LIVFIN

Livfin India Private Limited

Background: The Reserve Bank of India has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at March 31, 2022 is as under:

1. **Funding Concentration based on significant counterparty (deposits and borrowings)**

S. No.	No. of significant counterparties	Amount (INR)	% of Total Deposits	% of Total Liabilities
1.	04	1,13,27,01,337/-	NA	32.22%

2. **Top 20 large deposits:** NA

3. **Top 10 borrowings:**

S. No.	Amount (INR)	% of Total Borrowings
1	48,39,23,393/-	25%
2	26,08,17,654/-	13%
3	20,00,00,000/-	10%
4	18,79,60,290/-	10%
5	16,66,66,667/-	9%
6	15,00,00,000/-	8%
7	10,00,00,000/-	5%
8	9,38,84,692/-	5%
9	8,70,83,329/-	45
10	8,33,33,333/-	4%

4. **Funding Concentration based on significant instrument/ product**

S. No.	Name of the instrument/ product	Amount (INR)	% of Total Liabilities
1	Term Loans	1,50,98,92,344/-	43%

5. **Stock Ratios**

S. No.	Name of Instrument	% of Total Public Funds	% of Total Liabilities
1	Term Loans	53%	43%
2	Working Capital Demand Loans	7%	6%
3	Commercial Papers	5%	4%
4	Non-Convertible Debentures	5%	4%
5	Other Short-Term Liabilities	30%	24%

6. **Institutional set-up for liquidity risk management**

The Company has formulated Risk Management Policy. The Management Team is responsible for managing the Company's short term, medium-term and long-term funding and liquidity management requirements. The Company manages liquidity risk by maintaining adequate reserves, banking facilities and by continuously monitoring forecast and actual cash flows, and by assessing the maturity profiles of financial assets and liabilities The Company has access to undrawn borrowing facilities at the end of each reporting period. The Board of Directors are being informed annually for the performance of the company and its risk managements.

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