

(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	14	407.50	Not Applicable	100.00%
	Total	407.50		100%

- 1 Including CC limit of Rs 10 Crores not utilised as at 30th September 2020
- 2 Including CC limit of Rs 10 Crores included in full but partially utilised as at 30th September 2020
- 3 OD against FD Limits shown to the extent of utilisation
- 4 Securitisation is considered as Term Loan under INDAS guidelines, subject to fulfillment of certain conditions

A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs

7 A "significant instrument/product"

(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	State Bank of Mauritius	53.10	13.03%
2	Bank of India	50.00	12.27%
3	Central Bank of India	50.00	12.27%
4	IDFC First Bank(2)	50.00	12.27%
5	MAS Financials Services Limited	46.94	11.52%
6	Hinduja Leyland Finance Limited	40.16	9.86%
7	Poonawala Finance Limited	35.61	8.74%
8	Indian Bank	25.00	6.13%
9	AU Small Finance Bank(1)	18.75	4.60%
10	Kangra Central Cooperative Bank	10.00	2.45%
	Total	379.55	93%

OD against FD Limits shown to the extent of utilisation

** 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	20.00	4.91%
2	Overdraft against FD	45.00	11.04%
3	Non convertible debenture	135.00	33.13%
4	From liabilities arising out of securitization transactions resulting into recording of borrowings	35.61	8.74%
5	Term loans facilities	161.89	39.73%
6	Commercial Paper	10.00	2.45%
	Total	407.50	

(v) **Stock Ratios :**

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

Commercial Paper as % of public funds	1.08%
Commercial Paper as % of total liabilities	2.45%
Commercial Paper as % of total assets	0.74%

*Total public funds comprises of total equity.

(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 borrowed through non-convertible debentures with 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 September 20		
	% of total public funds	% of total liabilities	% of total assets
Cash credit / overdraft facilities	7.05%	15.95%	4.78%

*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.