

Annual Report: April 2023 – March 2024

A Note from the Team

Hello friends, partners, and fellow changemakers,

This past year has been one of listening, learning, and growing together. As aikyam fellows (registered as T4G Impact Tech Foundation), we've deepened our commitment to making technology accessible and meaningful for grassroots NGOs, movements, and collectives. Our journey has been guided by curiosity, collaboration, and a genuine belief in the power of community.

We've seen firsthand how open-source tools and safe, welcoming spaces can spark new ideas and help changemakers do their work with more confidence. Whether it's through our fellowship and residency programs, the vibrant community at aikyam space, or our growing job platform, our focus has always been on supporting people—meeting them where they are, and walking alongside them as they build, experiment, and create impact.

We're grateful for every conversation, partnership, and moment of trust shared with us this year. None of this would be possible without the energy and belief of our fellows, volunteers, funders, and friends. Thank you for being part of this evolving story.

As we look ahead, we're excited to keep showing up, learning together, and making technology a little more human, one step at a time.

With warmth and gratitude,

Team aikyam fellows

(Registered as T4G Impact Tech Foundation)

Who We Are

aikyam fellows is a collective of technologists, trainers, and community builders working alongside NGOs, students, and changemakers to bridge the digital divide. We offer tech support, training, and create safe spaces for collaboration. Our legal name remains T4G Impact Tech Foundation, but all our communications and people-facing work go out as aikyam fellows.

Our Key Initiatives

1. Fellowship & Residency Programs

- Trained and supported a growing group of aikyam fellows—empathetic technologists who provide NGOs with tech support, maintenance, and handholding.
- Fellows are based in Kochi, supported by volunteers across India.
- Launched specialised residencies, including:



A snapshot of the aikyam residencies

- **[Tools for Storytelling Residency](#)**: Focused on impact storytelling, discoverability, and stakeholder mapping for NGO founders and changemakers.
 - **[Tech for Climate Action Residency](#)**: Specialised in FOSS tools for climate action NGOs, with an emphasis on impact assessment.
- Success stories from the residencies
 - **[Ignite India Impact Portal](#)**: Impact storytelling subdomain for The Ignite India Foundation

- [Ninety Degrees website](#): Website for Ninety Degrees, a virtual legal aid clinic for the marginalised
- Training an all-women cohort from [Sajhe Sapne](#) in FOSS tools to enable them to make change

Meet our fellows

- [Shemeer Babu](#) (Co-founder & CEO)
- [Deepali Kulkarni](#) (Co-founder)
- [Anjani Sanga](#)
- [Jinso Raj](#)
- [Megha Jibhakate](#)
- Pooja Thyagi
- [Sumi Thomas](#)

2. aikyam space



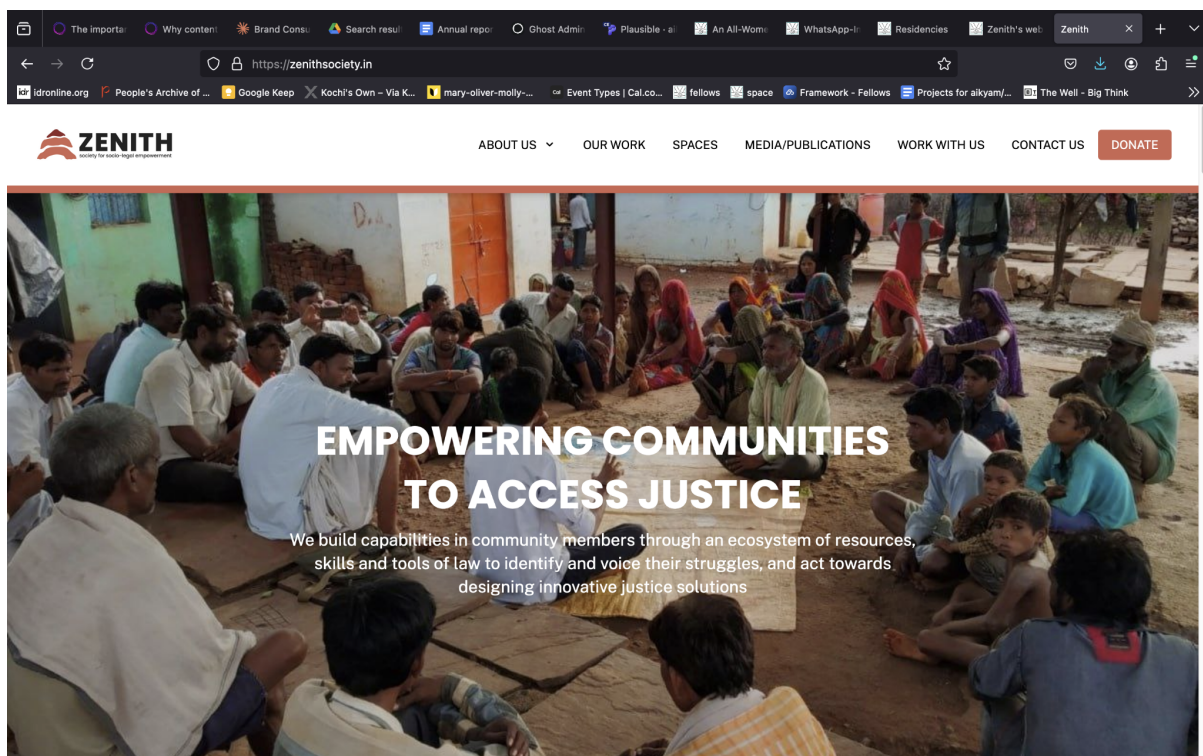
- Evolved as a multifunctional facility in Kochi, featuring workspaces, residential facilities, a library, and a podcasting studio.
- Hosted community events, residency programs, and support groups with the likes of [Make A Difference](#), [Global Shapers Community](#), [Mind Empowered](#), [WeFriendsofToto](#).
- The space became a hub for peer learning, art therapy, performances enabling and celebrating social change.
 - <https://aikyam.space/a-glimpse-into-a-baul-performance/>
 - <https://aikyam.space/induction-day-for-new-shapers-at-aikyam-space-a-reflection-from-global-shapers-kochi-hub/>
 - <https://aikyam.space/bringing-communities-together-an-aftercare-ssg-meet-at-aikyam-space/>
- Online presence (aikyam.space) highlights changemaker stories and meetups focused on community engagement.

3. aikyam school

- Continued to offer [structured programs and specific training](#) to make tech accessible for NGOs.
- Sample courses included:
 - Using tech for daily operations
 - Improving discoverability and visibility
 - Making FOSS accessible
 - Data collection and analysis: from paper to digital

4. Tech Solutions & Knowledge Platforms

- Developed and supported websites for NGOs
 - [Adithi](#)
 - [SAANS](#) (in progress)
 - [ASMITA](#)
 - [Seher Trust](#)
 - [Asha Deep Vidyashram](#) (continued support)
 - [Lamp Education Trust](#)
 - [SERPA](#)
 - [Zenith Society](#)



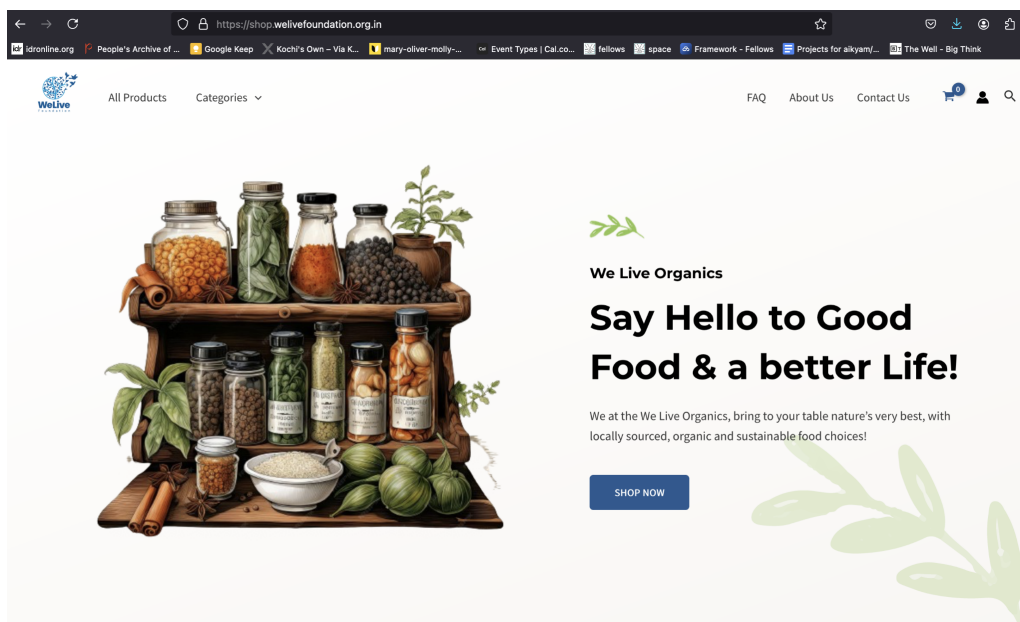
- Created resource platforms
 - [Constitution of India](#) portal
 - Fundraising [assessment tool](#)
 - Digital [library catalogue](#) for aikyam space
 - aikyam fellows wiki for [projects & resources](#)
- Maintained knowledge platforms using FOSS tools like Frappe LMS and PupilFirst for partners such as [Citizen Digital Foundation](#) and [Climate Asia](#)
- Helped organisations like [Anode Governance Lab](#) use Metabase for data visualization and field research, improving local governance through actionable insights

5. aikyam jobs

- Launched [aikyamjobs.org](#), a dedicated job portal at the intersection of social impact and technology.
- Curated job postings and profiles for candidates passionate about social impact, connecting talent with purpose-driven organisations

6. Strategic Collaborations

- [EquiLead](#): Building women's leadership in social impact
- [PATTIC](#): Discussion forum for CSO transparency
- [WeLive Organics](#): E-commerce platform for care leavers



Ongoing Ecosystem Initiatives

- Curated a [directory](#) of FOSS tools and templates for NGOs
- Core team member in [OASIS](#)
- Developed tools like [Github Pages Helper](#), [Kobo Toolbox Helper](#), and open-source Tools for Storytelling [coursework](#)

A Note of Gratitude

All the work we do would not have been possible without the active support of our funders, our team, including our interns and [facilitators](#), our friends and family.

Shoutout to [Mehar](#) of [TinkerSpace](#), [OASIS](#), [Frappe Framework](#), [FOSS United](#), [Rainmatter Foundation](#), [Rohini Nilekani Philanthropies](#), Anthrapper, [Naji](#), [Nidhi](#), [Ramya](#), [Rohit](#), [Kailash](#), Swati, and many more.

Our Pillars of support



Looking Forward

As we move into the next year, we're excited to build on what we've learned and explore new horizons together. Our focus will be on finding more comprehensive and hands-on ways to support early-stage changemakers and NGOs—meeting them where they are, listening deeply, and co-creating solutions that fit their unique journeys.

We're also taking time to reflect and refine the purpose and vision for aikyam jobs, ensuring it becomes a truly meaningful bridge between passionate talent and impactful organizations in the social sector. This means listening to both jobseekers and NGOs, and shaping the platform to better serve the evolving needs of our ecosystem.

Beyond these, we're committed to strengthening our fellowship and residency programs, expanding the reach and impact of aikyam space, and deepening our work with partners who share our values of openness, empathy, and collaboration.

Thank you for being part of this journey. We look forward to learning, experimenting, and growing together—making technology more accessible, human, and hopeful for everyone who wants to create change.

(Financial details for April 2023 – March 2024 included in the annexure below.)

For more stories, resources, and updates, visit:

aikyamfellows.org

aikyam.space

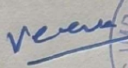

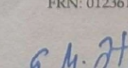

aikyamjobs.org

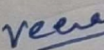
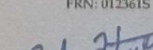
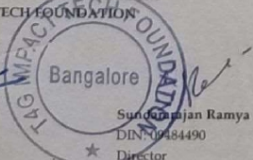

With warmth and gratitude,

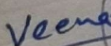

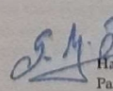

Team aikyam fellows

(Registered as T4G Impact Tech Foundation)

Annexure-1

T4G IMPACT TECH FOUNDATION			
91 Springboard, Gopala Krishna Complex, 45/3, Residency Road, MG Road,, Bengaluru, Bangalore, Karnataka, India, 560025			
Ph: 9846175588; Email: finance@t4glabs.org			
CIN: U85300KA2022NPL157198			
Section 8 License Number: 132248			
BALANCE SHEET AS AT 31st MARCH 2024			
Particulars	Note No.	Amount in INR (,000)	Amount in INR (,000)
		As at March 31, 2024	As at March 31, 2023
A EQUITY AND LIABILITIES			
1 Shareholders Fund			
a) Share Capital	3	10.00	10.00
b) Reserves & Surplus	4	3,475.25	1,064.72
c) Money Received against share warrants			
2 Share application money pending allotment		-	-
3 Non- Current Liabilities			
a) Long Term borrowings		-	-
b) Deferred Tax liabilities (Net)		-	-
c) Other long term liabilities		-	-
d) Long Term provisions		-	-
4 Current liabilities			
a) Short Term Borrowings		-	-
b) Trade Payables		-	-
c) Other Current Liabilities	5	183.34	43.60
d) Short Term Provisions		-	-
Total		3,668.59	1,118.32
B ASSETS			
1 Non- current Assets			
a) Property, Plant and Equipment and Intangible assets			
i) Property, Plant and Equipment	8	1,229.71	182.84
ii) Intangible Assets		-	-
iii) Capital Work in Progress		-	-
iv) Intangible assets under development		-	-
b) Non-current investments		-	-
c) Deferred Tax assets (Net)		-	-
d) Long Term loans & advances		-	-
e) Other non current assets		-	-
2 Current Assets			
a) Current Investments		-	-
b) Inventories		-	-
c) Trade Receivables		-	-
d) Cash & Cash Equivalents	6	1,966.29	935.48
e) Short Term loans & advances	7	472.59	-
f) Other current assets		-	-
Total		3,668.59	1,118.32
Background and Significant accounting policies Additional Information		1,2 & 15	
The notes referred to above form an integral part of the financial statements			
For and on behalf of the Board of Directors T4G IMPACT TECH FOUNDATION		As per my compilation report of even date For Harish Vasanth & Associates Chartered Accountants FRN: 0123615	
  Veena Gadia DIN: 10401158 Director		  Harish S G Partner Membership. No 218217	
Bengaluru 29-Aug-24			

T4G IMPACT TECH FOUNDATION				
91 Springboard, Gopala Krishna Complex, 45/3, Residency Road, MG Road,, Bengaluru, Bangalore, Karnataka, India, 560025				
Ph: 9846175588; Email: finance@t4glabs.org				
CIN: U85300KA2022NPL157198				
Section 8 License Number: 132248				
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2024				
Particulars		Note No.	Amount in INR (,000) Year ended March 31, 2024	Amount in INR (,000) Year ended March 31, 2023
I	Grants Received	9	11,016.00	3,034.48
II	Other Income		-	-
III	Total Income (I+II)		11,016.00	3,034.48
IV	EXPENDITURE			
	Administration Expenses	10	6,805.74	1,518.50
	Employee benefit expenses		-	-
	Finance costs	11	1.46	1.19
	Depreciation & Amortization Expense	12	225.97	37.53
	Other Expenses	13	1,572.31	412.54
	Total Expenditure		8,605.48	1,969.75
V	Surplus/ (Deficit) Before exceptional and extraordinary items and tax (III-IV)		2,410.52	1,064.72
VI	Exceptional Items		-	-
VII	Surplus/ (Deficit) Before extraordinary items and tax (V-VI)		2,410.52	1,064.72
VIII	Prior period adjustment		-	-
IX	Surplus/ (Deficit) before tax (VII-VIII)		2,410.52	1,064.72
X	Tax Expense:			
	1) Current Tax		-	-
	2) Deferred Tax		-	-
XI	Deficit for the period from continuing operations (IX-X)		2,410.52	1,064.72
XII	Surplus/(Deficit) from discontinuing operations		-	-
XIII	Tax expenses of discontinuing operations		-	-
XIV	Surplus/(Deficit) from discontinuing operations (XIII-XIV)		-	-
XV	Surplus for the period		2,410.52	1,064.72
XVI	Earnings Per Share			
	Basic [Nominal value of shares of 1000/- shares of Rs. 10/- each]		-	-
	Diluted [Nominal value of shares of 1000/- shares of Rs. 10/- each]		-	-
Company profile and significant accounting policies		1, 2 & 15		
Notes on Accounts and other explanatory information				
The notes referred to above form an integral part of the financial statements				
For and on behalf of the Board of Directors T4G IMPACT TECH FOUNDATION			As per my compilation report of even date For Harish Vasanth & Associates Chartered Accountants FRN: 0123615	
 Bangalore Veena Gadia DIN: 10401158 Director			 BANGALURU Harish S G Partner Membership No 218217	
 Sundarajan Ramya DIN: 09484490 Director				
Bengaluru 29-Aug-24				

T4G IMPACT TECH FOUNDATION 91 Springboard, Gopala Krishna Complex, 45/3, Residency Road, MG Road,, Bengaluru, Bangalore, Karnataka, India, 560025 Ph: 9846175588; Email: finance@t4glabs.org CIN: U85300KA2022NPL157198 Section 8 License Number: 132248 CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2024		
	Amount in INR (.000)	Amount in INR (.000)
Particulars	Year ended March 31, 2024	Year ended March 31, 2023
A. Cash flow from operating activities		
Surplus/(Deficit) before taxation and extraordinary items	2411	1065
<u>Adjustments for:</u>		
Depreciation and amortisation	226	38
Surplus/(Deficit) before working capital changes	2,636	1,102
<u>Changes in working capital:</u>		
Adjustments for (increase) / decrease in operating assets:		
Increase/ (decrease) in Other Current Liabilities	139.74	43.60
(Increase)/ decrease in Short Term Loans and Advances	(473)	-
(Increase)/ decrease in Other Current Assets	-	-
Increase/ (decrease) in Short-Term Provisions	-	-
Working Capital Changes	(333)	44
Cash generated from operations	2,304	1,146
Net income tax (paid) / refunds	-	-
Net cash flow from / (used in) operating activities (A)	2,304	1,146
B. Cash flow from investing activities		
Capital expenditure on fixed assets including capital advances	(1,273)	(220)
Proceeds from sale of fixed assets	-	-
Interest Income	-	-
Net cash flow from / (used in) investing activities (B)	(1,273)	(220)
C. Cash flow from financing activities		
Issue of Share Capital	-	10
Net cash flow from / (used in) financing activities (C)	-	10
Net increase / (decrease) in Cash and cash equivalents (A+B+C)	1,031	935
Cash and cash equivalents at the beginning of the year	935	-
Cash and cash equivalents at the end of the year	1,966	935
Note : i. Cash Flow Statement has been prepared under indirect method in accordance with the Accounting Standard (AS) 3 "Cash Flow Statements" as specified in Section 133 of Companies Act, 2013 read with Rule 7 of Companies (Accounts) Rules, 2014. ii. The component of cash and cash equivalents is given in Note 6 accompanying the Financial Statements iii) Reconciliation of cash & cash equivalents with the balance sheet:		
Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Cash and Bank balances	1,966	935
Less: Other bank balances	-	-
Cash and cash equivalents at the end of the year	1,966	935
iv) Previous year's figures have been regrouped wherever necessary to conform to current year's presentation.		
For and on behalf of the Board of Directors T4G IMPACT TECH FOUNDATION  Veena Gadia DIN: 10401158 Director		
		
Sundarajan Ramya DIN: 09484490 Director		
As per my compilation report of even date For Harish Vasanth & Associates Chartered Accountants FRN: 0123615  Harish S G Partner Membership No. 1182		
		
Bengaluru 29-Aug-24		

T4G IMPACT TECH FOUNDATION 91 Springboard, Gopala Krishna Complex, 45/3, Residency Road, MG Road, Bengaluru, Bangalore, Karnataka, India, 560025 Ph: 9846173588; Email: finance@t4glabs.org CIN: U85300KA2022NPL157198 Section 8 License Number: 132248 Notes to Balance Sheet As At 31st March 2024			
Note No.	Particulars	Amount in INR (,000) As at March 31, 2024	Amount in INR (,000) As at March 31, 2023
3	Share Capital		
	Authorised Share Capital 1,00,000 Class 'A' Equity Shares of Face Value Rs. 10/- each	1,000.00	1,000.00
	Total	1,000.00	1,000.00
	Issued, Subscribed & Paid up Share Capital		
	Issued: 1,000 Class 'A' Equity Shares of of Face Value Rs. 10/- each	10.00	10.00
		10.00	10.00
	Subscribed & Paid Up Share Capital 1,000 Class 'A' Equity Shares of of Face Value Rs. 10/- each	10.00	10.00
	Total	10.00	10.00
	Additional Information		
i	Reconciliation of shares outstanding at the beginning and at the end of the reporting period		
	Particulars	As at March 31, 2024	
		No. of Shares	Amount
	At the beginning of the period:	1,000	1,000.00
	Issued during the period	-	-
	Outstanding at the end of the period 1,000/- Class 'A' equity shares of Rs.10/- each	1,000	1,000.00
		1,000	1,000.00
ii	Details of Shares held by each shareholder holding more than 5% shares		
	Name of the share holders	No. of shares held	Holding percentage
	Sundarajan Ramya 500/- Class 'A' equity shares of Rs. 10/- each with differential rights, with no rights to dividend, bonus or otherwise by way of profit payable to members	500	50%
	Veena Gadia 500/- Class 'A' equity shares of Rs. 10/- each with differential rights, with no rights to dividend, bonus or otherwise by way of profit payable to members	500	50%
	Total	1,000	100%
iii	Terms/rights attached to equity shares The company has one classes of equity shares: a) 1000/- Class 'A' equity shares of Rs. 10/- each with differential rights. Each holder of equity share is entitled to one vote per share. All shares of the Company are shares with differential rights, with no rights to dividend, bonus or otherwise by way of profit payable to members. In the event of winding up or dissolution of the Company, if there remains after the satisfaction of all debts and liabilities, any property whatsoever, the same shall not be distributed amongst the members of the Company but shall be given or transferred to such other Company having objects similar to the objects of this company and which enjoys recognition u/s 80G of the Income Tax Act, 1961, as amended from time to time, to be determined by the members of the company at or before the time of dissolution thereof or in default thereof, by the High Court of Judicature that has or may acquire jurisdiction in the matter.		

Veena



S. R.



T4G IMPACT TECH FOUNDATION 91 Springboard, Gopala Krishna Complex, 45/3, Residency Road, MG Road,, Bengaluru, Bangalore, Karnataka, India, 560025 Ph: 9846175588, Email: finance@t4glabs.org CIN: U85300KA2022NPL157198 Section 8 License Number: 132248 Notes to Balance Sheet As At 31st March 2024			
Note No.	Particulars	Amount in INR (,000)	
		As at March 31, 2024	As at March 31, 2023
iv	The Company has not allotted fully paid up shares pursuant to contract(s) during the year		
v	The company does not have any holding company. Hence, disclosure regarding number of shares held by the holding company, the ultimate holding company, their subsidiaries and associates does not arise.		
vi	Shares held by promoters at the end of the year		
	Promoter Name	No. of Shares held	% of Total Shares
	Sundarajan Ramya	500	50%
	Arunabha Bhattacharya	-	0%
			% Change during the year
			0%
			100%
4	Surplus in the Statement of Income Expenditure		
	Opening balance	1,064.72	-
	Add: Surplus for the current year	2,410.52	1,064.72
	Total	3,475.25	1,064.72
5	Other Current Liabilities		
	Payable to Related parties		-
	Others		
	Audit Fees Payable	35	20.00
	Statutory Payables	51	-
	Payable to others	97	3.60
	Professional Charges payable	-	20.00
	Total	183.34	43.60
6	Cash & Cash Equivalents		
	Cash-in-hand	-	-
	Cash at Bank:		
	Kotak Mahindra Bank	1,966.29	935.48
	Total	1,966.29	935.48
7	Short Term Loans & Advances		
	Unsecured considered good		
	Security Deposit	452.59	-
	Other Advances	20.00	-
	Total	472.59	-

Veena



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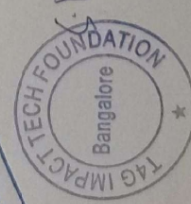
T4G IMPACT TECH FOUNDATION
 Notes forming part of the financial statements as at March 31, 2024

Note 8

Property, Plant and Equipment & Depreciation thereon

Sl. No.	Nature of the Asset	Gross Block			Accumulated Depreciation			Net Block	
		Opening Balance	Additions during the year	Disposals during the year	As at March 31, 2024	Opening Balance	For the Year	Disposals	As at March 31, 2024
A	Property, Plant and Equipment								
(1)	Computers	87.90	255.22	-	343.12	13.1	113.87	-	216.17
(2)	Furniture and Fittings	14.75	282.60	-	297.35	2.5	20.75	-	274.11
(3)	Office Equipments	117.72	532.34	-	650.06	22.0	89.13	-	538.98
(4)	Books	-	202.67	-	202.67	-	2.22	-	200.45
	Total	220	1,273	-	1,493	38	226	-	1,230
									183

Neeraj




T4G IMPACT TECH FOUNDATION

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 Ph: 9846175588; Email: finance@t4glabs.org

CIN: U85300KA2022NPL157198

Section 8 License Number: 132248

Note to Income and Expenditure Account for the Year Ended 31st March 2024

Note No.	Particulars	Amount in INR (,000)	Amount in INR (,000)
		As at March 31, 2024	As at March 31, 2023
9	Income from Operation		
	Grants Received	10,500.00	3,034.48
	Donations received	516.00	-
	Total	11,016.00	3,034.48
10	Administration Expenses		
	Consultancy Charges	2,849.00	779.40
	Fellowship Fees	2,749.80	448.33
	Internship Fee	151.43	120.00
	Management Fee	18.46	-
	Office Rent & Services	785.92	31.14
	Organisational Support Software	70.00	30.48
	Professional Charges	-	50.00
	Subscription and Dues	168.63	10.10
	Training Expenses	12.50	49.05
	Total	6,805.74	1,518.50
11	Finance costs		
	Bank Charges	0.98	1.19
	Razorpay Charges	0.48	-
	Total	1.46	1.19
12	Depreciation & Amortization Expense		
	Depreciation Expenses	225.97	37.53
	Total	225.97	37.53
13	Other Expenses		
	Accounting Charges	291.98	125.00
	Advertisement	3.54	-
	Audit Fees	35.40	20.00
	Brokerage	75.00	-
	Hotel Accommodation	87.83	85.77
	House Keeping Charges	194.11	-
	Miscellaneous expenses	308.87	9.69
	Perdiem/Food Expenses	-	30.58
	Printing & Stationary	9.74	2.64
	Rate & Taxes	24.00	1.35
	Repair and maintenance	13.10	-
	Staff Medical Insurance	10.00	-
	Security Services	6.29	-
	Travel Expenses	494.22	137.51
	Website and Internet Charges	18.23	-
	Total	1,572.51	412.54

Vcena
 T4G IMPACT TECH FOUNDATION
 Bangalore

Chartered Accountants
 Bengaluru

T4G IMPACT TECH FOUNDATION

CIN: U85300KA2022NPL157198

Section 8 Licence Number: 132248

Notes forming part of the Financial Statements as at 31st March 2024

Note 14 : Analytical Ratios

S No	Ratio	Numerator	Denominator	As at 31st March 2024	As at 31st March 2023	% Variance
1	Current Ratio	2,439	183	13.30	21.46	-38%
2	Debt Equity Ratio (D/E)	NA	NA	NA	NA	NA
3	Debt Service Coverage Ratio (DSCR)	NA	NA	NA	NA	NA
4	Return on Equity Ratio (ROE)	NA	NA	NA	NA	NA
5	Inventory Turnover Ratio	NA	NA	NA	NA	NA
6	Trade Receivables Turnover Ratio	NA	NA	NA	NA	NA
7	Trade Payables Turnover Ratio	NA	NA	NA	NA	NA
8	Net Capital Turnover Ratio	NA	NA	NA	NA	NA
9	Net Profit Ratio	NA	NA	NA	NA	NA
10	Return on Capital Employed (ROCE)	NA	NA	NA	NA	NA
11	Return on Investment (ROI)	NA	NA	NA	NA	NA
12	Capital to risk-weighted assets ratio	NA	NA	NA	NA	NA
13	Liquidity Coverage Ratio	NA	NA	NA	NA	NA

Sub note on numerator and denominator:

1. Current Ratio

Numerator consist of total Current assets and denominator consist of total current liabilities.

2. Debt-Equity Ratio

Numerator consist of total debt (short term and long term) and denominator consist of total Shareholders Equity.

3. Debt Service Coverage Ratio

Numerator consist of Earnings before Interest ,Taxes, Depreciation and Amortisation (EBITDA) and Denominator consist of total interest and principal repayment.

4. Return on equity Ratio

Numerator consist of Earning after tax (PAT) and denominator consist of average shareholders equity.

5. Inventory Turnover Ratio

The company is in the business of lending loans to customers and do not hold any inventory

6. Trade Receivable turnover Ratio

Numerator consist of Net credit sales and denominator consist of average accounts receivable.

7. Trade Payables turnover Ratio

Numerator consist of Net credit purchases and denominator consist of average accounts payables.

8. Net Capital turnover Ratio

Numerator consist of Net annual sales and denominator consist of average working capital.

9. Net Profit Ratio

Numerator consist of Net profit after tax (PAT) and denominator consist of total revenue

10. Return on Capital Employed

Numerator consist of Earning before interest, taxes, depreciation and amortisation and denominator consist of total assets reduced by current liabilities

12. Capital to risk-weighted assets ratio

Numerator consist of Tire-1 capital and denominator consist of Risk weighted assets

13. Liquidity Coverage Ratio

Numerator consist of High quality liquid assets and denominator consist of Net cash flows

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