

**APPENDIX I as on 30<sup>th</sup> June 2021 (Un-Audited & Provisional)**

Please find below “Appendix I” as required in the guideline issued by Reserve Bank of India for Liquidity Risk Management Framework for Non-Banking Financial Companies (“NBFC’s) and Core Investment Companies vide circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4<sup>th</sup> November 2019.

**i) Funding Concentration based on significant counterparty (both deposits and borrowings\*)**

Sr. No.	Number of Significant counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities (Borrowings)
<b>Deposits</b>				
1	Nil. The Company is registered with RBI as Non Deposit accepting NBFC.			
<b>Borrowings</b>				
1	Long Term NCD’s	-	N.A.	-
2	Long Term Bank Loans	443	N.A.	39%
3	Working Capital Demand Loan	635	N.A.	55%
4	Commercial Paper	-	N.A.	-
5	Cash Credit / Overdraft	70	N.A.	6%
	<b>Total</b>	<b>1,148</b>		<b>100%</b>

Note: \* Included only Principal amount.

**ii). Top 20 large deposits (amount in Rs. Crore and % of total deposits).**

- Nil. The Company is registered with RBI as Non Deposit accepting NBFC.

**iii) Top 10 borrowings (amount in Rs Crores & % of total borrowings\*)**

Sr. No.	Number of Significant counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities (Borrowings)
<b>1</b>	<b>Long Term NCD’s*</b>	<b>-</b>	<b>N.A.</b>	<b>-</b>
	-	-	N.A.	-
<b>2</b>	<b>Long Term Bank Loans</b>	<b>443</b>	<b>N.A.</b>	<b>36%</b>
	Bank of America	299	N.A.	26%
	Scotiabank	144	N.A.	13%
<b>3</b>	<b>Working Capital Demand Loan</b>	<b>635</b>	<b>N.A.</b>	<b>55%</b>
	Societe Generale	135	N.A.	12%
	BNP Paribas Bank	100	N.A.	9%
	MIZUHO Bank	50	N.A.	4%
	CACIB	50	N.A.	4%
	JP Morgan Chase	300	N.A.	26%
<b>4</b>	<b>Commercial Paper</b>	<b>NIL</b>	<b>N.A.</b>	<b>NIL</b>
	-	-	N.A.	-
<b>5</b>	<b>Cash Credit / Overdraft</b>	<b>70</b>	<b>N.A.</b>	<b>6%</b>
	J P Morgan Chase Bank	70	N.A.	6%
	<b>Total</b>	<b>1,148</b>		<b>100%</b>

Note: \* Included only Principal amount.

- Detailed break up is as follows\*:

Sr. No.	Number of Significant counterparties	Amount (Rs. In Crores)	% of Total Liabilities (Borrowings)
1	Long Term NCD's*	=	-
	<u>Mutual Funds</u>	=	=
	ICICI Prudential Mutual Fund	-	-

Note: \* Included only Principal amount.

iv) **Funding Concentration based on significant instrument / product:**

Sr. No.	Name of the instrument/product	Amount (Rs in Crore)	% of Total Liabilities (Borrowings)
1	Long Term NCD's	-	-
2	Long Term Bank Loans	443	39%
3	Working Capital Demand Loans	635	55%
4	Commercial Paper	-	-
5	Cash Credit	70	6%
	<b>Total</b>	<b>1,148</b>	<b>100%</b>

v) **Stock ratios:**

**(a) Commercial Papers as a % of total public funds, total liabilities & total assets\*:**

Commercial Papers as a % of total public funds	N.A.
Commercial Papers as a % of total liabilities	N.A.
Commercial Papers as a % of total assets	N.A.

Note - \* As on 30<sup>th</sup> June 2021, Outstanding Commercial Paper is NIL.

**(b) Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:**

Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds	N.A.
Non-Convertible Debentures (original maturity of less than one year) as a % of total liabilities	N.A.
Non-Convertible Debentures (original maturity of less than one year) as a % of total assets	N.A.

Note - \* As on 30<sup>th</sup> June 2021, there is NIL Non-Convertible Debentures (original maturity of less than one year).

**(c) Other short term liabilities, if any as a % of total public funds, total liabilities and to Tal Assets\*:**

Other short term liabilities as a % of total public funds	106.48%
Other short term liabilities as a % of total liabilities	96.77%
Other short term liabilities as a % of total assets	47.27%

Note - \* Short Term Liabilities includes interest accrued on borrowings & other short term liabilities as on 30<sup>th</sup> June 2021.

**vi) Institutional set up for liquidity risk management:**

The company has following Board approved policies for Liquidity Risk Management.

- Liquidity Planning
- Resource Mobilization &
- Liquidity Contingency Planning Framework

The total sanctioned bank limits are approx. Rs. 38 Bn (Rs. 3,825 Crores) and out of which, approx. Rs. 27 Bn (Rs. 2,677 Crores) limits are unutilized and available. Further, Commercial Paper limits to the tune of Rs. 30 Bn (Rs. 3,000 Crores) are also unutilized and available.

As approved in Asset Liability Committee (ALCO) and subsequently approved by Local Board Members, Company is keeping 10% of Non-Convertible Debentures (“NCD”) outstanding in fixed deposit with banks as a liquidity buffer in the backdrop of COVID 19 scenario.

As on date (i.e. 30<sup>th</sup> June 2021), fixed deposit with bank was NIL, since there is no NCD outstanding.

On a Fortnightly basis, Risk & Treasury departments jointly conducts fortnightly Operational Liquidity Committee meetings to understand the liquidity position for next 15 days.