

Public Disclosure on Liquidity Risk pursuant to RBI circular dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies for the quarter ended 30 June 2024

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	3	39.22	N/A	94.38%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits): N/A

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

Sr. no	Investor Name	Amount in Cr	% of total borrowings
1	Yogesh C Majithiya	37.72	96.18%
2	Chinubhai M Majithiya	0.74	1.89%
3	Namra K Parikh	0.76	1.94%

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

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Related Party Loan	39.22	94.38%

(v) Stock Ratios:

- (a) Commercial papers as a % of total public funds, total liabilities and total assets: N/A
- (b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total asset: N/A
- (c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Particulars	Weightage
Other short-term liabilities as % of Total Public funds	N/A
Other short-term liabilities as % of Total Liabilities	24.06%
Other short-term liabilities as % of Total Assets	18.57%

(vi) Institutional set-up for liquidity risk management:

The Company's ALCO monitors asset liability mismatches to ensure that there are no imbalances or excessive concentrations on either side of the balance sheet.

The Company continuously monitors liquidity in the market; and as a part of its ALM strategy, the Company maintains a liquidity buffer to reduce this risk.

***Notes:**

- 1) *Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*
- 2) *Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.*
- 3) *Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure)*
- 4) *The amount stated in this disclosure is based on the audited financial statements for the quarter ended June 30, 2024.*

LCR Disclosure:

(Amount in Lakhs)

Sl. NO.		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquidity Asset			
1	Total High Quality Liquid Assets (HQLA)	285.09	285.09
Cash Outflows			
2	Cash Outflow	482.35	554.70
Cash Inflows			
9	Cash Inflow	1210.38	907.78
Total Adjusted Value			
13	TOTAL HQLA		285.09
14	TOTAL NET CASHFLOWS		138.67
15	LIQUIDITY COVERAGE RATIO (LCR%)		205.58%