

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
58	3357.72	Not Applicable	97.21%

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

3 Top 10 borrowings

Amount (Rs crores)	% to Total borrowings
1563.70	46.57%

4 Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Debt securities	1,437.16	41.61%
Term loan from banks	1,183.72	34.27%
Term loan from financial institutions	219.35	6.35%
Associated liabilities under securitisation	178.36	5.16%
External Commercial Borrowings	75.67	2.19%
Term loan from other parties - unsecured	-	0.00%
Short term borrowings	243.10	7.04%
Subordinated debts	20.37	0.59%

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	7.24%	7.04%	5.05%

6 Institutional set-up for liquidity risk management

SK Finance Limited (Formerly known as Ess Kay Fincorp Limited) 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 Director, and Nominee Director. The ALCO meetings are held once in 3 months. The company also 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 update the Board at regular intervals.