

# SARVAGRAM FINCARE PRIVATE LIMITED

CIN: U65990MH2018PTC317698

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## PUBLIC DISCLOSURE ON LIQUIDITY RISK FOR THE QUARTER ENDED 30<sup>TH</sup> SEPTEMBER 2022

(i) **Funding Concentration based on significant counterparty (both deposits and borrowings)**

Sr. No.	Number of Significant Counterparties <sup>1</sup>	Amount (INR Crore)	% of total deposits	% of total Liabilities
1.	2	137.92	N.A.	52.18%

(ii) **Top 20 large deposits (amount in INR Crore and % of total deposits)**

Not Applicable. Sarvagram Fincare Private Limited being a non-systemically important non-deposit taking non-banking finance company registered with the Reserve Bank of India, does not accept public deposits.

(iii) **Top 10 borrowings (amount in Rs. Crore and % of total borrowings)**

Sr. No.	Amount (INR Crore)	% of total borrowings
1.	219.10	85.52%

(iv) **Funding Concentration based on significant instrument/product.**

Sr. No.	Number of instrument/ product <sup>2</sup>	Amount (INR Crore)	% of Total Liabilities
1.	Term Loans from Banks	39.52	14.95%
2.	Non-Convertible Debentures	90	34.05%
3	Term Loans from Financial Institution	126.67	47.93%
<b>Total</b>		<b>256.19</b>	<b>96.93%</b>

(v) **Stock Ratios**

Sr. No.	Particulars	Ratio
1.	Commercial papers as a % of total public funds, total liabilities and total assets.	NA

<sup>1</sup> A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

<sup>2</sup> A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

2.	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets.	NA
3.	Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets.	NA
4.	Other short term liabilities as a % of total liabilities	64%
5.	Other short term liabilities as a % of total assets	51%

(vi) **Institutional set-up for liquidity risk management**

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analysing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.