

Note 30. DISCLOSURES IN ACCORDANCE WITH GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK AND LIQUIDITY COVERAGE RATIO AS PER RBI'S MASTER DIRECTION- NON -BANKING FINANCIAL COMPANY- SYSTEMICALLY IMPORTANT NON - DEPOSIT TAKING COMPANY AND DEPOSIT TAKING COMPANY (RESERVE BANK) DIRECTIONS, 2016.

(i) Funding Concentration based on Significant Counterparty(both deposits & borrowings)

S. No.	No. of Significant Counterparties	Amount (in Lakh)	% of Total Deposits	% of Total Liabilities
1	14	210.00	N.A.	100%

(ii) Top 20 Large Deposits

S. No.	Counterparty	Amount (in Lakh)	% of Total Deposits
1	Nil		

(iii) Top 20 Borrowings

S. No.	Name of the Lender / Investor	Amount (in Lakh)	% of Total Borrowings
1	JYOTI GULABSINH GAJARIA	40.00	19%
2	GULABSINH B GAJARIA HUF .	30.00	14%
3	HITESH A GALANI	20.00	10%
4	MODY CHEMI PHARMA LIMITED	20.00	10%
5	RITEN M MUNI	10.00	5%
6	JAVNIKA PRADIP THAKKAR	10.00	5%
7	SHABBIR KANCHWALA	10.00	5%
8	SADHANA MUKESH PADWAL	10.00	5%
9	VISHWAS GAJANAN MHAMBREY	10.00	5%
10	MAHENDRA DAMODARDAS MUNI ALIAS SHAH	10.00	5%
11	TARUN MOHTA	10.00	5%
12	VIDHI BHARAT SHAH .	10.00	5%
13	SIYA RITWIK NEMANI	10.00	5%
14	MUKESH YESHWANT PADWAL	10.00	5%
	Total	210.00	100%

(iv) Funding Concentration based on significant instrument/ product

S. No.	Name of the Instrument / product	Amount (in Lakh)	% of Total Liabilities
1	Private Placemnet Bonds	210.00	100%

(v) Stock Ratios

	Particulars	%
a (i)	Commercial Papers as a % of total public funds	N.A
a (ii)	Commercial Papers as a % of total liabilities	N.A
a (iii)	Commercial Papers as a % of total assets	N.A
b (i)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total public funds	N.A
b (ii)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total liabilities	N.A
b (iii)	Non-Convertible Debentures (Original Maturity less than 1 year) as a % of total assets	N.A
c (i)	Other Short-Term Liabilities as a % of total public Funds	N.A
c (ii)	Other Short-Term Liabilities as a % of total Liabilities	80.83%
c (iii)	Other Short-Term Liabilities as a % of total Assets	10.99%

*principal outstanding has been considered while calculating Stock Ratios

