

Disclosures as per RBI circular on Liquidity Risk Management Framework for the quarter ended 30 June, 2020

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

Sr No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	9	284.26	Not Applicable	89.68%

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

The Company is a non deposit taking non banking finance company (NBFC).

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr No.	Counter party	Amount (₹ crore)	% of Total Borrowing
1	Central Bank of India	50.32	17.70%
2	Bank of India	50.07	17.61%
3	MAS Financials Services Limited	45.37	15.96%
4	Hinduja Leyland Finance Limited	44.01	15.48%
5	Poonawala Finance Limited**	38.53	13.55%
6	State Bank of Mauritius*	31.54	11.09%
7	AU Small Finance Bank	10.08	3.55%
8	Canara Bank	10.04	3.53%
9	ESAF Small Finance Bank	4.31	1.52%
	Total	284.26	

* Including OD limit of Rs 22.50 Crores

** Securitisation is considered as Term Loan under INDAS guidelines

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of instrument / product	Amount (₹ crore)	% of Total Liabilities
1	Overdraft facilities	22.01	6.94%
2	Non convertible debenture	100.39	31.67%
3	From liabilities arising out of securitization transactions resulting into recording of borrowings	38.53	12.15%
4	Term loans facilities	123.34	38.91%
	Total	284.26	

(v) Stock Ratios :

(a) Commercial papers as a % of total public funds, total liabilities and total assets :

The Company had not borrowed through commercial papers.

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets :

The Company does not have borrowing through non-convertible debentures (original maturity of less than one year).

(c) Other short term borrowings, if any as a % of total public funds, total liabilities and total assets :

Particulars	As at 30 June 20		
	% of total public funds	% of total liabilities	% of total assets
Cash credit / overdraft facilities	2.37%	6.94%	1.77%

*The amount considered above excludes unmortised borrowing cost.

*Total public funds comprises of total equity.

(vi) Institutional set-up for liquidity risk management

Prudent liquidity risk management implies maintaining sufficient stock of cash and marketable securities and maintaining availability of standby funding through an adequate line up of committed credit facilities. Our Treasury team actively manages asset and liability positions in accordance with the overall guidelines laid down by the regulator in the Asset Liability management framework. Company continues to maintain positive ALM.

The Company's ALCO monitors asset liability mismatches to ensure that there are no imbalances or excessive concentrations on either side of the Balance Sheet. The Company continuously monitors liquidity in the market, and as a part of its ALCO strategy.