

31st Dec 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
Deposits				
1	Nil. The Company is registered with RBI as Non Deposit accepting NBFC.			
Borrowings				
1	Long Term bank loans	5.17	N.A.	7%
2	Long Term FI loans	31.90	N.A.	44%
3	NCD from Bank	-	N.A.	0%
4	Cash Credit	35.00	N.A.	49%
	Total	72.07		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	5.17	N.A.	7%
	UCO Bank	5.17	N.A.	7%
2	Long Term FI loans	31.9	N.A.	44%
	Shivalik Small Finance Bank	10.00	N.A.	14%
	Maanaveeya Development and Finance Pvt Ltd	21.90	N.A.	30%
3	%	0	N.A.	0%
	Union Bank	0	N.A.	0%
4	Cash Credit	35	N.A.	49%
	State Bank of India	35	N.A.	49%
	Total	72.07		100%

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	5.17	7%
2	Long Term FI loans	31.90	44%
3	NCD	-	0%
3	Cash Credit	35.00	49%
	Total	72.07	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	0.00%
Other short term liabilities as a % of total liabilities	40.34%
Other short term liabilities as a % of total assets	13.59%

Note -* Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 31st Dec 2023.