

Disclosure on liquidity risk under 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

1 Funding concentration based on significant counterparty (both deposits and borrowings)

Number of significant counterparties	Amount (₹ crore)	% of Total deposits	% of Total liabilities
69	2384.86	Not Applicable	96.49%

2 Top 20 large deposits (amount in ₹ crore and % of total deposits) - Not applicable

3 Top 10 borrowings

Amount (Rs crores)	% to Total borrowings
1136.18	47.64%

4 Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Debt securities	1,325.93	53.65%
Term loan from banks	485.41	19.64%
Term loan from financial institutions	141.66	5.73%
Associated liabilities under securitisation	318.40	12.88%
Short term borrowings	72.89	2.95%
Subordinated debts	40.57	1.64%

5 Stock Ratios:

Particulars	Total public funds	Total liabilities	Total assets
Commercial paper, as a % of	Nil	Nil	Nil
Non-convertible debentures (original maturity of less than one year), as a % of	Nil	Nil	Nil
Other short term liabilities, as a % of	Nil	2.95%	2.14%

6 Institutional set-up for liquidity risk management

Ess Kay Fincorp Limited (EKFL) has an Asset Liability Supervisory Committee (ALCO), a Board level Sub-committee to oversee liquidity risk management. ALCO consists of Executive Director, Independent Directors, Chief Executive Officer and Chief Financial Officer. The ALCO meetings are held once in 3 months. EKFL has a Risk Management Committee (RMC), a sub-committee of the Board, which oversees overall risks to which the Company is exposed including liquidity risk management. ALCO's views on liquidity and asset liability management are presented to RMC for its independent review on a quarterly basis. The ALCO and RMC also updates the Board at regular intervals.

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