

SARASWATI COMMERCIAL (INDIA) LIMITED

Public disclosure on liquidity risk - For the quarter ended 31st March, 2021 based on Audited Financial Statements

i) Funding Concentration based on significant counterparty (Both Deposits and Borrowings)

Particulars	As at 31st March, 2021
Number of significant counter parties	1
Amount (Rs. in Crores)	4.88
Percentage of funding concentration to total deposits	NA
Percentage of funding concentration to total liabilities	26.05%

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

Since the company is a non-deposit taking NBFC, Company has not accepted any deposit during the year.

iii) Top 10 borrowings (amount in ₹ Crore and % of total borrowings)

Particulars	As at 31st March, 2021
Amount (Rs. In Crore)	4.88
Percentage of amount of top 10 borrowings to total borrowings	100.00%

iv) Funding Concentration based on significant instrument/product*

Particulars	As at 31st March, 2021	Percentage of Total Liabilities
Borrowings (Amount (Rs. In Crore))		
Revolving loan facility	4.88	26.05%

*Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4th November, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

v) Stock Ratio

Particulars	As at 31st March, 2021
i) Other short term liabilities as a percentage of total public funds	23.28%
ii) Other short term liabilities as a percentage of total liabilities	6.06%
iii) Other short term liabilities as a percentage of total assets	0.39%

i) Other short term liabilities includes all liability except principal amount borrowings, provisions & deferred tax liabilities.

ii) Company has not issued any Commercial papers and Non-convertible debentures during quarter ended 31st March, 2021.

Note : Borrowing for the purpose of above disclosure means only principal amount & does not include interest accrued but not due.

vi) Institutional Set-up for Liquidity Risk Management

The Company's risk management function is carried out by the Risk Management Committee. Risk Management committee evaluates financial risks and the appropriate governance framework for the Company. The Risk Management Committee provides assurance to the Board that the Company's financial risk activities are governed by appropriate policies and procedures and that financial risks are identified, measured and managed in accordance with the Company's policies and risk objectives.