DETAILS OF BUSINESS

(Disclosure pursuant to Regulation 46(2)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

1. Corporate Overview

Kinetic Trust Limited ("the Company") is a public limited company incorporated on **August 12, 1992**, under the provisions of the Companies Act, 1956 (now governed by the Companies Act, 2013). The equity shares of the Company are listed on **BSE Limited**.

Particulars	Details
Name of the Company	Kinetic Trust Limited
Corporate Identification Number (CIN)	L67120PB1992PLC012532
Date of Incorporation	August 12, 1992
Stock Exchange Listing	BSE Limited (Scrip Code: **531274**)
ISIN	INE674M01019
Sector / Industry	Financial Services – Non-Banking Financial Company (NBFC)
Registered Office	527R, City Tower, 2nd Floor, Model Town, Ludhiana – 141002, Punjab
Corporate Office	1406, Vikram Tower, 16 Rajendra Place, New Delhi – 110008

2. Regulatory Registration & NBFC Classification

The Company is registered with the **Reserve Bank of India (RBI)** as a **Non-Banking Financial Company (NBFC)** under Section 45-IA of the Reserve Bank of India Act, 1934.

- **Nature of NBFC:** Non-Deposit Taking Non-Banking Financial Company (NBFC-ND).
- **Scale-Based Regulation (SBR) Classification:** Pursuant to the Reserve Bank of India's Scale-Based Regulation (SBR): A Revised Regulatory Framework for NBFCs, Kinetic Trust Limited is classified under the **Base Layer (NBFC-BL)**.
- **Non-Acceptance of Public Deposits:** In accordance with the conditions of its Certificate of Registration with the RBI, the Company does not accept, solicit, or hold public deposits.

3. Principal Business Activities

In alignment with its Memorandum of Association (MoA) and the regulatory framework applicable to Base Layer NBFCs, the principal business operations of the Company are structured across the following verticals:

A. Financing and Lending Operations

- **Corporate & Business Financing:** Providing short-term and medium-term loans, working capital facilities, and structured advances to corporate bodies, commercial enterprises, and creditworthy individuals.

- **Inter-Corporate Deposits (ICDs):** Deploying credit facilities across corporate entities in accordance with the Board-approved lending policy and RBI prudential exposure norms.

B. Investment and Treasury Operations

- **Capital Market & Securities Investments:** Investing proprietary funds and surplus liquidity in listed and unlisted equity shares, debt instruments, mutual funds, and other permissible financial securities.

- **Liquidity & Asset-Liability Management:** Managing corporate treasury operations to ensure capital preservation, optimal yield generation, and strict adherence to statutory liquidity norms.

C. Financial Consultancy & Advisory Services

- **Corporate Advisory:** Offering consultancy services relating to financial structuring, project report preparation, feasibility studies, capital syndication advisory, and corporate restructuring.

4. Governance & Regulatory Compliance Framework

The Company operates under the supervision of its Board of Directors and statutory committees constituted under the Companies Act, 2013, and SEBI (LODR) Regulations, 2015. Its operations are governed by:

- **RBI Prudential Norms:** Compliance with RBI directions governing Net Owned Funds (NOF), Income Recognition, Asset Classification and Provisioning (IRACP) norms, and exposure ceilings.

- **Fair Practices Code (FPC):** Adherence to a Board-approved Fair Practices Code to ensure transparency, ethical conduct, and fair dealing with borrowers and stakeholders.

- **Listing & Corporate Governance Obligations:** Continuous compliance with disclosure, governance, and investor protection requirements prescribed by the Securities and Exchange Board of India (SEBI) and BSE Limited.