

31st March 2021

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	89.59	N.A.	52%
2	Long Term FI loans	25.43	N.A.	15%
3	NCD from Bank	10.00	N.A.	6%
4	Cash Credit	48.74	N.A.	28%
	Total	173.76		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	82.72	N.A.	50%
	Indian Overseas Bank	20.95	N.A.	13%
	Dena Bank	20.77	N.A.	13%
	UCO Bank	13.01	N.A.	8%
	Bank of Maharashtra	10.23	N.A.	6%
	Indian Bank	9.9	N.A.	6%
	Karur Vyasysya Bank	7.86	N.A.	5%
2	Long Term FI loans	22.93	N.A.	14%
	MFSL	19.17	N.A.	12%
	IFMR	3.76	N.A.	2%
3	NCD	10	N.A.	6%
	Union Bank	10	N.A.	6%
4	Cash Credit	48.74	N.A.	30%
	State Bank of India	48.74	N.A.	30%
	Total	164.39		95%

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	89.59	52%
2	Long Term FI loans	25.43	15%
3	NCD	10.00	6%
3	Cash Credit	48.74	28%
	Total	173.76	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	59.54%
Other short term liabilities as a % of total liabilities	58.29%
Other short term liabilities as a % of total assets	31.85%

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