

Public disclosure on liquidity risk as at 30th September' 2020 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. 4th 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):

S.No.	Number of Significant Counterparties	Amount (Rs. Lakhs)	% of Total deposits	% of Total Liabilities *
1	NCDs - 6 parties	1,14,640.00	Not Applicable	24.85%
2	Financial Institutions – 3	54,500.00	Not Applicable	11.81%
3	Body Corporates - 5 parties	70,200.00	Not Applicable	15.21%
4	Group Companies – 7 parties	80,610.39	Not Applicable	17.47%
5	Preference Shares -1	1,870.55	Not Applicable	0.41%

* 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. 2,68,787.00 Lakhs and constitutes 83.52% of total borrowings

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

S.No	Name of instrument/product	Rs. Lakhs	% of Total Liabilities *
1	ICD's	1,50,810.39	32.69%
2	NCD's	1,14,640.00	24.85%
3	Term Loans	54,500.00	11.81 %
4	Preference Shares	1,870.55	0.41%

* excluding equity and other equity

(v) Stock Ratios:

S.No.	Particulars	%
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	11.22% 7.82% 5.18%

(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.