



## Liquidity Risk

Public Disclosure on Liquidity Risk as on March 31, 2023 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)

SL	No of significant counter parties	As on 31st March 2023			As on 31st March 2022		
		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.

SL	Name of parties/holders	Nature	Amount In Rs Crore			
			As on 31st March ,2023		As on 31st March 2022	
			Amount (in crore)	As a % of Total borrowings	Amount (in crore)	As a % of Total borrowings
1	The State bank of India	Cash credit	25.04	7.88%	24.93	9.51%
2	The State bank of India	Term loan	0.00	0.00%	0.40	0.15%
3	The Canara Bank	Term loan	6.61	2.08%	10.00	3.81%
4	The Dhanlaxmi Bank	Cash credit	4.11	1.29%	3.93	1.50%
5	Mr.Homi Farrok Kaka	NCD (Public Issue)	2.00	0.63%	0.00	0.00%
6	M/S.Thiruvathira Gold Palace LLP		1.44	0.45%	0.00	0.00%
7	Mr. Perviz Farrok Kaka	NCD (Private Placement)	1.25	0.39%	2.25	0.86%
8	Mr.Muralidarar K R	Subordinate d Debt	1.19	0.37%	0.69	0.26%
9	Mr. Siyaf M.V		0.80	0.25%	0.97	0.37%
10	Mr.Devendhra H G		0.70	0.22%	0.00	0.00%
11	Mr. John Abraham		0.61	0.19%	0.93	0.35%
12	Ms.Kala S		0.60	0.19%	0.00	0.00%
13	Ms.Rajeswari Amma Sarada	NCD (Public Issue)	0.60	0.19%	0.00	0.00%
14	Mr. Siyak M V	Subordinate d Debt	0.59	0.19%	0.77	0.29%
15	Mr. Simpson Pennamma Chacko		0.00	0.00%	0.58	0.22%
<b>TOTAL</b>			<b>45.53</b>		<b>45.44</b>	



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

SL	Name of the instrument/product	Amount In Rs Crore			
		As on 31st March 2023		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)	105.03	28.87%	50.22	16.65%
2	Subordinated Debts	177.14	48.69%	172.78	57.29%
3	Bank Borrowings	35.75	9.83%	39.25	13.01%
	<b>TOTAL</b>	<b>317.92</b>		<b>262.25</b>	

#### V. Stock Ratio:

Other short term liabilities of Rs. 25.37 crore (Unaudited) as on 31<sup>st</sup> March 2023 (Rs. 17.18 crore as on 31<sup>st</sup> March 2022) as a % of Total Public Funds, Total Liabilities and Total Assets

	31-03-2023		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	317.92	7.98%	262.24	6.55%
Total Liabilities	363.83	6.97%	301.59	5.70%
Total Assets	460.44	5.51%	392.95	4.37%

#### VI. Institutional set-up for liquidity risk management:

- 1) The Asset Liability Management Committee (ALCO) is supervising the liquidity risk management of the company. This committee comprises of following.

Name	Designation on Committee	Designation on Board
T.K. Thomas	Chairman	Chief Executive Officer
Lijo Moothedan	Member	Director
Pramod. M	Member	Chief Financial Officer
Suresh S	Member	Head - Operations & RM and Internal Auditor
Subi G Nair	Member	Head- Sales, Marketing & Recovery

The Overall functions of ALCO are the following:

- Monitoring the market risk levels of the company by ensuring adherence to various the risk-limits set by the Board;
- Articulating the current interest rate view and a view on future direction of interest rate movements and base its decisions for future business strategy on this view as also on other parameters considered relevant.
- Deciding the business strategy of the company both - on the assets and liabilities sides, consistent with the interest rate view, budget and pre-determined risk management objectives which will include,
  - determining the desired maturity profile and mix of the assets and liabilities;
  - product pricing for both - assets as well as liabilities side;
  - deciding the funding strategy i.e. the source and mix of liabilities or sale of assets; the proportion of fixed vs floating rate funds, wholesale vs retail fund, money market vs capital market funding, domestic vs foreign currency funding, etc.,



- iv. reviewing the results of and progress in implementation of the decisions made in the previous meetings
- 2) The Risk Management Committee of the Board overlooks the activities of the Asset Liability Management Committee (ALCO). This Committee comprises of following.

<b>Name</b>	<b>Designation on Committee</b>	<b>Designation on Board</b>
E. Habeebul Rahiman	Chairman	Independent Director
Antony Sebastian C	Member	Independent Director
Chemmanur Devassykutty Bobby	Member	Managing Director
Lijo Moothedan	Member	Non-Executive Director
T.K Thomas	Member	Chief Executive Officer
Suresh S	Member	Head - Operations & RM and Internal Auditor
Pramod. M	Member	Chief Financial Officer
Subi G Nair	Member	Head- Sales, Marketing & Recovery

The Overall functions of Risk Management Committee are the following:

- a. to overlook the activities and functions of ALCO;
- b. In addition, the committee reviews the business strategy of the Company both on the assets side and the liabilities side, consistent with the interest rate view, budget and pre-determined risk management objectives which will include:
- i. Determining the desired maturity profile and mix of the assets and liabilities.
  - ii. Product pricing for both assets side as well as liabilities side.

