

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 September 2023

(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	2	26.12	N/A	47.76%

(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	23.67	90.62%
2	Chinubhai M Majithiya	2.45	9.38%

(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	26.12	47.76%

(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	22.36%
Other short-term liabilities as % of Total Assets	22.36%

(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 unaudited financial statements for the quarter ended September 30,2023.*

LCR Disclosure:

	Q2 - September 2023	
	Amount (in Rs. lakhs)	
	Total Un-Weighted Value (Average)*	Total Weighted Value (Average)
<u>Stock of High quality liquid assets as on Quarter end</u>		
Cash & Bank balance and Cash equivalent	58.30	58.30
Bonds / Deposit with any other Bank / FI /RBI	0.00	0.00
Marketable Securities which can be easily converted in cash/Bank	400.00	400.00
TOTAL (A)	458.30	458.30
<u>Total Net Cash outflows over the next 30 calendar days</u>		
Deposit for deposit taking companies	0.00	0.00
Unsecured wholesale funding	0.00	0.00
Secured wholesale funding	0.00	0.00
Additional requirements, of which		
1. Outflows related to derivative exposures and other collateral requirements	0.00	0.00
2. Outflows related to loss of funding on debt products	0.00	0.00
3. Credit and liquidity facilities	0.00	0.00
Other contractual funding obligations	155.13	178.40
Other contingent funding obligations	0.00	0.00
TOTAL CASH OUTFLOWS (TOTAL B)	155.13	178.40
<u>Total Net Cash inflows over the next 30 calendar days</u>		
secured lending	0.00	0.00
Inflows from fully performing exposures	2887.35	2165.51
Other cash inflows	0.00	0.00
TOTAL CASH INFLOWS (TOTAL C)	2887.35	2165.51
Total Net Cash outflow over next 30 days (TOTAL D)		44.60
Total net cash outflows over the next 30 days = Stressed Outflows (B) - Minimum of (Stressed Inflows (C); 75% of Stressed Outflows(B))		
LCR % (TOTAL A / TOTAL D)		1027.58%