

Appendix I

Public disclosure on liquidity risk

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

(i) 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 Liabilities |
|--------|--|--------------------|---------------------|------------------------|
| 1 | 20 | 1,570.46 | NA | 47.07% |

*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.

(ii) Top 20 large deposits

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

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

| Amount (Rs. crore) | % of Total borrowings |
|--------------------|-----------------------|
| 1,079.63 | 32.42% |

(iv) Funding Concentration based on significant instrument/product#

| Sr No. | Name of the instrument/product | Amount (Rs. crore) | % of Total Liabilities |
|---------------|---------------------------------------|---------------------------|-------------------------------|
| 1 | Secured Public Issue NCD | 1,240.32 | 37.18% |
| 2 | Unsecured Public Issue NCD | 150.60 | 4.51% |
| 3 | Subordinated debt | 252.63 | 7.57% |
| 4 | Term Loan | 845.86 | 25.35% |
| 5 | Working Capital Loan | 828.46 | 24.83% |
| 6 | Total | 3,317.86 | |

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.

(v) Stock Ratios:

| Sr No. | Particulars | As % of Total Public Fund | As % of Total Liabilities | As % of Total Assets |
|---------------|------------------------------|----------------------------------|----------------------------------|-----------------------------|
| 1 | Other short-term liabilities | 0.60% | 0.60% | 0.50% |

(vi) Institutional set-up for liquidity risk management

The ALCO meets regularly to review the liquidity position based on future cash flows. The Company manages liquidity risk by continuously monitoring forecast and actual cash flows and by matching the maturity profiles of financial assets and liabilities. The Company has a diversified funding mix and is capable of raising funds from the market.