

SARASWATI COMMERCIAL (INDIA) LIMITED

Public disclosure on liquidity risk - For the quarter ended 31st Dec., 2021

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	-	-	NA	0.00%

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 quarter.

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

Particulars	As at 31st Dec., 2021
Amount (Rs. In Crore)	-
Percentage of amount of top 10 borrowings to total borrowings	0.00%

iv) Funding Concentration based on significant instrument/product

Sr No	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Borrowings	-	0.00%

v) Stock Ratio

Particulars	% of Total Liabilities
i) Other short term liabilities as a percentage of total public funds	0.00%
ii) Other short term liabilities as a percentage of total liabilities	0.09%
iii) Other short term liabilities as a percentage of total assets	0.01%

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 Dec., 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.

Note

The amount and percentage stated in this disclosure is based on the unaudited financial statements for the nine months ended 31st December, 2021.