

**SARASWATI COMMERCIAL (INDIA) LIMITED****Public disclosure on liquidity risk - For the quarter ended 31st December, 2020****i) Funding Concentration based on significant counterparty (Both Deposits and Borrowings)**

Particulars	As at 31st December, 2020
Number of significant counter parties	1
Amount (Rs. in Crores)	10.00
Percentage of funding concentration to total deposits	NA
Percentage of funding concentration to total liabilities	33.73%

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

Company is Systemically Important Non-Deposit taking Non-Banking Financial Company (NBFC-ND-SI) & therefore company has not accepted any public deposit.

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

Particulars	As at 31st December, 2020
Amount (Rs. In Crore)	10.00
Percentage of amount of top 10 borrowings to total borrowings	100.00%

**iv) Funding Concentration based on significant instrument/product\***

Particulars	As at 31st December, 2020	Percentage of Total Liabilities
<b>Borrowings (Amount (Rs. In Crore))</b> Revolving loan facility	10.00	33.73%

\*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 December, 2020
i) Other short term liabilities as a percentage of total public funds	109.39%
ii) Other short term liabilities as a percentage of total liabilities	36.89%
iii) Other short term liabilities as a percentage of total assets	4.67%

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 December, 2020

**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.

**Note**

The amount and percentage stated in this disclosure is based on the unaudited financial statements for the nine months ended 31st December, 2020.