

Disclosure on liquidity risk under RBI circular no. 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

a. Funding Concentration based on significant counterparty (borrowings, debt securities and subordinated liabilities)

Particulars	As at 30th June, 2021
No. of Significant Counterparties*	16
Amount (₹ in lakh) #	36,771.19
Percentage of funding concentration to total deposits	Not Applicable
Percentage of funding concentration to total liabilities	87.07%

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

b. Top 20 large deposits: Not Applicable

c. Top 10 Borrowings

Particulars	As at 30th June, 2021
Total amount of top 10 borrowings (₹ in lakh) #	31,021.71
Percentage of amount of top 10 borrowings to total borrowings	75.10%

d. Funding concentration based on significant instrument / product**:

Particulars	Jun-21	
	₹ in lakh #	% of Total liabilities
Non-convertible debentures	16,828.42	39.85%
Compulsorily convertible debentures	2,893.74	6.85%
Term loan from banks	2,397.93	5.68%
Term loan from financial institutions	14,965.82	35.44%
Subordinated Liability	1,000.42	2.37%
Non-convertible redeemable cumulative preference shares	522.68	1.24%
Securitisation liability	1,734.68	4.11%
Commercial Paper	964.48	2.28%
Short Term Facilities	-	0.00%

**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 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

e. Stock Ratios:

Particulars	As at 30th June, 2021
I Commercial Papers to Total Liabilities	2.28%
II Commercial Papers to Total Assets	1.93%
III Commercial Papers to Public funds***	2.51%
IV NCD(Original Maturity < 1yrs.) to Total Liabilities	0.00%
V NCD(Original Maturity < 1yrs.) to Total Assets	0.00%
VI NCD(Original Maturity < 1yrs.) to Public funds***	0.00%
VII Other Short Term Liabilities to Total Liabilities ##	50.53%
VIII Other Short Term Liabilities to Total Assets ##	42.59%
IX Other Short Term Liabilities to Public funds*** ##	55.55%

*** Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.

All the above numbers are excluding notional Ind AS adjustments.

Other short term liabilities include all the financial liabilities maturing within next 12 months.

f. Institutional set-up for liquidity risk management:

Centrum Microcredit Ltd. has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Management Committee (ManCom), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The ManCom subsequently updates the Board of Directors on the same.