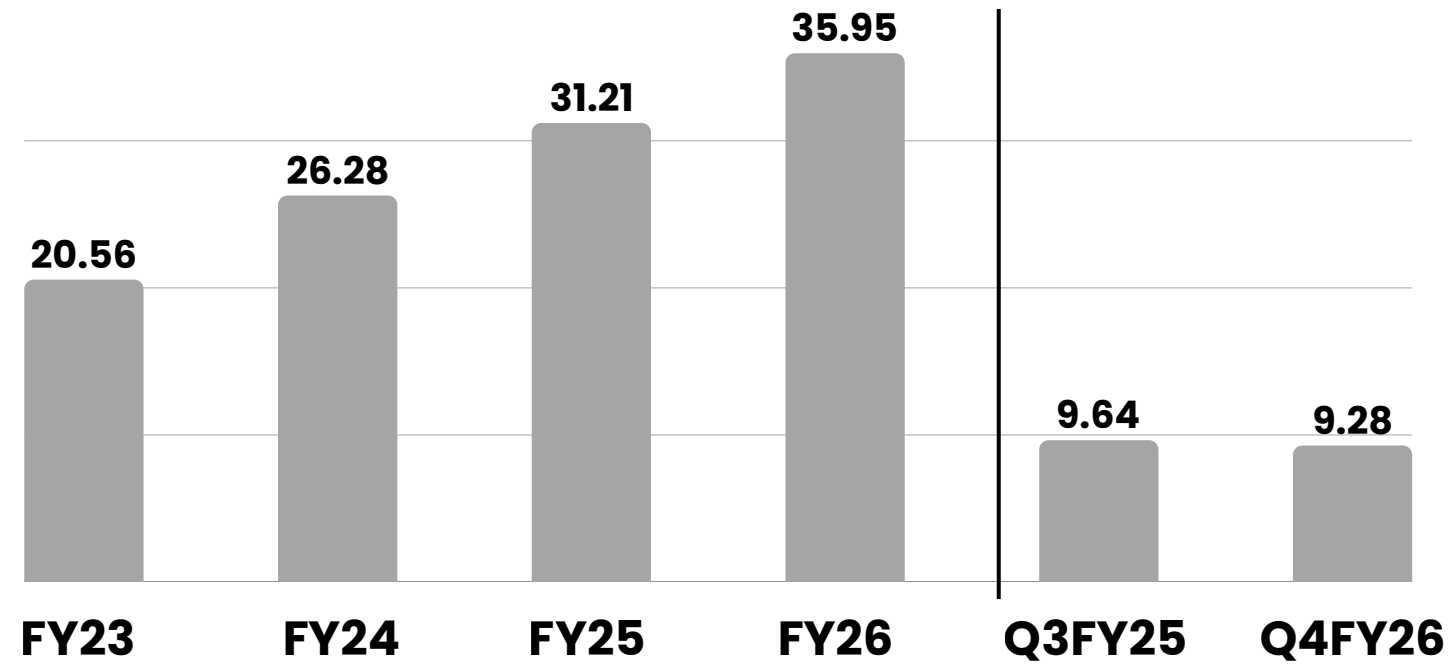
Independent Director

FINANCIAL PERFORMANCE

Steady growth across NII, profitability and earnings momentum

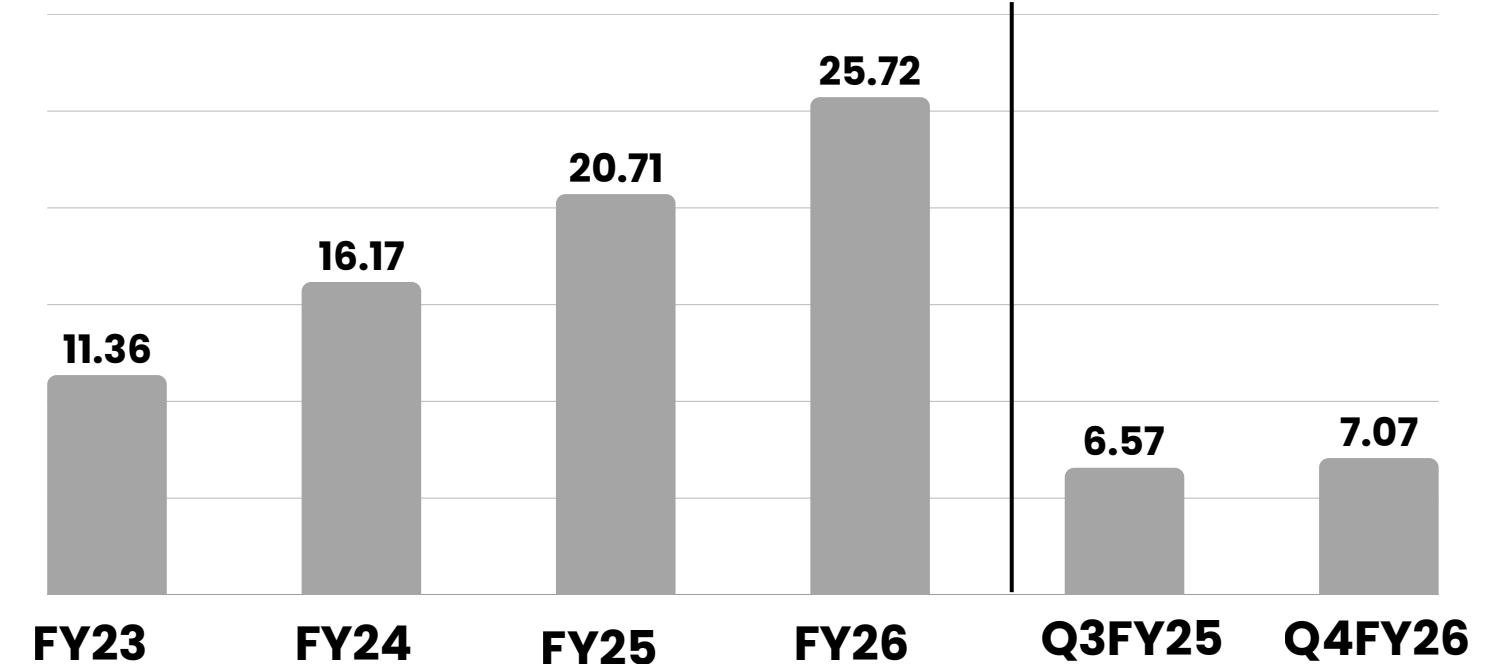
Net Interest Income (NII)

(in Crs)



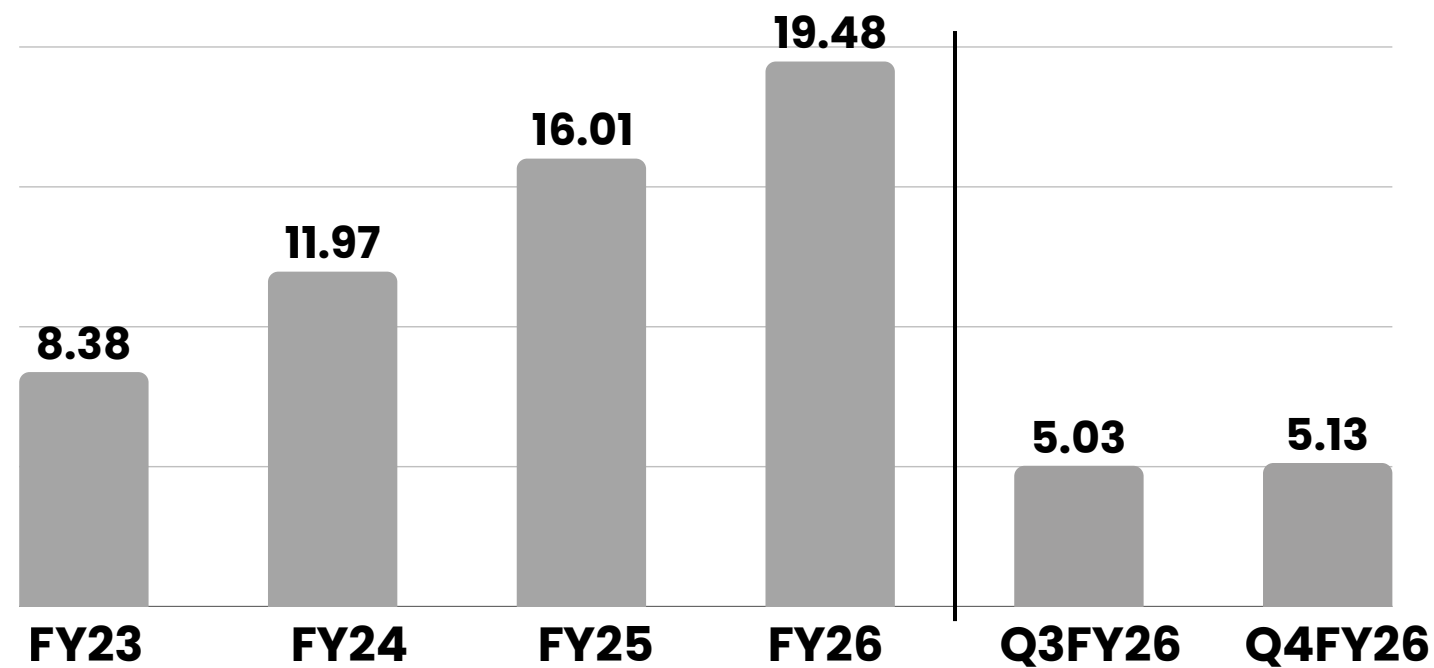
Pre-Provision Operating Profit (PPOP)

(in Crs)



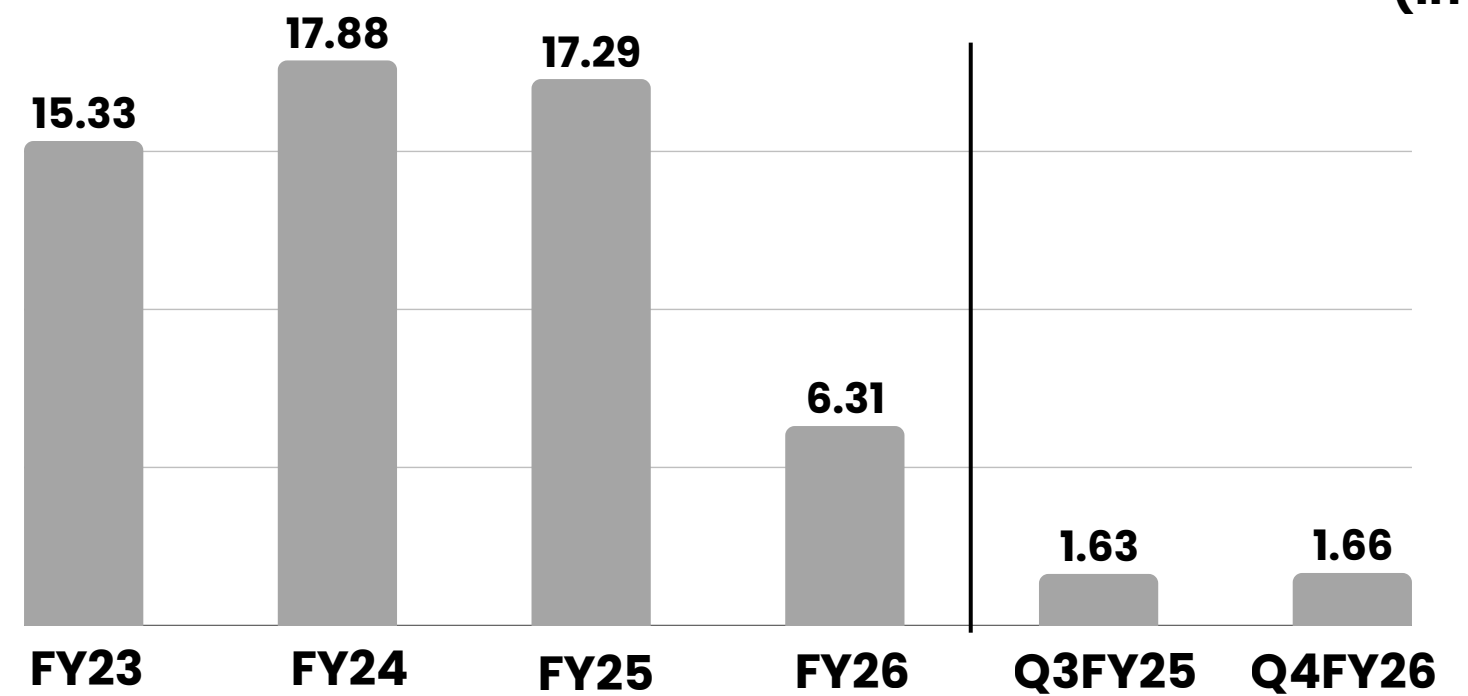
Profit After Tax (PAT)

(in Crs)



Earnings Per Share (EPS)

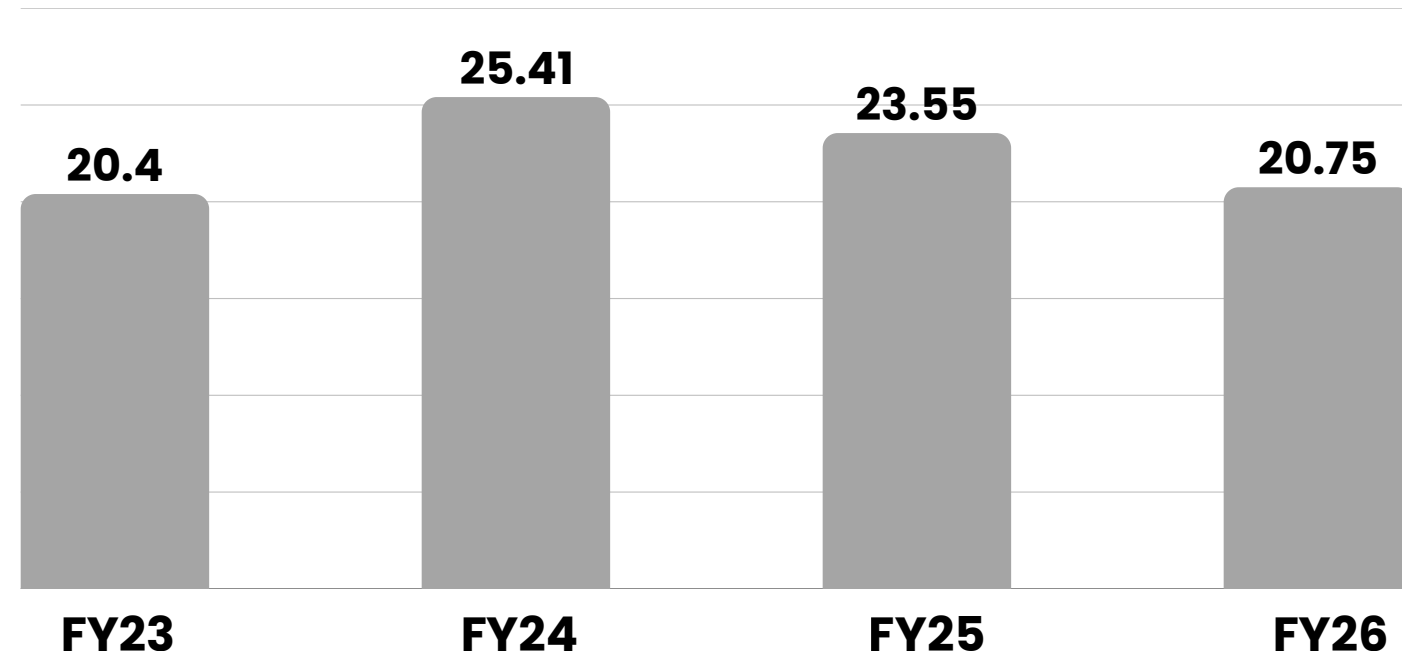
(in ₹)



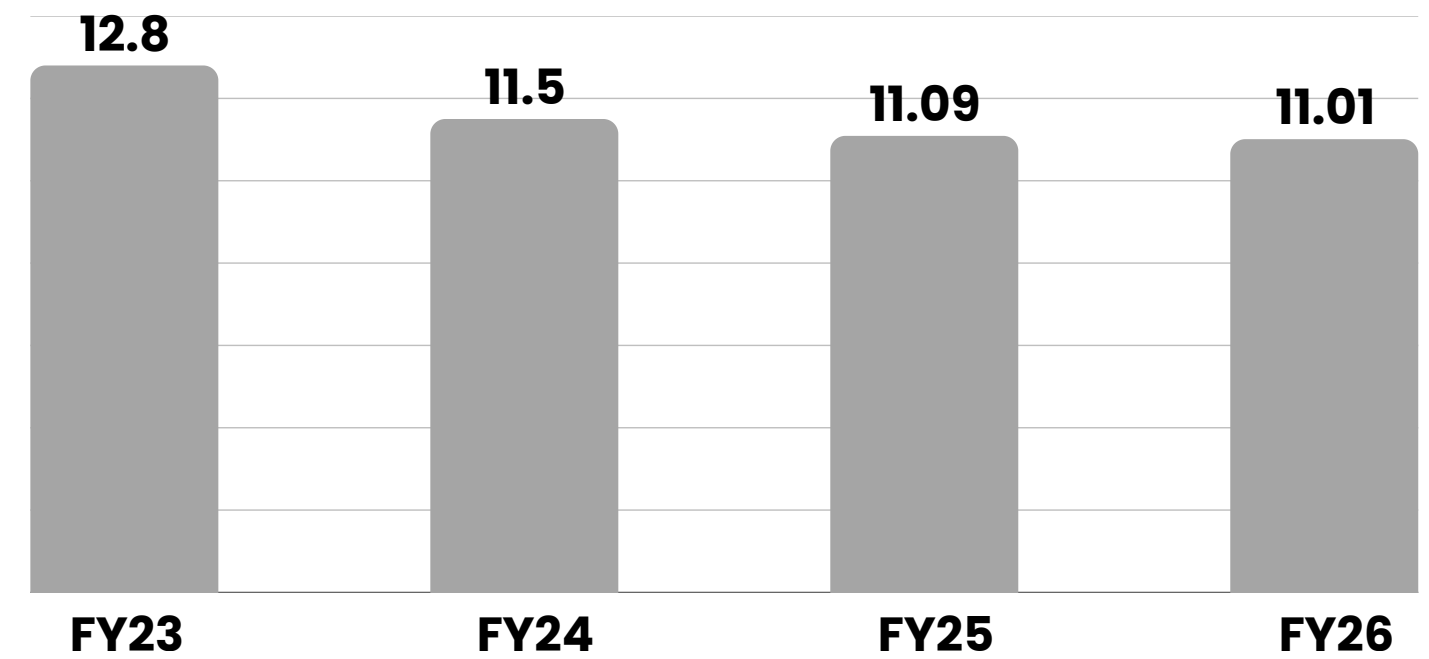
HEALTHY MARGINS

Balanced yield strategy with disciplined cost of funds management

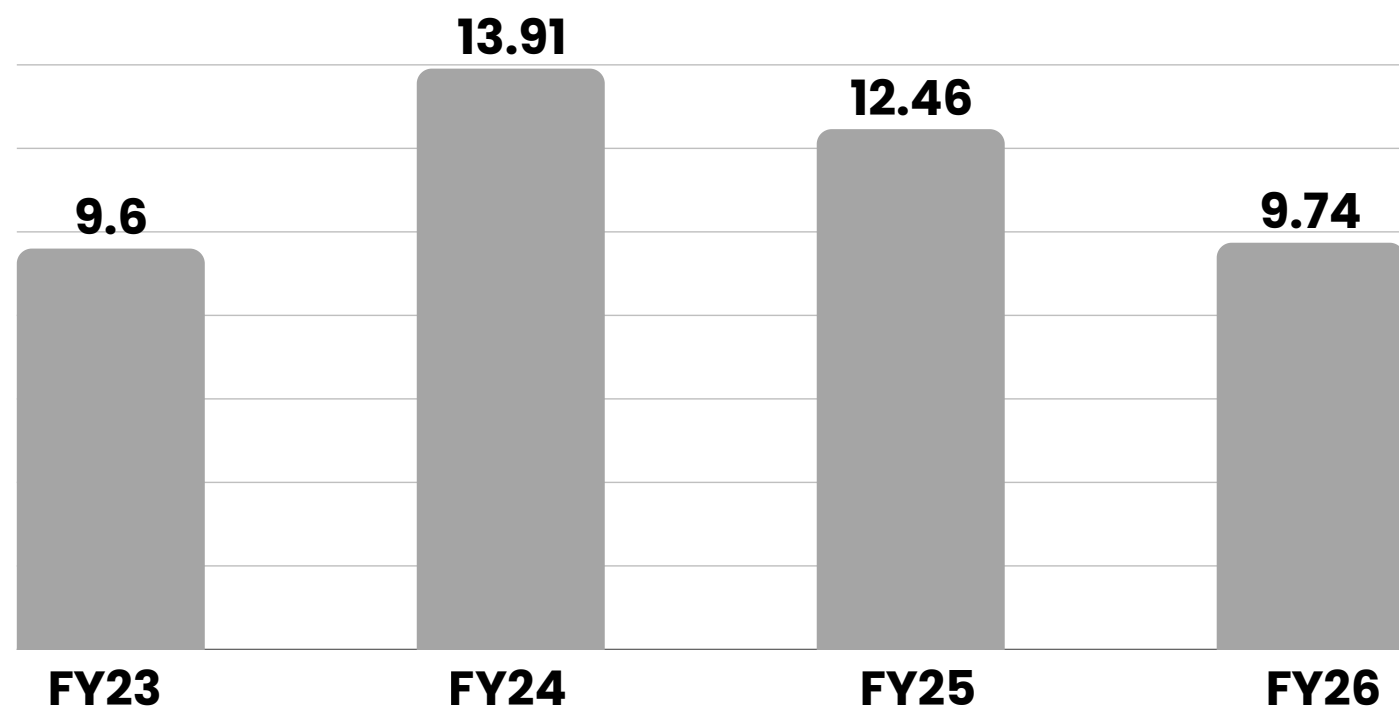
Yield on Advances (%)



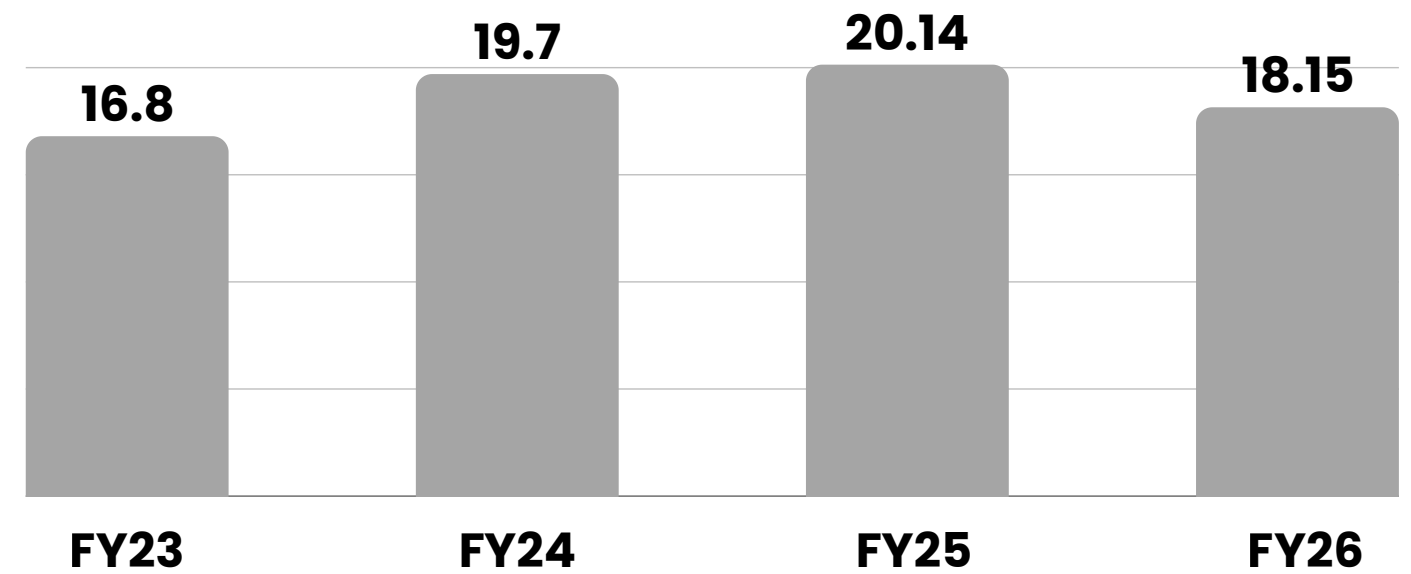
Cost of Funds (%)



Spread (%)



NIM (%)

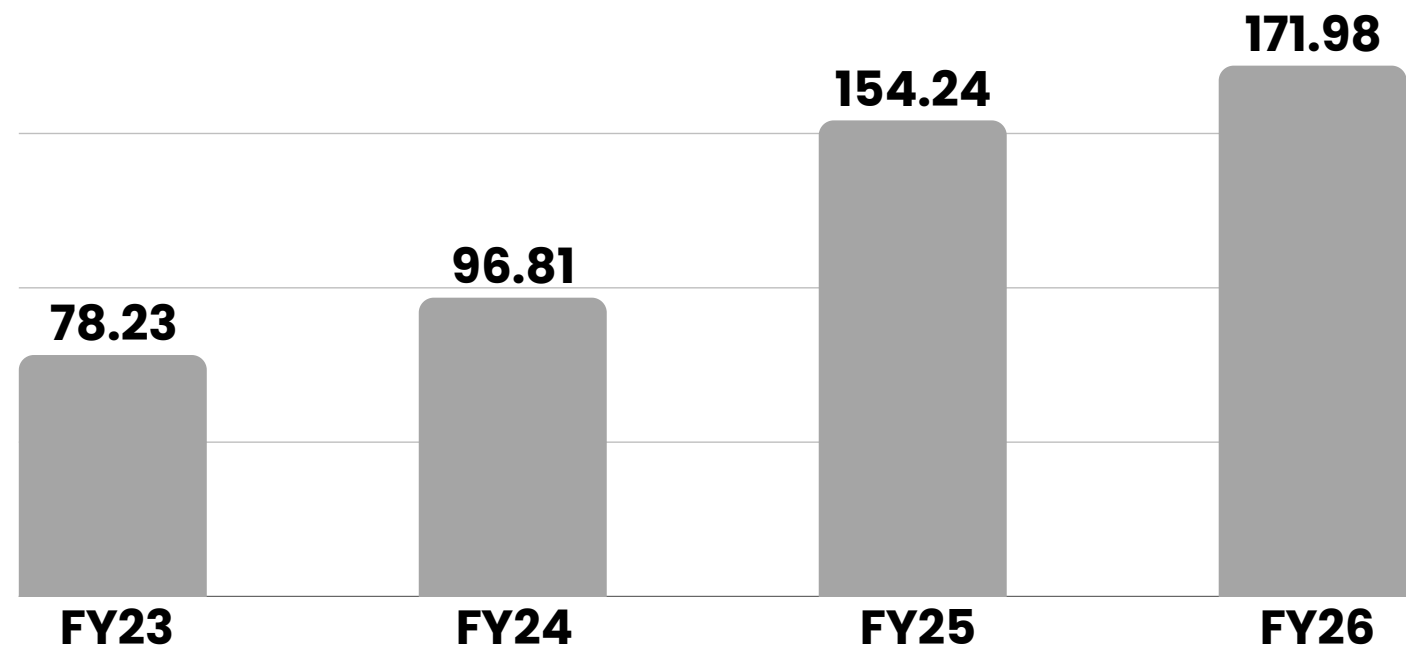


ROBUST PERFORMANCE

Capital headroom and diversified liabilities powering growth

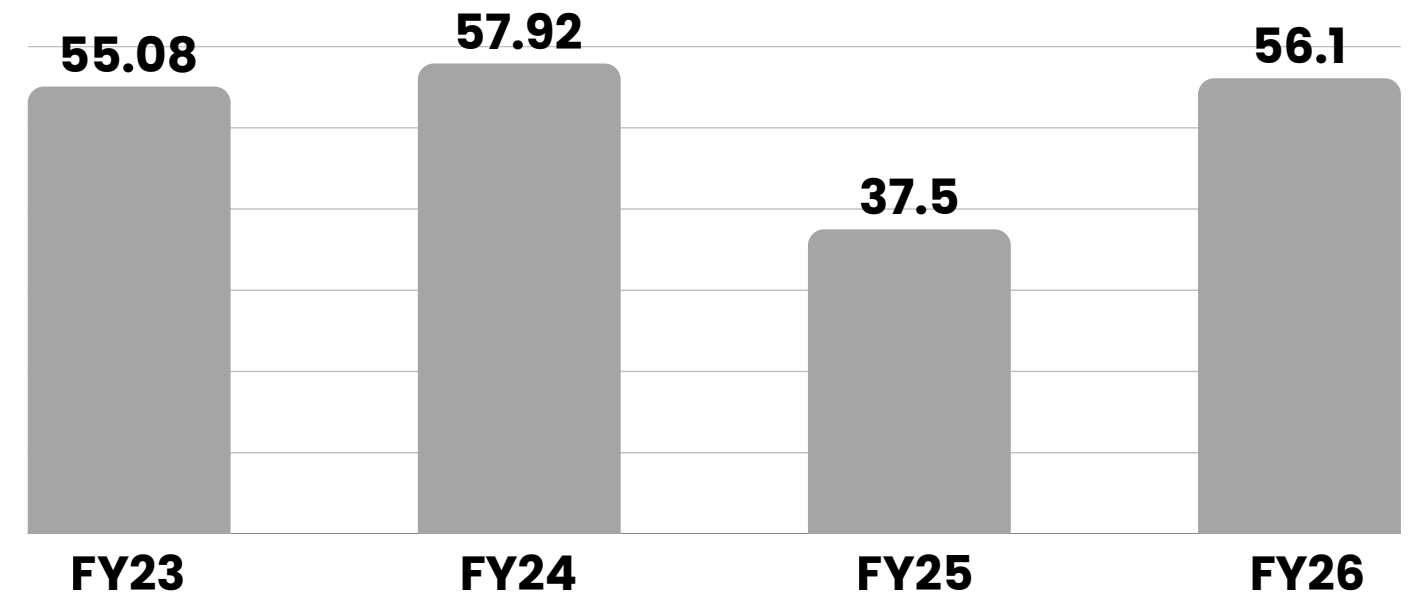
Networth

(in Crs)



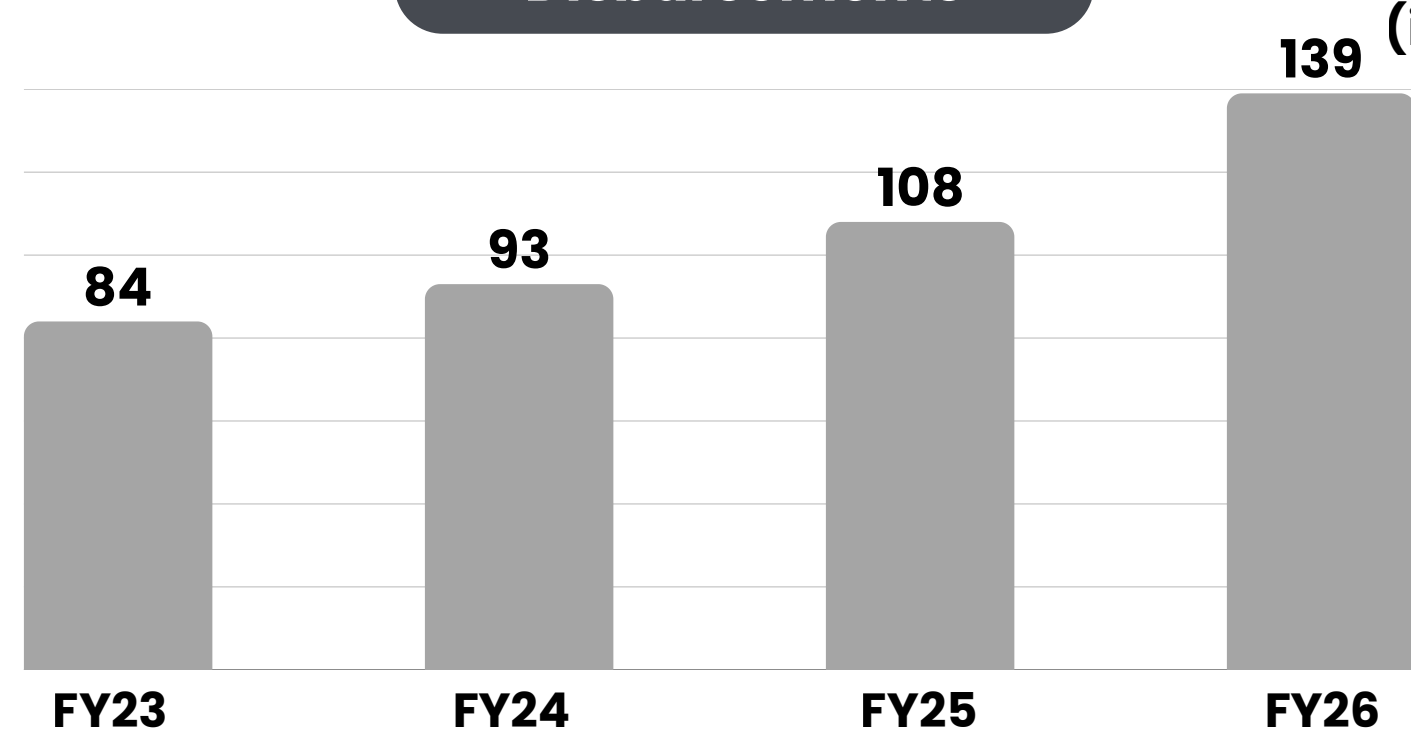
Borrowings

(in Crs)



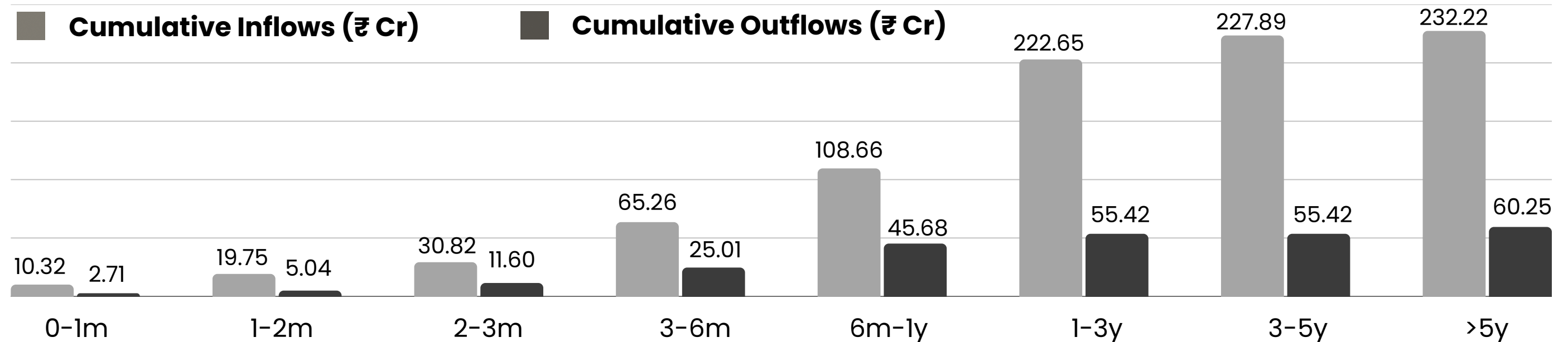
Disbursements

(in Crs)



COMFORTABLE LIQUIDITY AND ALM STATEMENT

Liquidity Statement as on 31st March, 2026

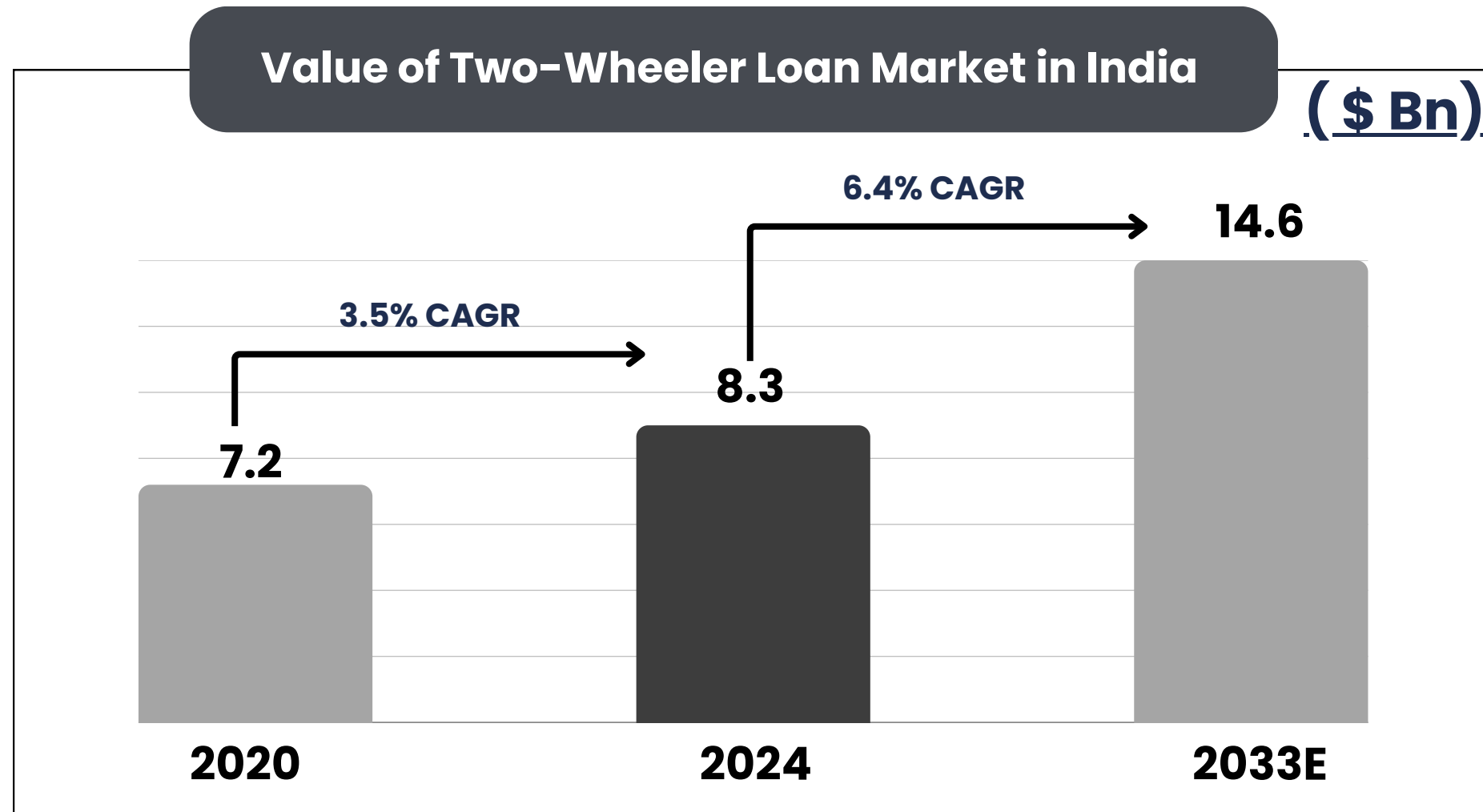


Cumulative Positive Gap	7.61	14.71	19.22	40.25	62.98	167.23	172.47	171.97
Cumulative %	280.81%	291.87%	165.69%	160.94%	137.87%	301.75%	311.21%	285.43%

- As per the latest liquidity maturity profile as on 31st March 2026, cumulative inflows stood at ₹232.22 Cr, while cumulative outflows were at ₹60.25 Cr, reflecting a strong and comfortable overall liquidity position.
- The liquidity gap remained positive across all maturity buckets, with the 3–5 year bucket reporting the highest cumulative positive gap of ₹172.47 Cr along with a strong cumulative coverage ratio of 311.21%, highlighting significant long-term liquidity surplus.
- Short-term liquidity also remained healthy, as the 0–1 month bucket recorded a positive gap of ₹7.61 Cr with a cumulative percentage of 280.81%, indicating adequate coverage for near-term obligations.

FUTURE DRIVING FORCES


Growing 2-Wheelers Loan Market in India




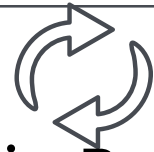
➤ In the Indian two-wheeler segment, **75% of the purchases are funded by loans**. The share of banks and NBFCs in the two-wheeler loan market is 60% and 40%, respectively.


➤ According to CRIF High Mark's CreditScope, originations share (value) of **Two-Wheeler Loans by NBFCs continue to rise in comparison to banks**.


➤ **NBFCs are steadily gaining wallet share** as customers prefer faster, more flexible financing options.


Large Millennial and GenZ Base


Increased Ownership of 2W Vehicles


Significant Shift in Borrowing Trends


Rising Disposable Income

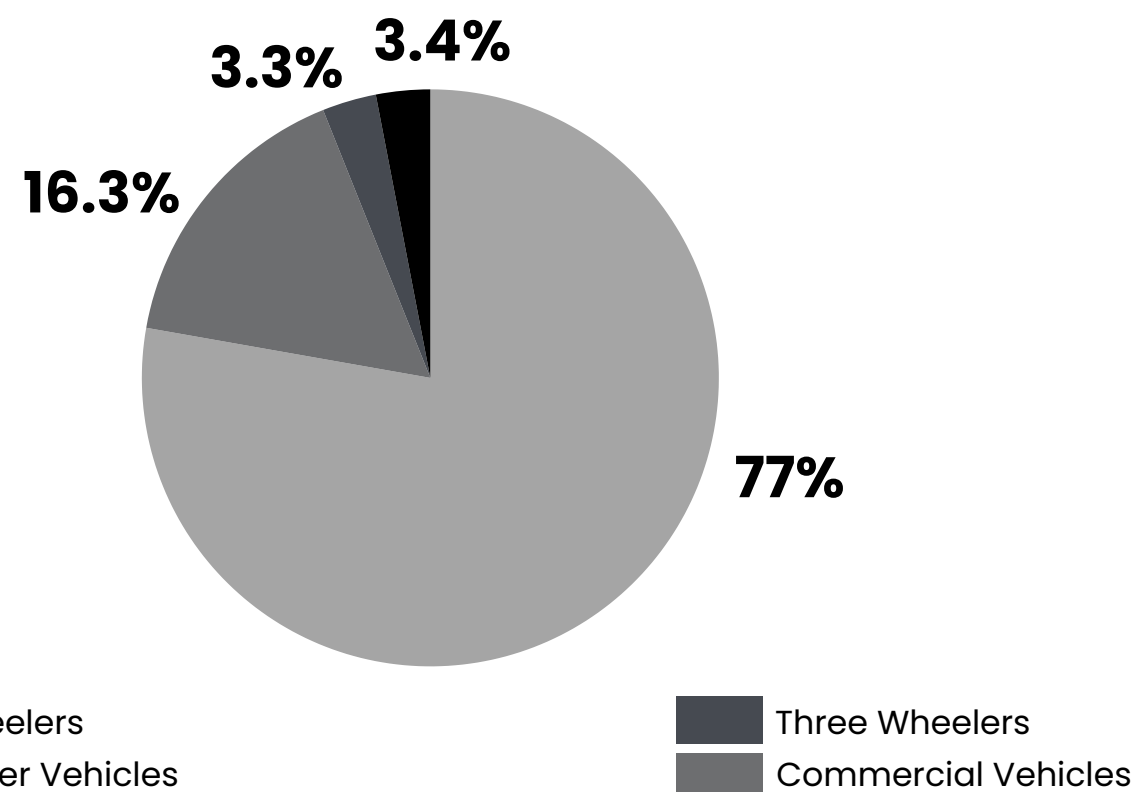

Stable Fuel Prices


Changing Consumer Preferences

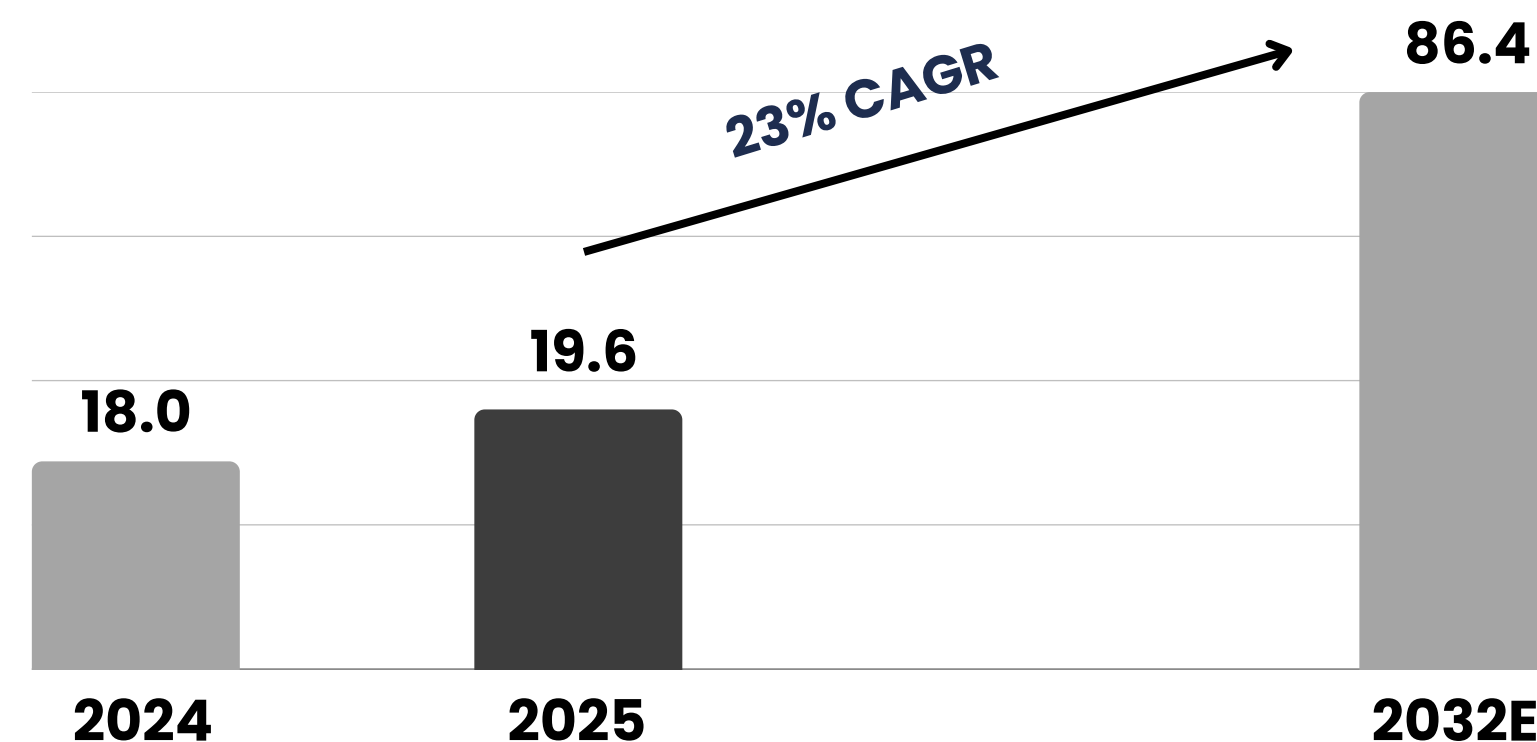
INDUSTRY OVERVIEW

Accelerating 2-Wheeler Demand in India

Production-wise Domestic Market Share in FY25 (%)



Indian Two-Wheeler Market (mn units)



- The India Brand Equity Foundation (IBEF) projects that by **2030–2031, there would be 715 million middle-class individuals** or 47% of the total population, up from 432 million in 2020–2021.
- In FY25, two-wheelers is estimated to have **77% market share** in terms of production.
- **Strong recovery in rural consumption and improved cash flows** for self-employed borrowers are further accelerating entry-level 2W purchases, boosting short-term lending demand.

- In FY25, total **two-wheeler sales stood at 1,96,07,332 units, an increase of 9% YoY**. Three-wheeler sales stood at 7,41,420 units. Two and three-wheelers combined had a market share of 66%.
- **Financing penetration in 2-wheelers continues to rise** as more first-time buyers depend on formal credit, particularly in Tier-2 to Tier-4 markets.
- **OEMs and dealers are increasingly partnering with NBFCs** for captive financing tie-ups, giving lenders direct access to high-intent customers at the point of sale and materially improving sourcing efficiency.

Profit and Loss Statement

(₹ in Crs)



Particulars	Q4FY26	Q4FY25	Y-o-Y%	FY26	FY25	Y-o-Y%
Interest Earned	10.97	9.45	16.0%	41.05	36.50	12.47%
Interest Expensed	1.69	0.98	-	5.2	5.3	-
Net Interest income	9.28	8.47	9.56%	35.90	31.21	15.03%
Income from Service Charges, FV Changes & Capital Gain	0.01	-	-	0.05	-	-
Employee Cost	1.21	1.01	-	4.8	4.08	-
Depreciation	0.03	0.03	-	0.13	0.09	-
Admin and other Expense	1.01	1.83	-	5.44	6.42	-
Total Operating Expense	2.22	2.84	-	10.23	10.50	-
Operating Profit	7.07	6.61	6.96%	25.72	20.71	24.19%
PBT	7.04	5.60	25.71%	25.59	20.62	24.10%
Tax	1.91	1.16	-	6.11	4.61	-
PAT	5.13	4.44	15.54%	19.48	16.01	21.67%

Balance Sheet

(₹ in Crs)

Particulars	FY26	FY25
A. ASSETS		
1. Financial Assets		
Cash and Cash Equivalents	1.26	0.27
Bank Balance other than above	5.02	3.56
Receivables	0.51	0.31
Loans	215.26	175.63
Investment	3.08	8.82
Other Financial Assets	0.49	0.45
Other Advances	2.27	2.93
2. Non Financial Assets	4.33	3.38
TOTAL ASSETS	232.23	195.35
B. LIABILITIES & EQUITY		
1.1 Financial Liabilities		
Borrowings (Other than Debt Securities)	56.09	37.46
Trade Payable to non MSME	0.44	0.48
1.2 Non Financial Liabilities		
Provision - Current	3.68	3.13
Deferred tax liabilities	0.04	0.04
2. EQUITY SHARE CAPITAL	171.98	154.24
TOTAL EQUITY AND LIABILITIES	232.23	195.35

Safe Harbour

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