

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
62	3259.44	Not Applicable	97.45%

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

3 Top 10 borrowings

Amount (Rs crores)	% to Total borrowings
1600.18	49.09%

4 Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Debt securities	1,463.13	43.74%
Term loan from banks	840.76	25.14%
Term loan from financial institutions	221.28	6.62%
Associated liabilities under securitisation	252.11	7.54%
External Commercial Borrowings	73.62	2.20%
Term loan from other parties - unsecured	43.98	1.31%
Short term borrowings	323.99	9.69%
Subordinated debts	40.56	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	9.94%	9.69%	6.93%

6 Institutional set-up for liquidity risk management

Ess Kay Fincorp Limited (EKFL) has an Asset-Liability Management Committee (ALCO), a Board level Sub-committee to oversee liquidity risk management. ALCO consists of Managing Director, Executive Director, Independent Directors, and Nominee Directors. 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.