

Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

Public disclosure on Liquidity Risk as on 30th June, 2021

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (Rs. Lakhs) *	% of Total deposits	% of Total Liabilities
1	16	2,473,491	Not applicable	76%

* Amount is as per commercial terms

(ii) Top 20 large deposits (amount in Rs. Lakhs and % of total deposits)

Not Applicable

(iii) Top 10 borrowings (amount in Rs. Lakhs and % of total borrowings)

Amount (Rs. Lakhs) *	% of Total Borrowings
2042985	64.11%

* Amount is as per commercial terms

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs. Lakhs) *	% of Total Liabilities
1	Term Loan from Banks		
a.	Rupee Term loans - Secured	212,873	7%
b.	Foreign currency Term loans - Secured	92,311	3%
c.	Foreign currency Term loans - Unsecured	32,015	1%
2	Working capital facilities	1,990,397	61%
3	Term Loan from Others		
a.	Rupee Term loans - Secured	158,206	5%
b.	Foreign currency Term loans - Secured	117,674	4%
4	Non-convertible debentures - Secured	236,944	7%
5	Subordinated Non convertible debentures (Tier II Capital)	211,625	7%

* Amount is as per commercial terms

(v) Stock Ratios:

Sr. No.	Particulars	As at 30th June 21
1	Commercial Papers to Total Public Funds	-
2	Commercial Papers to Total Liabilities	-
3	Commercial Papers to Total Assets	-
4	NCDs (Original Maturity < 1 yrs.) to Total Public Funds	-
5	NCDs (Original Maturity < 1 yrs.) to Total Liabilities	-
6	NCDs (Original Maturity < 1 yrs.) to Total Assets	-
7	Other Short Term Liabilities to Total Public Funds*	0.92%
8	Other Short Term Liabilities to Total Liabilities*	0.91%
9	Other Short Term Liabilities to Total Asset*	1.04%

* Other Short Term Liabilities represents Total of Balance Sheet excluding total equity, Debt Securities, Borrowings (Other than Debt Securities) and Subordinated Liabilities for maturity falling within 12 months.

(vi) Institutional set-up for liquidity risk management:

The Company has an Asset Liability Management Committee (ALCO), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The ALCO meetings are held at periodic intervals.

Notes:

1. Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

2. Significant instrument/product is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities, as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

3. Total Liabilities has been computed as sum of all liabilities (Total of Balance Sheet less Total Equity).

4. Public funds includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue, as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.

5. The amount stated in this disclosure is based on the management certified financial statements for the quarter ended and as at Jun 30th, 2021.