

(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	17	552.74	Not Applicable	100.00%
	Total	552.74		100%

1 Including CC limit of Rs 10 Crores not utilised as at 31st December 2020

2 Including CC limit of Rs 10 Crores included in full but partially utilised as at 31st December 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 counter

(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	Indian Bank	50.00	9.05%
2	Central Bank of India	50.00	9.05%
3	Bank of India	50.00	9.05%
4	State Bank of India	50.00	9.05%
5	State Bank of Mauritius	48.43	8.76%
6	IDFC First Bank	40.00	7.24%
7	Hinduja Leyland Term Loan	36.34	6.57%
8	MAS Financials Services Limited	31.74	5.74%
9	Kangra Central Cooperative Bank	31.00	5.61%
10	Poonawala Finance Limited	28.32	5.12%
	Total	415.82	75%

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	3.62%
2	Overdraft against FD	45.00	8.14%
3	Non convertible debenture	215.00	38.90%
4	From liabilities arising out of securitization transactions resulting into recording of borrowings	36.34	6.57%
5	Term loans facilities	205.39	37.16%
6	Commercial Paper	31.00	5.61%
	Total	552.74	

(v) **Stock Ratios :**

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

Commercial Paper as % of public funds	5.61%
Commercial Paper as % of total liabilities	5.61%
Commercial Paper as % of total assets	0.02%

*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 li:**

The Company does not have borrowed through non-convertible debentures with original maturity of less than one

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

Particulars	As at 31st December 20		
	% of total public funds	% of total liabilities	% of total assets
Cash credit / overdraft facilities	11.76%	11.76%	0.04%

*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.