

30th Sep 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	115.04	N.A.	54%
2	Long Term FI loans	36.99	N.A.	18%
3	NCD from Bank	10.00	N.A.	5%
4	Cash Credit	49.11	N.A.	23%
	Total	211.14		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	99.53	N.A.	53%
	Indian Overseas Bank	26.25	N.A.	14%
	Dena Bank	24.05	N.A.	13%
	UCO Bank	15.37	N.A.	8%
	Bank of Maharashtra	12.49	N.A.	7%
	Indian Bank	10.89	N.A.	6%
	Karur Vyaysya Bank	10.48	N.A.	6%
2	Long Term FI loans	31.98	N.A.	17%
	MFSL	24.27	N.A.	13%
	IFMR	7.71	N.A.	4%
3	NCD	10	N.A.	5%
	Union Bank	10	N.A.	5%
4	Cash Credit	47.12	N.A.	25%
	State Bank of India	47.12	N.A.	25%
	Total	188.63		89%

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	115.04	54%
2	Long Term FI loans	36.99	18%
3	NCD	10.00	5%
3	Cash Credit	49.11	23%
	Total	211.14	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	64.04%
Other short term liabilities as a % of total liabilities	57.25%
Other short term liabilities as a % of total assets	31.99%

Note -* Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 31st March 2021.