

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 September 30, 2020.

1. Funding Concentration based on significant counterparty (Borrowings & Debt Securities)

Sr No.	No. of Significant Counterparties*	Amount (Rs. In Lakhs)#	% of Total Liabilities
1	12	31,655.41	41.08%

*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.

2. Top 20 large deposits: Not Applicable

3. Top10 Borrowings

Sr No.	Amount (Rs. In Lakhs)#	% of Total Borrowings
1	30,492.22	42.47%

4. Funding concentration based on significant instrument / product:**

Sr No	Name of the Instrument	Amount (Rs. In Lakhs)	% of Total Liabilities [§]
1	Market Linked Non Convertible Debentures	39,865	51.73%
2	Non Convertible Debentures	15,163	19.68%
3	Term Loan	10,983	14.25%
4	Commercial Paper	1,952	2.53%
5	Hybrid Debt	1,509	1.96%
6	Bank Overdraft	2,289	2.97%

**Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

[§]Total Liabilities represents total liabilities as per balance sheet less total equity

6. Stock Ratios:

Sr No	Particulars	As at September 30, 2020
1	Commercial Papers to Total Liabilities	2.53%
2	Commercial Papers to Total Assets	1.82%
3	Commercial Papers to Public Funds ***	2.77%
4	NCD(Original Maturity < 1yrs.) to Total Liabilities	Nil
5	NCD(Original Maturity < 1yrs.) to Total Assets	Nil
6	NCD(Original Maturity < 1yrs.) to Public Funds	Nil
7	Other Short Term Liabilities ^{###} to Total Liabilities	44.38%
8	Other Short Term Liabilities to Total Assets	31.93%
9	Other Short Term Liabilities to Public funds	48.57%
10	Short Term Assets to Total Liabilities	95.26%
11	Short Term Assets to Short Term Liabilities	214.63%
12	Short Term Assets to Total Assets	68.53%

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.

*** Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.

The above numbers are excluding notional Ind AS adjustments.

Other short term liabilities include all the financial liabilities maturing within next 12 months.

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.