

(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	14	407.50	Not Applicable	100.00%
	<b>Total</b>	<b>407.50</b>		<b>100%</b>

1 Including CC limit of Rs 10 Crores not utilised as at 30th September 2020

2 Including CC limit of Rs 10 Crores included in full but partially utilised as at 30th September 2020

3 OD against FD Limits shown to the extent of utilisation

4 Securitisation is considered as Term Loan under INDAS guidelines, subject to fulfillment of certain conditions. A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties.

(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	State Bank of Mauritius	53.10	13.03%
2	Bank of India	50.00	12.27%
3	Central Bank of India	50.00	12.27%
4	IDFC First Bank	50.00	12.27%
5	MAS Financials Services Limited	46.94	11.52%
6	Hinduja Leyland Finance Limited	40.16	9.86%
7	Poonawala Finance Limited	35.61	8.74%
8	Indian Bank	25.00	6.13%
9	AU Small Finance Bank	18.75	4.60%
10	Kangra Central Cooperative Bank	10.00	2.45%
	<b>Total</b>	<b>379.55</b>	<b>93%</b>

OD against FD Limits shown to the extent of utilisation

\*\* 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	20.00	4.91%
2	Overdraft against FD	45.00	11.04%
3	Non convertible debenture	135.00	33.13%
4	From liabilities arising out of securitization transactions resulting into recording of borrowings	35.61	8.74%
5	Term loans facilities	161.89	39.73%
6	Commercial Paper	10.00	2.45%
	<b>Total</b>	<b>407.50</b>	

(v) **Stock Ratios :**

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

Commercial Paper as % of public funds	2.45%
Commercial Paper as % of total liabilities	2.45%
Commercial Paper as % of total assets	0.73%

\*Total public funds comprises of total equity.

(b) **Non-convertible debentures (original maturity of less than one year) as a % of total public funds**

The Company does not have borrowed through non-convertible debentures with 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 September 20		
	% of total public funds	% of total liabilities	% of total assets
Cash credit / overdraft facilities	15.95%	15.95%	4.72%

\*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.