

Liquidity Risk

Public disclosure on Liquidity Risk For the year ended June30, 2024 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.	No of Significant Counter parties	As on 30th June 2024			As on 31st March 2024		
		Amount (₹ in lakhs)	% of Total Deposits	% of Total Liabilities	Amount (₹ in lakhs)	% of Total Deposits	% of Total Liabilities
1	Nil	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

II. Top 20 Large Deposits: Not Applicable

III. Top 10 Borrowings

Sl. No.	Name of parties/holders	Nature	As on 30th June 2024		As on 31st March 2024	
			Amount (₹ in lakhs)	As a % of Total borrowings	Amount (₹ in lakhs)	As a % of Total borrowings
1	The State bank of India	Term loan	2,290.23	4.95%	2,429.64	5.50%
2	The State bank of India	Cash credit	1,952.22	4.22%	2389.82	5.41%
3	Federal Bank	Working Capital Demand Loan	1,887.80	4.08%	991.82	2.25%
4	The Dhanlaxmi Bank	Cash credit	504.48	1.09%	351.48	0.80%
5	The Canara Bank	Term Loan	239.73	0.52%	324.35	0.73%
6	Ramaa Iyer K	Subordinate Debt	228.00	0.49%	228.00	0.52%
7	Boby CD	Subordinate Debt	201.40	0.44%	0.00	0.00%
8	Mr. Homi Farrok Kaka	Non-Convertible Debenture	200.00	0.43%	200.00	0.45%
9	Ms. Sashikala V C	Subordinate Debt	156.00	0.34%	156.00	0.35%
10	Mr. Perviz Farrok Kaka	Non-Convertible Debenture	125.00	0.27%	125.00	0.28%
11	Rajeswari Amma Sarada	Non-Convertible Debenture	71.00	0.15%	71.00	0.16%
12	Jacob Koshy	Non-Convertible Debenture	67.00	0.14%	67.00	0.15%
13	Ms. Kala S	Subordinate Debt	61.75	0.13%	61.75	0.14%
TOTAL			7,984.62		7,395.86	

IV. Funding Concentration based on significant instrument/product

SL	Name of the instrument/product	As on 30th June 2024		As on 31st March 2024	
		Amount (in lakhs)	% of Total Liabilities	Amount (in lakhs)	% of Total Liabilities
1	Non convertible Debentures	19,526.73	34.45%	19,142.40	35.06%
2	Subordinated Debts	19,888.40	35.09%	19,888.40	36.42%
3	Bank Borrowings	6,874.47	12.13%	6,844.69	12.54%
TOTAL		46,289.59		45,875.49	

V. Stock Ratio:

Other Short term liabilities of ₹4213.44 lakhs as on 30th June 2024 (₹1,438.49 lakhs as on 31st March 2024) as a % of Total Public funds, Total Liabilities and Total Assets

	30-06-24		31-03-24	
	Amount (₹ in lakhs)	Other Short Term Liabilities As a % Of	Amount (₹ in lakhs)	Other Short Term Liabilities As a % Of
Other Short term Liabilities:	4,213.44		1,438.49	
Public Fund	45,875.49	9.18%	44,053.48	3.27%
Total Liabilities	56,684.41	7.43%	54,601.69	2.63%
Total Assets	65,605.90	6.42%	63,504.48	2.27%