Disclosure on liquidity risk under RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

1 Funding concentration based on significant counterparty (both deposits and borrowings)

Number of significant counterparties	Amount (₹ crore)	% of Total deposits	% of Total liabilities
59	3664.39	Not Applicable	97.23%

2 Top 20 large deposits (amount in ₹ crore and % of total deposits) - Not applicable

3 Top 10 borrowings

Amount (Rs crores)	% to Total borrowings
1675.53	45.72%

4 Funding concentration based on significant instrument/product

Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Debt securities	1,521.13	40.36%
Term loan from banks	1,340.45	35.57%
Term loan from financial institutions	277.93	7.37%
Associated liabilities under securitisation	124.54	3.30%
External Commercial Borrowings	74.97	1.99%
Term loan from other parties - unsecured	-	0.00%
Short term borrowings	305.00	8.09%
Subordinated debts	20.38	0.54%

5 Stock Ratios:

Particulars	Total public funds	Total liabilities	Total assets
Commercial paper, as a % of	Nil	Nil	Nil
Non-convertible debentures (original maturity of less than one year), as a % of	Nil	Nil	Nil
Other short term liabilities, as a % of	8.32%	8.09%	5.76%

6 Institutional set-up for liquidity risk management

SK Finance Limited (SKFL) has an Asset-Liability Management Committee (ALCO), a Board level Sub-committee to oversee liquidity risk management. ALCO consists of Managing Director, Executive Director, Independent Directors and Nominee Directors. The ALCO meetings are held once in 3 months. SKFL has a Risk Management Committee (RMC), a sub-committee of the Board, which oversees overall risks to which the Company is exposed including liquidity risk management. The ALCO and RMC also updates the Board at regular intervals.