

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
63	3211.28	Not Applicable	96.60%

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

**3 Top 10 borrowings**

Amount (Rs crores)	% to Total borrowings
1355.21	42.20%

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

Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Debt securities	1,515.34	45.58%
Term loan from banks	852.52	25.64%
Term loan from financial institutions	267.10	8.03%
Associated liabilities under securitisation	327.21	9.84%
External Commercial Borrowings	75.23	2.26%
Term loan from other parties - unsecured	47.54	1.43%
Short term borrowings	86.06	2.59%
Subordinated debts	40.29	1.21%

**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	2.59%	2.00%

**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 Managing Director, Executive Director, Independent Directors, Chief Financial Officer and Head Treasury. 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. The ALCO and RMC also updates the Board at regular intervals.