

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 2021**

| Sr. No. | No. of significant Counter Parties | Amount (INR in crore) | % of Total Borrowings | % of Total Liabilities |
|---------|------------------------------------|-----------------------|-----------------------|------------------------|
| 1       | 5                                  | 290.00                | 100.00%               | 22.92%                 |
|         | <b>TOTAL</b>                       | <b>290.00</b>         |                       |                        |

**Year ended 31st March 2021**

| Sr. No. | No. of significant Counter Parties | Amount (INR in crore) | % of Total Borrowings | % of Total Liabilities |
|---------|------------------------------------|-----------------------|-----------------------|------------------------|
| 1       | 6                                  | 345.00                | 100.00%               | 25.91%                 |
|         | <b>TOTAL</b>                       | <b>345.00</b>         |                       |                        |

- (ii) Top 20 large deposits

| As at 31st December, 2021 |                       | As at 31 <sup>st</sup> March, 2021 |                       |
|---------------------------|-----------------------|------------------------------------|-----------------------|
| 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, 2021 |                       | As at 31st March, 2021 |                       |
|--------------|---------------------------|-----------------------|------------------------|-----------------------|
|              | Amount (INR in crore)     | % of Total Borrowings | Amount (INR in crore)  | % of Total Borrowings |
| 1            | 290.00                    | 100.00%               | 345.00                 | 100.00%               |
| <b>TOTAL</b> | <b>290.00</b>             | <b>100.00%</b>        | <b>345.00</b>          | <b>100.00%</b>        |

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

| Sr. No. | Name of the instrument/ product               | As at 31st December, 2021 |                       | As at 31st March, 2021 |                       |
|---------|---|---------------------------|-----------------------|------------------------|-----------------------|
|         |   | Amount (INR in crore)     | % of Total Borrowings | Amount (INR in crore)  | % of Total Borrowings |
| a       | Listed Non-Convertible, Redeemable Debentures | -                         | 0.00%                 | -                      | 0.00%                 |
| b       | Borrowings from Financial Institutions        | 290.00                    | 100.00%               | 345.00                 | 100.00%               |
|         |   | <b>290.00</b>             | <b>100.00%</b>        | <b>345.00</b>          | <b>100.00%</b>        |

- (v) Stock Ratios:

| Sr. No. | Particulars   | Period ended 31st December 2021 (Ratios) | Year ended 31st March 2021 (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                                 | 58.32%                                   | 55.77%                              |
| 8       | Other short-term liabilities, if any as a % of total liabilities                                  | 13.50%                                   | 15.27%                              |
| 9       | Other short-term liabilities, if any as a % of total assets                                       | 13.50%                                   | 15.27%                              |

- (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 | Previous Year |
|--|----------------|---------------|
|  | (31.12.2021)   | (31.03.2021)  |
| i) ANW   | 5,67,898.53    | 5,19,356.73   |
| ii) ANW as a % of Risk Weighted Assets                               | 461.40%        | 419.21%       |
| iii) unrealized appreciation in the book value of quoted investments | 11,10,391.83   | 10,51,716.14  |
| iv) diminution in the aggregate book value of quoted investments     | NIL            | NIL           |
| v) Leverage Ratio  | 0.05           | 0.07          |

## (viii) Investment in other CICs

| Particulars  | Current Period | Previous Year |
|--|----------------|---------------|
|  | (31.12.2021)   | (31.03.2021)  |
| 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 | Previous Year |
|---|----------------|---------------|
|   | (31.12.2021)   | (31.03.2021)  |
| 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 | Previous Year |
|---|----------------|---------------|
|   | (31.12.2021)   | (31.03.2021)  |
| <b>(1) Value of Investments</b>   |                |               |
| (i) Gross Value of Investments  |                |               |
| (a) In India  | 1,23,001.42    | 1,23,739.31   |
| (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  | 1,23,001.42    | 1,23,739.31   |
| (b) Outside India.  | NIL            | NIL           |
| <b>(2) Movement of provisions held towards depreciation on investments.</b> |                |               |
| (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 | Previous Year |
|------------------------------------|----------------|---------------|
|                                    | (31.12.2021)   | (31.03.2021)  |
| Return on Equity (RoE)             | 5.56%          | -1.25%        |
| Return on Assets (RoA)             | 4.26%          | -0.90%        |
| Net profit per employee (in lakhs) | 1,796.73       | -285.11       |

## (xi) Provisions and Contingencies

| Break up of 'Provisions and Contingencies' shown under the Profit and Loss Account | Current Period | Previous Year |
|--|----------------|---------------|
|  | (31.12.2021)   | (31.03.2021)  |
| Provisions for depreciation on Investment  | Nil            | Nil           |
| Provision towards NPA  | Nil            | Nil           |
| Provision made towards Income tax  | 1,275.00       | 450.17        |
| 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                             |