

Placid Limited			
Public Disclosure on Liquidity Risk as on 30th September, 2021			
Summary of significant accounting policies and other explanatory information for the year ended 30 Sept 2021			
(All amounts in ₹ lakhs unless otherwise stated)			
Note 4i: 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 Sept 2021
Number of significant counterparties			7
Amount of borrowed funds from significant counterparties			20,893.12
Percentage of total deposits			Not applicable
Percentage of total liabilities			82.29%
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-NDSIs, 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			30-09-2021
Amount of borrowed funds from top ten significant counterparties (*)			20,893.12
% of total borrowings (#)			94.03%
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 Sept 2021		
	Amount (**)	% of total liabilities	
Debt securities	Not applicable	Not applicable	
Borrowings (other than debt securities)	22,219.49	87.51%	
Other Financial Liabilities	886.55	3.49%	
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-NDSIs, 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
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			90.57%
8. Other short-term liabilities as a % of total assets			24.12%
9. Other short-term liabilities as a % of public fund			99.50%
(vi) Particulars			As at
Liquidity Coverage Ratio			59.61%

