

The Company has disclosed below information as stated in RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated november 04, 2019 that enables market participants to make an informed judgment about the soundness of its liquidity risk management framework and liquidity position.

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

The Company is a non deposit taking non banking finance company (NBFC). The Company had not invested in any public deposit.

Sr.No.	Number of Significant counterparties	Amount *	% of Total Liabilities
1	25	1,10,731.56	94.17%

* The Principal outstanding amount as on September 30, 2021 is considered above.

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

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

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

Particulars	As at Sep 30, 2021 *
Total borrowing from ten largest lenders	69,846.47
Percentage of borrowing from ten largest lenders to total borrowing of the Company	61.08%

* The amount considered above excludes unmortised borrowing cost.

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

Sr No.	Name of instrument / product	As at Sep 30, 2021	
		Amount	% of total liabilities
1	Term loans facilities	63,394.67	53.92%
2	Cash credit / overdraft facilities	4,313.32	3.67%
3	Non convertible debenture	38,470.00	32.72%
4	From liabilities arising out of securitization transactions resulting into recording of borrowings	676.11	0.58%
5	Commercial paper	7,500.00	6.38%
Total		1,14,354.10	97.25%

(v) Stock Ratios :

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

Particulars	As at Sep 30, 2021		
	% of total public funds *	% of total liabilities	% of total assets
Commercial papers	6.56%	6.38%	3.51%

(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) in current and previous year.

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

Particulars	As at Sep 30, 2021		
	% of total public funds	% of total liabilities	% of total assets
Cash credit / overdraft facilities	3.77%	3.67%	2.02%

The Principal outstanding amount as on September 30, 2021 is considered above.

vi) Stock Ratios :

Institutional set-up for liquidity risk management The Company monitors its inflows and outflows in various buckets and ensures that there are no major mismatches in the assets and liabilities in various buckets. The ALM is tabled and evaluated in the ALCO on a monthly basis. The Company ensures that there is adequate liquidity cushion available in the form of investments in G-Secs/T-Bills/Mutual Funds etc. and unavailed Bank lines. The Company issues various instruments including Term Loans, Lines of Credit, Non-Convertible Debentures, External Commercial Borrowings and other market instruments.