

30th June 2020

Public disclosure on liquidity risk

Please find below "Appendix I" as required in the guideline issued by Reserve Bank of India for Liquidity Risk Management Framework for Non-Banking Financial Companies ("NBFC's) and Core Investment Companies vide circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4th November 2019.

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
Deposits				
1	Nil. The Company is registered with RBI as Non Deposit accepting NBFC.			
Borrowings				
1	Long Term bank loans	127.12	N.A.	58%
2	Long Term FI loans	43.53	N.A.	20%
3	NCD from Bank	-	N.A.	0%
4	Cash Credit	46.89	N.A.	22%
	Total	217.54		100%

Note: * Includes only Principal Amount.

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

-Nil. The Company is registered with RBI as Non Deposit accepting NBFC.

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings*)

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	Long Term bank loans	106.73	N.A.	56%
	Indian Overseas Bank	29.17	N.A.	15%
	Dena Bank	24.06	N.A.	13%
	UCO Bank	17.00	N.A.	9%
	Bank of Maharashtra	14.05	N.A.	7%
	Indian Bank	12.45	N.A.	7%
	Karur Vyaysya Bank	10.00	N.A.	5%
	The Catholic Syrian Bank	6.25	N.A.	3%
2	Long Term FI loans	36.02	N.A.	19%
	MFSL	26.91	N.A.	14%
	IFMR	9.11	N.A.	5%
3	Cash Credit	46.89	N.A.	25%
	State Bank of India	46.89	N.A.	25%
	Total	189.64		87%

Note: * Included only Principal amount.

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (Rs.crore)	% of Total Liabilities
1	Long Term bank loans	127.12	58%
2	Long Term FI loans	43.53	20%
3	NCD	-	0%
3	Cash Credit	46.89	22%
	Total	217.54	100%

(v) Stock Ratios:

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

Commercial Papers as a % of total public funds	N.A.
Commercial Papers as a % of total liabilities	N.A.
Commercial Papers as a % of total assets	N.A.

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

Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds	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.

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

Other short term liabilities as a % of total public funds	62.37%
Other short term liabilities as a % of total liabilities	55.03%
Other short term liabilities as a % of total assets	31.71%

Note -* Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 30th June 2020.