

Disclosure as per the guideline on Liquidity Risk Management (LRM) framework prescribed by the RBI-

(i) Funding Concentration based on significant counterparty for borrowings

Particulars	As at 30th September 2021
Number of Significant Counterparties*	13
Amount	2,23,52,28,239
Percentage of funding concentration to total deposits	-
Percentage of funding concentration to total liabilities	100%

* Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

(i) Top 20 large deposits (amount in Rs. Lakh and % of total deposits)- NIL

(ii) Top 10 borrowings (amount in Rs. Lakh and % of total borrowings-

Particulars	As at 30th September 2021
Total amount of top 10 borrowings	2,00,89,22,704
Percentage of amount of top 10 borrowings to total borrowings	89.88%

(iii) Funding Concentration based on significant instrument/product.

Particulars	As at 30th September 2021	Percentage of total liabilities
Non-Convertible Debenture	35,00,00,000	14.47%
Loan from Bank	1,44,47,89,239	59.74%
Refinance from National Housing Bank	44,04,39,000	18.21%

* Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

Total liabilities are excluding Equity share capital and Other equity.

(iv) Stock Ratios

Particulars	As at 30th September 2021
Commercial paper as a percentage of total public funds*	-
Commercial paper as a percentage of total liabilities	-
Commercial paper as a percentage of total assets	-
Non-convertible debentures as a percentage of total public funds*	15.66%
Non-convertible debentures as a percentage of total liabilities	14.47%
Non-convertible debentures as a percentage of total assets	5.38%

Other short term liabilities as a percentage of total public funds*#	37.37%
Other short term liabilities as a percentage of total liabilities#	34.54%
Other short term liabilities as a percentage of total assets#	12.85%

Total liabilities are excluding equity share capital and other equity

*Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016

#Other short term liabilities are excluding Commercial paper & short term non-convertible debentures