

## ALCO Disclosure for position as on 31<sup>st</sup> March 2022

### Public disclosure on liquidity risk

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

Particulars	March 31, 2022	March 31, 2021
Number of significant Counterparties	2	-
Amount (Rs. Lakhs)	6000.00	-
% of Total deposits	-	-
% of Total liabilities	82.04%	-

#### (ii) Top 20 large deposits (amount in ₹ Lakhs and % of total deposits):

Since the Company is registered as a non deposit taking non-systemically important non-banking financial company this is not applicable.

#### (iii) Top 10 borrowings (amount in ₹ Lakhs and % of total borrowings):

Particulars	March 31, 2022	March 31, 2021
Total amount of top 10 borrowings	6000.00	-
Percentage of amount of top 10 borrowings to total borrowings	100.00%	-

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

Particulars	March 31, 2022		March 31, 2021	
	Rs. In Lakhs	% of Total Liabilities	Rs. In Lakhs	% of Total Liabilities
a) Term Loan	1000.00	13.67%	-	-
b) Loan repayable on demand from banks	5000.00	68.37%	-	-

#### (v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets-Nil.

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets-Nil.

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Particulars	March 31, 2022	March 31, 2021
Other Short-Term Liabilities as a % of Public Funds	121.55%	-
Other Short-Term Liabilities as a % of Total Liabilities	99.73%	100.00%
Other Short-Term Liabilities as a % of Total Assets	58.23%	9.53%

#### **(vi) Institutional setup for liquidity risk management**

Liquidity risk is the risk that the Company will not be able to meet its financial obligations as they become due. The Company manages liquidity risk by maintaining adequate cash and bank balances. In addition to own funds, borrowings from banks and corporates are considered as important sources of funds to finance lending to customers. The Company continuously monitors forecast and actual cash flows by matching the maturity profiles of financial assets and liabilities.