

**SARASWATI COMMERCIAL (INDIA) LIMITED****Public disclosure on liquidity risk - For the quarter ended 30th September, 2022****i) Funding Concentration based on significant counterparty\* (Both Deposits and Borrowings)**

Sr No	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	2	8.54	NA	15.38%

\*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's total liabilities as per RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20.

**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 30th Sep, 2022
Amount	8.54
Percentage of amount of top 10 borrowings to total borrowings	100.00%

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

Sr No	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
	<b>Borrowings</b>		
	1. Loan payable on demand Revolving loan facility	1.04	1.87%
	2. Term Loan	7.50	13.51%

\*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's total liabilities as per RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20.

**v) Stock Ratio**

Particulars	% As at 30th September, 2022
i) Other short term liabilities as a percentage of total public funds	4.27%
ii) Other short term liabilities as a percentage of total liabilities	0.66%
iii) Other short term liabilities as a percentage of total assets	0.07%

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 30th September, 2022.

**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 six months ended 30th September, 2022.

This is considering asset size as on 30.09.2022.