

**Kiran Vyapar Limited**
**Liquidity Coverage Ratio (LCR) for the period ended 31 March 2023**

(All amounts in ₹ lakhs unless otherwise stated)

**Note 42: Disclosures in terms of RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 04 November 2019 have been given below:**

<b>(i) Funding Concentration based on significant counterparty on borrowings</b>	<b>As at 31 March 2023</b>	<b>As at 31 March 2022</b>
Number of significant counterparties	4	5
Amount of borrowed funds from significant counterparties	12,661.47	3,540.00
Percentage of total deposits	Not applicable	Not Applicable
Percentage of total Liabilities	67.78%	41.12%

**Notes:**

i) A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

ii) Total Liabilities has been computed as Total Assets less Equity share capital less Reserve &amp; Surplus and computed basis extant regulatory ALM guidelines.

**(ii) Top 20 large deposits (amount in ₹ lakhs and % of total deposits) - Not applicable**
**(iii) Top 10 borrowings**

<b>Particulars</b>	<b>As at 31 March 2023</b>	<b>As at 31 March 2022</b>
Amount of borrowed funds from top ten significant counterparties (*)	12,661.47	3,540.00
% of total borrowings (#)	98.73%	99.85%

**Note:**

(\*) Accrued interest on borrowings have not been considered in above calculation.

(#) Total borrowing has been computed as gross total debt basis extant regulatory ALM guidelines.

**(iv) Funding Concentration based on significant instrument / product**

<b>Name of the instrument/product</b>	<b>As at 31 March 2023</b>		<b>As on 31 March 2022</b>	
	<b>Amount (**)</b>	<b>% of total liabilities</b>	<b>Amount (**)</b>	<b>% of total liabilities</b>
Debt securities	Not applicable	Not applicable	Not applicable	Not applicable
Borrowings (other than debt securities)	12,823.97	68.65%	3,545.15	41.18%
Other Financial Liabilities	77.36	0.41%	73.29	0.85%

**Note:**

(i) A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to

(ii) Total liabilities has been computed as total assets less equity share capital less reserve &amp; surplus and computed basis extant regulatory ALM guidelines.

(\*\*) Figures are based on gross borrowing outstanding and does not includes accrued interest and other Ind AS adjustments.

<b>(V) Stock ratios in percentage</b>	<b>As at 31 March 2023</b>	<b>As at 31 March 2022</b>
1. Commercial papers as a % of total liabilities	Not Applicable	Not Applicable
2. Commercial papers as a % of total assets	Not Applicable	Not Applicable
3. Commercial papers as a % of public fund	Not Applicable	Not Applicable
4. Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not Applicable	Not Applicable
5. Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not Applicable	Not Applicable
6. Non-convertible debentures (original maturity of less than one year) as a % of public fund	Not Applicable	Not Applicable
7. Other short-term liabilities as a % of total liabilities	69.06%	42.03%
8. Other short-term liabilities as a % of total assets	11.87%	3.81%
9. Other short-term liabilities as a % of public fund	100.60%	102.07%
	<b>As at 31 March 2023</b>	<b>As at 31 March 2022</b>
(vi) Liquidity Coverage Ratio	80.50%	452.38%