

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 September, 2020

(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	18	2,454,437		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
1933997	62%

* 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	263,023	8%
b.	Foreign currency Term loans - Secured	90,871	3%
c.	Foreign currency Term loans - Unsecured	32,431	1%
2	Working capital facilities	1,882,957	58%
3	Term Loan from Others		
a.	Rupee Term loans - Secured	153,754	5%
b.	Foreign currency Term loans - Secured	115,723	4%
4	Non-convertible debentures - Secured	218,925	7%
5	Subordinated Non convertible debentures (Tier II Capital)	204,770	6%

* Amount is as per commercial terms

(v) Stock Ratios:

Sr. No.	Particulars	As at 30th September-20
1	Commercial Papers to Total Public Funds	0.00%
2	Commercial Papers to Total Liabilities	0.00%
3	Commercial Papers to Total Assets	0.00%
4	NCDs (Original Maturity < 1 yrs.) to Total Public Funds	NIL
5	NCDs (Original Maturity < 1 yrs.) to Total Liabilities	NIL
6	NCDs (Original Maturity < 1 yrs.) to Total Assets	NIL
7	Other Short Term Liabilities to Total Public Funds	NIL
8	Other Short Term Liabilities to Total Liabilities	NIL
9	Other Short Term Liabilities to Total Asset	NIL

(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.