

**Disclosures as per RBI circular on Liquidity Risk Management Framework for the quarter ended 30 June, 2020**

**(i) Funding Concentration based on significant counterparty (both deposits and borrowings)**

Sr No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	9	284.26	Not Applicable	89.68%

**(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)**

The Company is a non deposit taking non banking finance company (NBFC).

**(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)**

Sr No.	Counter party	Amount (₹ crore)	% of Total Borrowing
1	Central Bank of India	50.32	17.70%
2	Bank of India	50.07	17.61%
3	MAS Financials Services Limited	45.37	15.96%
4	Hinduja Leyland Finance Limited	44.01	15.48%
5	Poonawala Finance Limited**	38.53	13.55%
6	State Bank of Mauritius*	31.54	11.09%
7	AU Small Finance Bank	10.08	3.55%
8	Canara Bank	10.04	3.53%
9	ESAF Small Finance Bank	4.31	1.52%
	<b>Total</b>	<b>284.26</b>	

\* Including OD limit of Rs 22.50 Crores

\*\* Securitisation is considered as Term Loan under INDAS guidelines

**(iv) Funding Concentration based on significant instrument/product**

Sr No.	Name of instrument / product	Amount (₹ crore)	% of Total Liabilities
1	Overdraft facilities	22.01	6.94%
2	Non convertible debenture	100.39	31.67%
3	From liabilities arising out of securitization transactions resulting into recording of borrowings	38.53	12.15%
4	Term loans facilities	123.34	38.91%
	<b>Total</b>	<b>284.26</b>	

**(v) Stock Ratios :**

**(a) Commercial papers as a % of total public funds, total liabilities and total assets :**

The Company had not borrowed through commercial papers.

**(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets :**

The Company does not have borrowing through non-convertible debentures (original maturity of less than one year).

**(c) Other short term borrowings, if any as a % of total public funds, total liabilities and total assets :**

Particulars	As at 30 June 20		
	% of total public funds	% of total liabilities	% of total assets
Cash credit / overdraft facilities	2.37%	6.94%	1.77%

\*The amount considered above excludes unmortised borrowing cost.

\*Total public funds comprises of total equity.

**(vi) Institutional set-up for liquidity risk management**

This is not applicable.