31-Mar-25

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
	Borrowings			
1	Long Term bank loans	2.15	N.A.	3%
2	Long Term FI loans	30.57	N.A.	37%
4	Cash Credit	14.37	N.A.	17%
	Total	**47.09**		**57%**

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**	**2.15**	**N.A.**	**3%**
	UCO Bank	2.15	N.A.	3%
2	**Long Term FI loans**	**30.57**	**N.A.**	**37%**
	Maanaveeya Development and Finance Pvt Ltd	12.72	N.A.	15%
	Shivalik Small Finance Bank - TL 1	5.86	N.A.	7%
	Shivalik Small Finance Bank - TL2	11.99	N.A.	15%
4	**Cash Credit**	**14.37**	**N.A.**	**17%**
	State Bank of India	14.37	N.A.	17%
	Total	**47.09**		**57%**
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	2.15	3%
2	Long Term FI loans	30.57	37%
3	Cash Credit	14.37	17%
	Total	**47.09**	**57%**

(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 thanone year) as a % of total public funds	N.A.
Non-Convertible Debentures (original maturity of less thanone year) as a % of total liabilities	N.A.
Non-Convertible Debentures (original maturity of less thanone 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	0.92%
Other short term liabilities as a % of total liabilities	0.84%
Other short term liabilities as a % of total assets	0.91%

Note -* Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 31st March 2025.