

**Public disclosure on liquidity risk of ~~AAA~~ Financial Services Limited pursuant to RBI circular dated 4 November 2019 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies' for the quarter ended 30 September 2021**

**(i) Funding Concentration based on significant counterparty<sup>1</sup> (both deposits and borrowings)**

Sr.no.	Number of significant counterparties	Amount (₹ Cr.)	% of total deposits	% of total liabilities <sup>3</sup>
1	19	3455	Not Applicable	80%

**(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) : Not Applicable**

**(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)**

Amount in (Cr.)	% of total borrowings
2728	72%

**(iv) Funding Concentration based on significant instrument/product<sup>2</sup>**

Sr. no.	Name of instrument/product	Amount in (Cr.)	% of total liability
1	Term loan	1635	38%
2	Cash credit / Working capital demand loan	1499	34%
3	Market linked Debenture	265	6%
4	Non convertible debentures	250	6%
5	Securitisation	89	2%
6	Subordinate debentures	40	1%

**(v) Stock Ratios:**

- Commercial papers as a % of total public funds, total liabilities and total assets : **Not applicable**
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total asset: **Not Applicable**
- Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

Particulars	%
Other short-term liabilities as % of total public funds <sup>4</sup>	75%
Other short-term liabilities as % of total liabilities	65%
Other short-term liabilities as % of total assets	51%

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

The Company's ALCO monitors asset liability mismatches to ensure that there are no imbalances or excessive concentrations on either side of the balance sheet. The Company assess and monitor its liquidity risk by estimating the future inflows and outflows during the start of the year and planned accordingly the funding requirement. The Company continuously manages its liquidity by unutilized cash credit facility, term loans, debentures and direct assignment. The composition of the Company's liability mix ensures healthy asset liability maturity pattern and well diverse resource mix. As on 30 September 2021, the Company has liquidity buffer of around ₹ 875.00 crore along with additional sanction on hand of more than ₹ 1,000 crore.

**Notes:**

- Significant counterparty is as defined in RBI Circular RBI/2019-20/88 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 and Core Investment Companies'.
- 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 November 4, 2019 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies'.
- Total liabilities represents total liabilities as per balance sheet.
- Public funds areas defined in Master Direction - Non-Banking Financial Company -Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.
- The amount stated in this disclosure is based on the unaudited financial statements for the quarter ended 30 September 2021.

**Public Disclosure of MAS Financial Services Limited on Liquidity Coverage ratio (LCR) for the quarter ended 30 September 2021 pursuant to RBI Master direction Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.**

**LIQUIDITY COVERAGE RATIO**

(₹ in lakhs)

Particulars		Total Unweighted <sup>1</sup> Value	Total Weighted <sup>2</sup> Value
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)	12,035.69	12,035.69
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)	N/A	N/A
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	9,148.66	10,520.96
5	Additional requirements, of which	-	-
(i)	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	-	-
6	Other contractual funding obligations	7,594.19	8,733.32
7	Other contingent funding obligations	-	-
8	<b>TOTAL CASH OUTFLOWS</b>	<b>16,742.85</b>	<b>19,254.27</b>
<b>Cash Inflows</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	26,146.22	19,609.67
11	Other cash inflows	65,912.15	49,434.11
12	<b>TOTAL CASH INFLOWS</b>	<b>92,058.37</b>	<b>69,043.78</b>
13	<b>TOTAL HQLA</b>		<b>12,035.69</b>
14	<b>TOTAL NET CASH OUTFLOWS</b>		<b>4,813.57</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>250.04%</b>

<sup>1</sup>Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

<sup>2</sup>Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

The Company, during the quarter ended 30 September 2021, had maintained average HQLA (after haircut) of ₹ 12,035.69 lakhs. HQLA primarily includes cash on hand, bank balances in current accounts.

The LCR of the Company for the quarter ended 30 September 2021 is 250.04%.