

Note 42 : 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

For the year ended 31st March, 2023

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakhs)	% of Total Borrowings	% of Total Liabilities
1	6	22,895.10	100.00%	99.40%
	TOTAL	22,895.10	-	99.40%

For the year ended 31st March, 2022

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakhs)	% of Total Borrowings	% of Total Liabilities
1	5	29,000.00	100.00%	99.37%
	TOTAL	29,000.00	-	99.37%

Note: 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

(ii) **Top 20 large deposits**

As at 31st March, 2023		As at 31st March, 2022	
Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
NA		NA	

The Company is a non-deposit accepting CIC, hence not applicable.

(iii) **Top 10 borrowings**

Sr. No.	As at 31st March, 2023		As at 31st March, 2022	
	Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
1	11,500.00	50.23%	9,000.00	31.03%
2	5,000.00	21.84%	7,500.00	25.86%
3	3,000.00	13.10%	5,000.00	17.24%
4	1,500.00	6.55%	4,000.00	13.79%
5	1,500.00	6.55%	3,500.00	12.07%
6	395.10	1.73%	-	-
TOTAL	22,895.10		29,000.00	

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	As at 31st March, 2023		As at 31st March, 2022	
		Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
a	Term Borrowings from Financial Institutions	22,568.44	98.28%	29,000.00	100.00
b	Overdraft facility from bank	395.10	1.72%	-	-
		22,963.54	100.00%	29,000.00	100.00

(v) Stock Ratios:

Sr. No.	Particulars	Year ended 31st March 2023 (Ratios)	Year ended 31st March 2022 (Ratios)
1	Commercial papers as a % of total public funds	Nil	Nil
2	Commercial papers as a % of total public funds, 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 liabilities	Nil	Nil
5	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil	Nil
6	Other short-term liabilities, if any as a % of total public funds	100.28%	100.22%
7	Other short-term liabilities, if any as a % of total liabilities	99.98%	99.98%
8	Other short-term liabilities, if any as a % of total assets	18.52%	23.31%
9			

(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

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 Liquidity Risk Management and 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 Year	Previous Year
1	Adjusted Net Worth (ANW)	6,36,835.06	6,78,618.45
2	Risk Weighted Assets (RWA)	1,23,049.05	1,23,065.48
3	ANW as a % of Risk Weighted Assets (1/2)	517.55%	551.43%
4	Unrealized appreciation in the book value of quoted investments	12,67,210.86	13,61,373.37
5	Diminution in the aggregate book value of quoted investments	NIL	NIL
6	Outside Liabilities	23,032.30	29,184.14
7	Leverage Ratio (6/1)	0.04	0.04

(viii) Investment in other CICs

Particulars	Current Year	Previous Year
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 Year	Previous Year
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 Year	Previous Year
(1) Value of Investments		
(i) Gross Value of Investments		
(a) In India	1,23,010.17	1,23,000.42
(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	1,23,010.17	1,23,000.42
(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 Year	Previous Year
Return on Equity (RoE)	5.37%	4.73%
Return on Assets (RoA)	4.26%	3.54%
Net profit per employee (in lakhs)	882.98	738.85

(xi) Provisions and Contingencies

Break up of 'Provisions and Contingencies' shown under the Profit and Loss Account	Current Year	Previous Year
Provisions for depreciation on Investment	Nil	Nil
Provision towards NPA	Nil	Nil
Provision made towards Income tax	1,881.64	1,700.00
Other Provision and Contingencies	Nil	Nil
Provision for Standard Assets	Nil	Nil

(xii) Concentration of NPAs

Particulars	Current Year	
	Amount (INR in Lakhs)	Exposure as a % of total assets
Total Exposure to top five NPA accounts	Nil	Nil

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

(xiii) Overseas Assets (for those with Joint Ventures and Subsidiaries abroad)

Not applicable, as company does not have any joint venture and subsidiaries abroad during the current as well as previous year.