

**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 year ended March 2020**

**Funding Concentration based on significant counterparty (borrowings, debt securities)**

Particulars	As at March 31, 2020
No. of Significant Counterparties*	12.00
Amount (₹ in lakh)#	2,760,937,008.00
Percentage of funding concentration to total deposits	0%
Percentage of funding concentration to total liabilities	35.62%

\*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.

**Top 20 large deposits**

Not applicable

**Top 10 Borrowings**

Particulars	As at March 31, 2020
Total amount of top 10 borrowings (₹ in lakh)#	2,584,337,008.00
Percentage of amount of top 10 borrowings to total borrowings	35,767.79

**Funding concentration based on significant instrument / product\*\*:**

Particulars	As at March 31, 2020	
	₹ in lakh	% of Total liabilities #
a) Market linked non-convertible debentures	4,869,334,937.00	62.82%
b) Term loan	1,749,784,748.00	22.57%
c) Commercial paper	187,376,875.00	2.42%
d) Hybrid debt	150,914,300.00	1.95%
e) Bank overdraft	203,731,347.00	2.63%

\*\*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 November 4, 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

**Stock Ratios:**

Particulars	As at March 31, 2020
i) Commercial Papers to Total Liabilities	2.42%
ii) Commercial Papers to Total Assets	1.74%
iii) Commercial Papers to Public funds***	266315.43%
iv) NCD(Original Maturity < 1yrs.) to Total Liabilities	Nil
v) NCD(Original Maturity < 1yrs.) to Total Assets	Nil
vi) NCD(Original Maturity < 1yrs.) to Public funds***	Nil
vii) Other Short Term Liabilities to Total Liabilities ##	60.44%
viii) Other Short Term Liabilities to Total Assets ##	43.60%
ix) Other Short Term Liabilities to Public funds*** ##	6658514.56%
x) Short Term Assets to Total Liabilities ###	95.38%
xi) Short Term Assets to Short Term Liabilities ###	157.82%
xii) Short Term Assets to Total Assets ###	68.81%

\*\*\* 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.

# All the above numbers are excluding notional Ind AS adjustments.

## Other short term liabilities include all the financial liabilities maturing within next 12 months other than Commercial Paper and NCDs

### Short Term Assets includes all the Financial Assets recoverable within next 12 months

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.

**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.