

### Disclosure on Liquidity Risk as on 30<sup>th</sup> September 2020 (Un-Audited & Provisional)

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the guidelines, the disclosure on liquidity risk as at September 30, 2020 is as under:

#### i) Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. In Crores)*	% of Total Deposits	% of Total Liabilities
1	2	65	N.A.	84%

Note:

- Included only Principal amount.
- "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
- 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 Rs. Crore and % of total deposits).

- Nil. The Company is registered with NHB as Non Deposit accepting HFC.

#### iii) Top 10 borrowings (amount in Rs Crores & % of total borrowings\*)

Amount (Rs crore)	% of Total Borrowings
65	100%

Note: Included only Principal amount.

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

Sr. No.	Name of the instrument/product	Number of Counterparties	Amount (Rs in Crore)	% of Total Liabilities
1	Long Term Bank Loans	2	65	84%
2	Long Term NCD	-	Nil	0%
3	Short Term NCD	-	Nil	0%
4	Short Term Loans	-	Nil	0%
5	Commercial Paper	-	Nil	0%
	<b>Total</b>	<b>2</b>	<b>65</b>	<b>84%</b>

Note:

- 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:**

Commercial papers as a % of total liabilities	N.A.
Commercial papers as a % of total assets	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total Assets	N.A.
Other short-term liabilities as a % of total liabilities	Nil
Other short-term liabilities as a % of total assets	Nil

Note:

- As on 30<sup>th</sup> September 2020, Outstanding Commercial Paper & Non-Convertible Debenture is Nil.

**vi) Institutional set up for liquidity risk management:**

The company has following Board approved policies for Liquidity Risk Management.

- Liquidity Planning
- Resource Mobilization &
- Liquidity Contingency Planning Framework

ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, and contingency planning.

Funding Review meeting with – MD, Treasury, Accounts on monthly basis providing overview of liquidity, new funding discussions etc.

Liquidity Overview Report – is circulated with Management every month.