

Public Disclosure on liquidity risk of Reliance Commercial Finance Limited as on June 30, 2020 in accordance with RBI Circular No. DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies:

(i) **Funding Concentration based on significant counterparty for borrowings:**

Sr. No.	Number of Significant Counterparties	Amount (Rs. in Crore)	% of Total deposits	% of Total borrowings*
1	2	3,054	N.A.	31%

(ii) **Top 20 large deposits:** The Company does not accept public deposits.

(iii) **Top 10 borrowings (amount in Rs. Crore and % of total borrowings*):** Constitute Rs.7,357 crore and 75% of total borrowings*.

(iv) **Funding Concentration based on significant instrument/product:** Term loan and cash credit comprises Rs. 6,482 crore with 66% of total borrowings*.

(v) **Stock Ratios:**

a. As of June 30, 2020, **Commercial papers** as a % of total public funds (N.A.), total borrowings* 6.01% and total assets 5.83%.

b. **Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:** outstanding non-convertible debentures having original maturity of less than one year is NIL.

c. **Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:** As of June 30, 2020, outstanding Other short-term liabilities is NIL.

**total borrowings is considered on outstanding principal value.*

(vi) **Institutional set-up for liquidity risk management:**

The Company's risk management function is carried out by the Risk Management department that is guided and supported by Risk Management Committee which advises on 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.

Reliance Commercial Finance Limited
(Formerly Reliance Gilts Limited)

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