

Liquidity Risk:

Public Disclosure on Liquidity Risk for the year ended March 31, 2022 pursuant to RBI circular dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

I. Funding concentration based on significant counter party (both deposits and borrowings)

		As on 31st March 2022			As on 31st March 2021		
SL	No of significant counter parties	Amount (in crore)	% of Total Deposits	% of Total Liabilities	Amount (in crore)	% of Total Deposits	% of Total Liabilities
1	NIL	NA	NA	NA	NA	NA	NA

II. Top 20 large deposits : Not Applicable

III. Top 10 Borrowings

Amount In Rs Crore

SL	Name of parties/holders	Nature	As on 31st March 2022		As on 31st March 2021	
			Amount (in Rs crore)	% of Total borrowings	Amount (in Rs crore)	% of Total borrowings
1	The State bank of India	Cash credit	24.93	9.51%	25.02	9.63%
2	The State bank of India	Term loan	0.40	0.15%	2.08	0.80%
3	The Canara Bank	Term loan	10.00	3.81%	0.00	0.00%
4	The Dhanlaxmi Bank	Cash credit	3.93	1.50%	0.00	0.00%
5	Mr. Perviz Farrok Kaka	Non Convertible Debenture	2.25	0.86%	3.50	1.35%
6	Mr. Homi Farrok Kaka		1.00	0.38%	3.50	1.35%
7	Mr. Siyaf M.V	Subordinated Debt	0.97	0.37%	0.85	0.33%
8	Mr. John Abraham		0.93	0.35%	1.00	0.38%
9	Mr. Siyak M V		0.77	0.29%	0.75	0.29%

10	Mr.Muralidarar K R		0.69	0.26%	0.00	0.00%
11	M/s Bently Hotels		0.00	0.00%	0.65	0.25%
12	Mr. Simpson Pennamma Chacko		0.58	0.22%	0.58	0.22%
TOTAL			46.44		37.92	

IV. Funding Concentration based on significant instrument/product

Amount In Rs Crore

SL	Name of the instrument/product	As on 31st March 2022		As on 31st March 2021	
		Amount (in Rs crore)	% of Total Liabilities	Amount (in Rs crore)	% of Total Liabilities
1	Non convertible Debentures (Privately placed)	50.22	16.65%	67.42	22.94%
2	Subordinated Debts	172.78	57.29%	164.60	56.00%
3	Bank Borrowings	39.25	13.01%	27.67	9.41%

V. Stock Ratio:

Other short term liabilities of Rs. 17.18 crore as on 31st March 2022 (Rs. 13.71 crore as on 31st March 2021) as a % of Total Public Funds , Total Liabilities and Total Assets

Amount In Rs Crore

	31-03-2022		31-03-2021	
	Amount (In Rs Crore)	Other Short Term Liabilities As a % of	Amount (In Rs Crore)	Other Short Term Liabilities As a % of
Public Fund	262.24	6.55%	259.68	5.28%
Total Liabilities	301.59	5.70%	293.91	4.67%
Total Assets	392.95	4.37%	384.99	3.56%
TOTAL	973.97		952.28	