

30th Jun 2023

**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 |
|-------------------|--|--------------------|---------------------|------------------------|
| <b>Deposits</b>   |  |                    |                     |                        |
| 1                 | Nil. The Company is registered with RBI as Non Deposit accepting NBFC. |                    |                     |                        |
| <b>Borrowings</b> |  |                    |                     |                        |
| 1                 | Long Term bank loans   | 6.64               | N.A.                | 10%                    |
| 2                 | Long Term FI loans   | 8.78               | N.A.                | 14%                    |
| 3                 | NCD from Bank  | 10.00              | N.A.                | 16%                    |
| 4                 | Cash Credit  | 38.00              | N.A.                | 60%                    |
|                   | <b>Total</b>   | <b>63.42</b>       |                     | <b>100%</b>            |

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      | <b>Long Term bank loans</b>                | <b>6.64</b>        | <b>N.A.</b>         | <b>10%</b>             |
|        | UCO Bank                                   | 6.64               | N.A.                | 10%                    |
| 2      | <b>Long Term FI loans</b>                  | <b>8.78</b>        | <b>N.A.</b>         | <b>14%</b>             |
|        | MFSL                                       | 0.21               | N.A.                | 0%                     |
|        | Maanaveeya Development and Finance Pvt Ltd | 8.57               | N.A.                | 14%                    |
| 3      | <b>NCD</b>                                 | <b>10</b>          | <b>N.A.</b>         | <b>16%</b>             |
|        | Union Bank                                 | 10                 | N.A.                | 16%                    |
| 4      | <b>Cash Credit</b>                         | <b>38</b>          | <b>N.A.</b>         | <b>60%</b>             |
|        | State Bank of India                        | 38                 | N.A.                | 60%                    |
|        | <b>Total</b>                               | <b>63.42</b>       |                     | <b>100%</b>            |

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           | 6.64              | 10%                    |
| 2      | Long Term FI loans             | 8.78              | 14%                    |
| 3      | NCD                            | 10.00             | 16%                    |
| 3      | Cash Credit                    | 38.00             | 60%                    |
|        | <b>Total</b>                   | <b>63.42</b>      | <b>100%</b>            |

**(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 | 0.00%  |
| Other short term liabilities as a % of total liabilities  | 49%    |
| Other short term liabilities as a % of total assets       | 16.63% |

Note - \* Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 30th Jun 2023.