

1. Public Disclosures as mandated by LRM framework for NBFCs issued by the RBI on 4th November 2019.

(i) Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. in crs)	% of Total Liabilities
1	Allahabad Bank	50.00	1.85%
2	Axis Bank	180.00	6.67%
3	BAJAJ FINANCE	78.75	2.92%
4	Bank of Baroda	190.00	7.04%
5	DCB Bank	81.04	3.00%
6	Federal Bank Ltd	1,010.37	37.43%
7	HDFC Bank Ltd	244.15	9.05%
8	ICICI BANK	151.94	5.63%
9	Indian Bank	162.50	6.02%
10	Jammu & Kashmir Bank Ltd	61.11	2.26%
11	Karnataka Bank	33.96	1.26%
12	SIDBI	174.85	6.48%
13	Union Bank (CP)	100.00	3.70%
	Total	2,543.67	94.24%

(ii) Top 10 borrowings

Sr. No.	Number of Significant Counterparties	Amount (Rs. in crs)	% of Total Borrowing
1	Federal Bank Ltd	1,010.37	39.7%
2	HDFC Bank Ltd	244.15	9.6%
3	Bank of Baroda	190.00	7.5%
4	Axis Bank	180.00	7.1%
5	SIDBI	174.85	6.9%
6	Indian Bank	162.50	6.4%
7	ICICI BANK	151.94	6.0%
8	Union Bank (CP)	100.00	3.9%
9	DCB Bank	81.04	3.2%
10	BAJAJ FINANCE	78.75	3.1%

(iii) Funding Concentration based on significant instrument/product

Sr. No.	Number of Significant Counterparties	Amount (Rs. in crs)	% of Total Liabilities
1	Short Term working Capital	141	5%
2	Term Loan- Secured	2228	83%
3	Term Loan- unsecured	50	2%
4	Commercial paper	100	4%

(IV) Stock Ratios:

- (a) Commercial Paper as % of Total Liabilities 3.70%
- (b) Commercial Paper as % of Total Assets 3.03%
- (c) Other Short Term Liabilities as % of Total Liabilities 5.26%
- (d) Other Short Term Liabilities as % of Total Asset 4.30%

(V) **Institutional set-up for liquidity risk management**

