

Public Disclosure on liquidity risk of Reliance Commercial Finance Limited as on September 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	NA	30.98%

(ii) **Top 20 large deposits:** Constitute Rs. --- crore and --% of total deposits.

(iii) **Top 10 borrowings (amount in Rs. Crore and % of total borrowing):** Constitute Rs.7,357 crore and 74.60 % of total borrowings.

(iv) **Funding Concentration based on significant instrument/product:** Term loan and cash credit comprises Rs 6,482 crore with 65.74 % of total borrowings.

(v) **Stock Ratios:**

- As of September 30, 2020, Commercial papers as a % of total public funds (NA), total borrowing 6.01% and total assets 6.07%
- As of September 30, 2020, Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities 0.26% and total assets 0.26%
- Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

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(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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