

Public Disclosure on Liquidity Risk as on December 23.

(i) Funding Concentration based on significant counterparty.

Sr No.	No. of Significant Counterparties	Amount (₹ in crore)	% of Total Deposits	% of Total Liabilities
1	3	89.54	-	36.72%

Notes:

A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC- NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

As per definition, above data includes the funding from significant counterparties only. In addition to above, there have been other borrowing in forms of Bank Loan, ECB and NCD.

Name of Bank/FI	Amount (₹ in crore)
Bank Loan	0.19
NBFC Loan	60.89
NCD	51.63
ECB	2.75
ICD	2.25
Total	117.71

Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) - Not Applicable

(iii) Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Borrowings*
179.24	86.48%

*Total Borrowing has been computed as Gross Total Debt basis extant regulatory ALM guidelines.



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

Sr No.	Name of the Product	Amount (₹ in crore)	% of Total Liabilities
1	Commercial Papers	-	-
2	Private NCD	51.63	24.91%
3	Term Loan	150.63	72.68%
4	CC	-	
5	WDCL	-	
6	ECB	2.75	1.33%
7	ICD	2.25	1.09%
	TOTAL	207.25	100.00

Note:

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's. NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

(v) Stock Ratios :

Sr No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	NA
2	Commercial papers as a % of total assets	NA
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NA
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NA
5	Other short-term liabilities as a % of total liabilities	15.02%
6	Other short-term liabilities as a % of total assets	9.27%

Note:

- Commercial Paper for stock ratio is the Net outstanding (as per the books of accounts)
- Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial paper less Non-convertible debentures (Original maturity of less than one year), basis extant regulatory ALM guidelines.
- Short-term liabilities include CC, WCDL & term loan payable in next 12 months.



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