



Appendix I

Public disclosure on liquidity risk

9. Disclosure in terms of RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 04 November, 2019.

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

Sr No.	Number of Significant Counter Parties*	Amount (Rs. crore)	% of Total deposits	% of Total borrowings
1	14	1,062.22	NA	35.46%

*A “Significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC's total liabilities.

NBFC’s Total liabilities has been computed as Total assets less Equity share capital less Reserves and surplus less Gratuity provision.

9.2 Top 20 large deposits

Since company is not a deposit taking NBFC, this disclosure is not applicable to the company.

9.3 Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Amount	% of Total borrowings
816.23	27.25%

Registered & Corporate Office

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9.1 Funding Concentration based on significant instrument/product#

(Rs. crore)

Sr No.	Name of the instrument/product	Amount	% Of Total borrowings*
1	Secured Public Issue NCD	1,397.40	46.74%
2	Unsecured Public Issue NCD	147.02	4.92%
3	Subordinated debt	233.00	7.79%
4	Term Loan	609.44	20.38%
5	Working Capital Loan	603.07	20.17%
6	Total	2,989.94	100.00%

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities.

**% is taken on aggregate amount of total borrowing more than 1% of the NBFC's total liabilities.*

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