

SHAPOORJI PALLONJI FINANCE PRIVATE LIMITED

Public Disclosure on Liquidity Risk December 31, 2019

1. Funding Concentration based on significant counterparty (both deposit and borrowings)

Number of Significant Counterparties	O/s Amount (₹ crore)	% of Total deposits	% of Total Liabilities
7	634.4	0.0%	93.9%

Notes:

- Significant Counterparty - a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the company's Total Liabilities
- Outstanding Amount have been considered for all borrowings
- Total Liabilities has been computed as Total of Liabilities side of Balance Sheet less Equities and Reserves/Surplus

2. Top 20 large deposits (amount in Rs. crore and % of Total Deposits): Not Applicable

3. Top10 Borrowings

O/s Amount (₹ crore)	% of Total Borrowings
634.4	100.0%

Note:

- Outstanding Amount have been considered for all Borrowings

4. Funding concentration based on significant instrument / product:

Sr. No.	Name of the instrument/ product	O/s Amount (₹ crore)	% of Total Liabilities
1	Working Capital/ WCDL	173.1	25.6%
2	Term Loan	461.3	68.3%
3	Commercial Paper	0.0	0.0%
4	Non Convertible Debentures	0.0	0.0%
	Total	634.4	93.9%

Notes:

- Significant Instrument/Product – a single instrument/product or group of similar instruments/products which in aggregate amount to more than 1% of the company's Total Liabilities.
- Outstanding Amount have been considered for all borrowings
- Total Liabilities has been computed as Total of Liabilities side of Balance Sheet less Equities and Reserves/Surplus

5. Stock Ratios:

Instrument \ As a % of Total	Public Funds	Liabilities	Assets
Commercial Papers	0.0%	0.0%	0.0%
Non Convertible Debentures	0.0%	0.0%	0.0%
Other Short Term Liabilities	27.3%	25.6%	15.8%

Notes:

- Public Funds has been computed as sum of all borrowings
- Total Liabilities has been computed as Total of Liabilities side of Balance Sheet less Equities and Reserves/Surplus
- Other Short-term Liabilities – consists of loans with original maturity/ sanction tenor of less than 1 year
- Outstanding Amount have been considered for all borrowings

6. Institutional set-up for liquidity risk management:

a) ALM Support Group
To report to ALCO and consists of executives from Treasury, Finance & Accounts, Operations & Origination
b) ALCO
Special Committee of the Board, consists of Board Members, CEO, CFO and other senior management executives of the Company. At-least 2 meetings to be held during the year, or on a shorter notice as per requirement
c) Board of Directors
In absence of ALCO, Board will be deemed ALCO and drive the ALCO process