

30th Sep 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	6.01	N.A.	13%
2	Long Term FI loans	5.73	N.A.	12%
3	NCD from Bank	-	N.A.	0%
4	Cash Credit	35.00	N.A.	75%
	<b>Total</b>	<b>46.74</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>6.01</b>	<b>N.A.</b>	<b>13%</b>
	UCO Bank	6.01	N.A.	13%
2	<b>Long Term FI loans</b>	<b>5.73</b>	<b>N.A.</b>	<b>12%</b>
	MFSL	0.02	N.A.	0%
	Maanaveeya Development and Finance Pvt Ltd	5.71	N.A.	12%
3	<b>NCD</b>	<b>0</b>	<b>N.A.</b>	<b>0%</b>
	Union Bank	0	N.A.	0%
4	<b>Cash Credit</b>	<b>35</b>	<b>N.A.</b>	<b>75%</b>
	State Bank of India	35	N.A.	75%
	<b>Total</b>	<b>46.74</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	6.01	13%
2	Long Term FI loans	5.73	12%
3	NCD	-	0%
3	Cash Credit	35.00	75%
	<b>Total</b>	<b>46.74</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	56.14%
Other short term liabilities as a % of total assets	15.41%

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