

Kiran Vyapar Limited
Public Disclosure on Liquidity Risk Report
(All amounts in ₹ lakhs unless otherwise stated)
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:

(i) Funding Concentration based on significant counterparty on borrowings	As at 30 September 2022
Number of significant counterparties	3
Amount of borrowed funds from significant counterparties	8,335.26
Percentage of total deposits	Not applicable
Percentage of total Liabilities	59.22%

**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 & 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**

Particulars	As at 30 September 2022
Amount of borrowed funds from top ten significant counterparties (*)	8,208.75
% of total borrowings (#)	96.52%

**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**

Name of the instrument/product	As at 30 September 2022	
	Amount (**)	% of total liabilities
Debt securities	Not applicable	Not applicable
Borrowings (other than debt securities)	8,505.05	60.43%
Other Financial Liabilities	55.52	0.39%

**Note:**

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

(V) Stock ratios in percentage	As at 30 September 2022
1. Commercial papers as a % of total liabilities	Not Applicable
2. Commercial papers as a % of total assets	Not Applicable
3. Commercial papers as a % of public fund	Not Applicable
4. Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not Applicable
5. Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not Applicable
6. Non-convertible debentures (original maturity of less than one year) as a % of public fund	Not Applicable
7. Other short-term liabilities as a % of total liabilities	60.83%
8. Other short-term liabilities as a % of total assets	8.38%
9. Other short-term liabilities as a % of public fund	100.65%

	As at 30 September 2022
(vi) Liquidity Coverage Ratio	404.54%