

**Public disclosure on liquidity risk as at 30<sup>th</sup> June' 2021 (based on provisional financials) pursuant to Para IX to Appendix I to RBI Circular RBI/2019-20/88/DOR/NBFC(PD) CC.No.102/03.10.001/2019-20 Dt. 4<sup>th</sup> November'2019 on "Liquidity Risk Management Framework" for Non-Banking Financial Companies and CICs:**

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

<b>S.No.</b>	<b>Number of Significant Counterparties</b>	<b>Amount (Rs. Lakhs)</b>	<b>% of Total deposits</b>	<b>% of Total Liabilities *</b>
1	NCDs - 17 parties	2,08,380.00	Not Applicable	51.37 %
2	Financial Institutions – 8 Parties	39,000.00	Not Applicable	9.62 %
3	Body Corporates - 3 parties	22,700.00	Not Applicable	5.60 %
4	Group Companies – 5 parties	18,179.00	Not Applicable	4.48 %

\* excluding equity and other equity.

**(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits):**

The Company does not accept public deposits.

**(iii) Top 10 borrowings amounts to Rs. 2,07,868.50 Lakhs and constitutes 72.11% of total borrowings**

**(iv) Funding Concentration based on significant instrument/product:**

<b>S.No.</b>	<b>Name of instrument/product</b>	<b>Rs. Lakhs</b>	<b>% of Total Liabilities *</b>
1	NCD's	2,08,380.00	51.37%
2	ICD's	40,879.00	10.08%
3	Term Loans	39,000.00	9.62%

\* excluding equity and other equity

**(v) Stock Ratios:**

<b>S.No.</b>	<b>Particulars</b>	<b>%</b>
1	Commercial papers as a % of total public funds, total liabilities and total assets	None
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets  % of Total public Funds % of Total Liabilities % of Total Assets	None None None
3	Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets  % of Total public Funds % of Total Liabilities % of Total Assets	40.65% 28.89% 18.55%

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

Overall liquidity risk management is overseen by Board of Directors at apex level. As per the requirement of Master Directions-Core Investment (RBI) Directions 2016 and guidelines on Liquidity Risk Management Framework, the company have constituted Asset Liability Management Committee (ALCO) & Risk Management Committee to monitor liquidity risk. apart from this there is a working level team.