

Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies for the quarter ended December 31, 2019

1 . Funding Concentration based on significant counterparty (borrowings)

Sr No	No of Significant Counterparties	Amount	% of Total Liabilities
1	20	320.82	42%

2. Top 20 large deposits: Not Applicable

3. Top 10 Borrowings

Amount	% of Total Liabilities
270.88	35%

4. Funding concentration based on significant instrument / product:

Sr No	Name of the Instrument	Amount	% of Total Liabilities
1	Non Convertible Debentures	502	65.08%
2	Term Loan	224	29.09%
3	Commercial Paper	25	3.24%
4	Sub-ordinate Debt	15	1.96%
5	Short Term Facilities	5	0.64%

5. Stock Ratios:

Sr No	Particulars	Dec-19
1	Commercial Papers to Total Liabilities	2%
2	Commercial Papers to Total Assets	2%
3	NCD(Original Maturity < 1yrs.) to Total Liabilities	Nil
4	NCD(Original Maturity < 1yrs.) to Total Assets	Nil
5	Other Short Term Liabilities to Total Liabilities	46%
6	Other Short Term Liabilities to Total Assets	47%

7	Short Term Assets to Total Liabilities	64%
8	Short Term Assets to Short Term Liabilities	139%
9	Short Term Assets to Total Assets	65%

The above ratios reflect the strength of the Company as the short term liabilities are adequately funded by short term assets indicating the financial stability of the organisation.

6. Institutional set-up for liquidity risk management:

Centrum Financial Services Ltd. has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Management Committee (ManCo), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The ManCo subsequently updates the Board of Directors on the same