



No.01/SEC./2021

10th July, 2021

Public Disclosure on Liquidity Risk as on June 30, 2021

This disclosure is made pursuant to the Directions issued by Reserve Bank of India (RBI) on liquidity management vide para (ix) of Annexure to the circular No. **RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20** As per the guidelines, NBFCs are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the information relating to June 30,2021 is as below;

- (i) Funding Concentration based on significant counterparty (both deposits and borrowings)

sl no	Number of significant counterparties	Amount(Rs in crore)	% of total deposits	% of total liabilities
1	NA			

- (II) Top 20 large deposits(amount in crs and percentage of total depoits):- NA

- (III) Top 10 Borrowings(amount in crs and % of total borrowing)

Sl no	Lender name	Outstanding Amount as on 30.06.2021 (in crs)	% of Total Borrowings
1	State Bank of India	28.54	9.35
2	IDFC First Bank	22.78	7.46
3	Dhanlaxmi Bank	17.54	5.75
4	ESAF Small Finance Bank	14.78	4.84
5	CSB Bank		

		12.78	4.19
6	AU Small Finance Bank	9.17	3.00
7	Bandhan bank	8.04	2.63
8	South Indian Bank	6.71	2.20
9	Karur Vysya Bank	6.48	2.12
10	Federal bank	4.48	1.47

(IV) Funding concentration based on significant instrument /product

SI no	Name of instrument/product	Amount as on 30.06.2021 (in crs)	% of Total liabilities
1	Overdrafts from Banks	40.64	10.38
2	Term loans from Bank/ Fis	95.88	24.49
3	Secured Non Convertible Debentures	80.84	20.65
4	Unsecured Subordinated Debts	69.23	17.68

(v) Stock ratios

Commercial papers as a % of total public funds, total liabilities and

(a) total assets: NA

Non-convertible debentures (original maturity of less than one year) as

(b) a % of total public funds, total liabilities and total assets NA

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Particulars	As on 30.06.2021	% of total assets/liabilities
short term liabilities	2.63	0.67
Total assets/total liabilities	391.57	