

The Company has disclosed below information as stated in RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated november 04, 2019 that enables market participants to make an informed judgment about the soundness of its liquidity risk management framework and liquidity position.

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

The Company is a non deposit taking non banking finance company (NBFC). The Company had not invested in any public deposit.

Sr.No.	Number of Significant counterparties	Amount	% of Total Liabilities
1	10	54775.47*	71.26%

\* The amount considered above excludes unmortised borrowing cost.

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

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

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

Particulars	As at March 31, 2021	As at March 31, 2020
Total borrowing from ten largest lenders	54775.47*	25688.75*
Percentage of borrowing from ten largest lenders to total borrowing of the Company	71.26%	100%

\* The amount considered above excludes unmortised borrowing cost.

**(iv) Funding concentration based on significant instrument / product :**

Sr No.	Name of instrument / product	As at March 31, 2021		As at March 31, 2020	
		Amount	% of total liabilities	Amount	% of total liabilities
1	Term loans facilities	40,925.39	51.26%	13,216.88	45.43%
2	Cash credit / overdraft facilities	4,086.54	5.12%	3,236.71	11.13%
3	Non convertible debenture	24,670.81	30.90%	5,000.00	17.19%
4	From liabilities arising out of securitization transactions resulting into recording of borrowings	1,616.85	2.02%	4,235.17	14.56%
5	Commercial paper	5,269.88	6.60%	-	-
<b>Total</b>		<b>76,569.47</b>	<b>95.90%</b>	<b>25,688.76</b>	<b>88.30%</b>

**(v) Stock Ratios :**

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

Particulars	As at March 31, 2021			As at March 31, 2020		
	% of total public funds *	% of total liabilities	% of total assets	% of total public funds *	% of total liabilities	% of total assets
Commercial papers	5.88%	7.01%	3.20%	-	-	-

**(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) in current and previous year.

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

Particulars	As at March 31, 2021			As at March 31, 2020		
	% of total public funds *	% of total liabilities	% of total assets	% of total public funds *	% of total liabilities	% of total assets
Cash credit / overdraft facilities	4.29%	5.12%	2.33%	3.51%	11.12%	2.67%

The amount considered above excludes unmortised borrowing cost.

\* Total public funds comprises of total equity.