Note 40 : Disclosure required as per Reserve Bank of India Notification No. DOR(NBFC). PD.003/03.10.119/2016-17 dated August 25, 2016 and as updated from time to time

Public disclosure on liquidity risk

(i) Funding Concentration based on significant counterparty

Period ended 31st December 2020

Sr. No.	No. of significant Counter Parties	Amount (INR in crore)	% of Total Borrowings	% of Total Liabilities
1	6	360.00	100.00%	27.30%
	TOTAL	**360.00**		

Year ended 31st March 2020

Sr. No.	No. of significant Counter Parties	Amount (INR in crore)	% of Total Borrowings	% of Total Liabilities
1	5	345.00	100.00%	25.91%
	TOTAL	**345.00**		

(ii) Top 20 large deposits

As at 31st December, 2020		As at 31st March, 2020	
Amount (INR in crore)	% of Total Borrowings	Amount (INR in crore)	% of Total Borrowings
Rs. Nil		Rs. Nil	

(iii) **Top 10 borrowings**

Sr. No.	As at 31st December, 2020		As at 31st March, 2020	
	Amount (INR in crore)	% of Total Borrowings	Amount (INR in crore)	% of Total Borrowings
1	360.00	100.00%	345.00	100.00%
TOTAL	**360.00**	**100.00%**	**345.00**	**100.00%**

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	As at 31st December, 2020		As at 31st March, 2020	
		Amount (INR in crore)	% of Total Borrowings	Amount (INR in crore)	% of Total Borrowings
a	Listed Non-Convertible, Redeemable Debentures	-	0.00%	125.00	36.23%
b	Borrowings from Financial Institutions	360.00	100.00%	220.00	63.77%
		360.00	**100.00%**	**345.00**	**100.00%**

(v) Stock Ratios:

Sr. No.	Particulars	Period ended 31st December 2020 (Ratios)	Year ended 31st March 2020 (Ratios)
1	Commercial papers as a % of total public funds	Nil	Nil
2	Commercial papers as a % of total liabilities	Nil	Nil
3	Commercial papers as a % of total assets	Nil	Nil
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	Nil	Nil
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil	Nil
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil	Nil
7	Other short-term liabilities, if any as a % of total public funds	100.20%	77.02%
8	Other short-term liabilities, if any as a % of total liabilities	99.93%	69.85%
9	Other short-term liabilities, if any as a % of total assets	28.57%	20.37%

(vi) **Institutional set-up of liquidity risk management.**

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.

(vii) **Components of Adjusted Net Worth (ANW) and other related information**

(INR in lakhs)

Particulars	Current Period (31.12.2020)	Previous Year (31.03.2020)
i) ANW	4,06,158.66	3,34,930.49
ii) ANW as a % of Risk Weighted Assets	313.76%	267.28%
iii) unrealized appreciation in the book value of quoted investments	7,63,879.91	6,19,127.73
iv) diminution in the aggregate book value of quoted investments	NIL	NIL
v) Leverage Ratio	0.09	0.11

(viii) **Investment in other CICs**

Particulars	Current Period (31.12.2020)	Previous Year (31.03.2020)
a) Total amount representing any direct or indirect capital contribution made by one CIC in another CIC (including name of CICs)	NIL	NIL
b) Number of CICs with their names wherein the direct or indirect capital contribution exceeds 10% of Owned Funds	NIL	NIL
c) Number of CICs with their names wherein the direct or indirect capital contribution is less than 10% of Owned Funds	NIL	NIL

(ix) **Off Balance Sheet Exposure**

Particulars	Current Period (31.12.2020)	Previous Year (31.03.2020)
i) Off balance sheet exposure	NIL	NIL
ii) Financial Guarantee as a % of total off-balance sheet exposure	NIL	NIL
iii) Non-Financial Guarantee as a% of total off-balance sheet exposure	NIL	NIL
iv) Off balance sheet exposure to overseas subsidiaries	NIL	NIL
v) Letter of Comfort issued to any subsidiary	NIL	NIL

(x) **Investments**

Particulars	Current Period (31.12.2020)	Previous Year (31.03.2020)
(1) Value of Investments		
(i) Gross Value of Investments		
(a) In India	1,25,212.62	1,25,212.62
(b) Outside India	NIL	NIL
(ii) Provisions for Depreciation		
(a) In India	NIL	NIL
(b) Outside India	NIL	NIL
(iii) Net Value of Investments		
(a) In India	1,25,212.62	1,25,212.62
(b) Outside India.	NIL	NIL
(2) Movement of provisions held towards depreciation on investments.		
(i) Opening balance	NIL	NIL
(ii) Add : Provisions made during the year	NIL	NIL
(iii) Less : Write-off / write-back of excess provisions during the year	NIL	NIL
(iv) Closing balance	NIL	NIL

(x) **Business Ratios**

Particulars	Current Period (31.12.2020)	Previous Year (31.03.2020)
Return on Equity (RoE)	-0.30%	62.14%
Return on Assets (RoA)	-0.21%	44.02%
Net profit per employee (in lakhs)	-91.14	19,202.98

(xi)   **Provisions and Contingencies**

Break up of 'Provisions and Contingencies' shown under the Profit and Loss Account	Current Period (31.12.2020)	Previous Year (31.03.2020)
Provisions for depreciation on Investment	Nil	Nil
Provision towards NPA	Nil	Nil
Provision made towards Income tax	Nil	2,406.07
Other Provision and Contingencies	Nil	Nil
Provision for Standard Assets	Nil	Nil

(xii)   **Concentration of NPAs**

Particulars	Current Period	
	INR Lakhs	Exposure as a % of total assets
Total Exposure to top five NPA accounts	Nil	Nil

Particulars	Previous Year	
	INR Lakhs	Exposure as a % of total assets
Total Exposure to top five NPA accounts	Nil	Nil