

<b>Kiran Vyapar Limited</b>				
<b>Summary of significant accounting policies and other explanatory information for the year ended 31 December 2023</b>				
(All amounts in ₹ lakhs unless otherwise stated)				
<b>Note 41: 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>				
<b>(i) Funding Concentration based on significant counterparty on borrowings</b>				
			<b>As at</b>	<b>As at</b>
			<b>31 December 2023</b>	<b>31 March 2023</b>
Number of significant counterparties			3	4
Amount of borrowed funds from significant counterparties			5,561.44	12,661.47
Percentage of total deposits			Not applicable	Not Applicable
Percentage of total Liabilities			42.38%	67.78%
<b>Notes:</b>				
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-IDs 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 A.M guidelines.				
<b>(ii) Top 20 large deposits (amount in ₹ lakhs and % of total deposits) - Not applicable</b>				
<b>(iii) Top 10 borrowings</b>				
			<b>As at</b>	<b>As at</b>
			<b>31 December 2023</b>	<b>31 March 2023</b>
Particulars				
Amount of borrowed funds from top ten significant counterparties (*)			5,561.44	12,661.47
% of total borrowings (#)			100.00%	98.73%
<b>Note:</b>				
(*) Accrued interest on borrowings have not been considered in above calculation.				
(#) Total borrowing has been computed as gross total debt basis extant regulatory A.M guidelines.				
<b>(iv) Funding Concentration based on significant instrument / product</b>				
Name of the instrument/product	<b>As at 31 December 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)	5,561.44	42.38%	12,823.97	68.65%
Other Financial Liabilities	867.04	6.61%	77.58	0.42%
<b>Note:</b>				
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 & surplus and computed basis extant regulatory A.M 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</b>	<b>As at</b>
			<b>31 December 2023</b>	<b>31 March 2023</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			48.99%	69.06%
8. Other short-term liabilities as a % of total assets			5.65%	11.87%
9. Other short-term liabilities as a % of public fund			115.59%	100.60%
<b>(vi) Liquidity Coverage Ratio</b>				
			<b>As at</b>	<b>As at</b>
			<b>31 December 2023</b>	<b>31 March 2023</b>
			1291.77%	264.50%

