

## Liquidity Risk

Public Disclosure on Liquidity Risk for the period ended June 30, 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 30th June 2022			As on 31st March 2022		
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

In Rs Crore		Amount				
SL	Name of parties/holders	Nature	As on 30th June 2022		As on 31st March 2022	
			Amount (in Rs crore)	% of Total borrowings	Amount (in Rs crore)	% of Total borrowings
1	The State bank of India	Cash credit	23.08	9.03%	24.93	9.51%
2	The State bank of India	Term loan	0.12	0.05%	0.40	0.15%
3	The Canara Bank	Term loan	9.16	3.58%	10.00	3.81%
4	The Dhanlaxmi Bank	Cash credit	3.30	1.29%	3.93	1.50%
5	Mr. Perviz Farrok Kaka	Non Convertible	2.25	0.88%	2.25	0.86%
6	Mr. Homi Farrok Kaka	Debenture	1.00	0.39%	1.00	0.38%
7	Mr. Siyaf M.V	Subordinated Debt	0.97	0.38%	0.97	0.37%
8	Mr. John Abraham		0.93	0.36%	0.93	0.35%
9	Mr. Siyak M V		0.77	0.30%	0.77	0.29%
10	Ms.Chithra K.S		0.70	0.27%	0.00	0.00%
11	Mr.Muralidarar K R		0.69	0.27%	0.69	0.26%
12	Mr. Simpson Pennamma Chacko		0.00	0.00%	0.58	0.22%
<b>TOTAL</b>			<b>42.97</b>		<b>46.44</b>	

#### IV. Funding Concentration based on significant instrument/product

Amount

In Rs Crore

SL	Name of the instrument/product	As on 30th June 2022		As on 31st March 2022	
		Amount (in Rs crore)	% of Total Liabilities	Amount (in Rs crore)	% of Total Liabilities
1	Non convertible Debentures (Privately placed)	43.35	14.58%	50.22	16.65%
2	Subordinated Debts	176.66	59.42%	172.78	57.29%
3	Bank Borrowings	35.66	12.00%	39.25	13.01%
<b>TOTAL</b>		<b>255.67</b>		<b>262.24</b>	

#### V. Stock Ratio:

Other short term liabilities of Rs. 19.00 crore as on 30<sup>th</sup> June 2022 (Rs. 17.18 crore as on 31<sup>st</sup> March 2022) as a % of Total Public Funds , Total Liabilities and Total Assets

Amount In Rs  
Crore

	30-06-2022		31-03-2022	
	Amount (In Rs Crore)	Other Short Term Liabilities As % of	Amount (In Rs Crore)	Other Short Term Liabilities As % of
Public Fund	255.67	7.43%	262.24	6.55%
Total Liabilities	297.30	6.39%	301.59	5.70%
Total Assets	389.12	4.88%	392.95	4.37%
<b>TOTAL</b>	<b>961.09</b>		<b>973.97</b>	