

| <b>Kiran Vyapar Limited</b>   |                           |                               |
|---|---------------------------|-------------------------------|
| <b>Public Disclosure on Liquidity Risk as on 30th June, 2021</b>  |                           |                               |
| (All amounts in ₹ lakhs unless otherwise stated)  |                           |                               |
| <b>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<br/>30 June 2021</b> |
| Number of significant counterparties  |                           | 4                             |
| Amount of borrowed funds from significant counterparties  |                           | 5,700.00                      |
| Percentage of total deposits  |                           | Not Applicable                |
| Percentage of total Liabilities   |                           | 63.13%                        |
| <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-NDSP'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.   |                           |                               |
| <b>(ii) Top 20 large deposits (amount in ₹ lakhs and % of total deposits) - Not applicable</b>  |                           |                               |
| <b>(iii) Top 10 borrowings</b>  |                           |                               |
| <b>Particulars</b>  |                           | <b>As at<br/>30 June 2021</b> |
| Amount of borrowed funds from top ten significant counterparties (*)  |                           | 5,700.00                      |
| % of total borrowings (#)   |                           | 99.82%                        |
| <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 ALM guidelines.   |                           |                               |
| <b>(iv) Funding Concentration based on significant instrument / product</b>   |                           |                               |
| <b>Name of the instrument/product</b>   | <b>As at 30 June 2021</b> |                               |
|   | <b>Amount (**)</b>        | <b>% of total liabilities</b> |
| Debt securities   | Not applicable            | Not applicable                |
| Borrowings (other than debt securities)   | 5,710.01                  | 63.24%                        |
| Other Financial Liabilities   | 80.48                     | 0.89%                         |
| <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 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<br/>30 June 2021</b> |
| 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   |                           | 64.75%                        |
| 8. Other short-term liabilities as a % of total assets  |                           | 6.72%                         |
| 9. Other short-term liabilities as a % of public fund   |                           | 102.38%                       |
|   |                           | <b>As at<br/>30 June 2021</b> |
| <b>(vi) Liquidity Coverage Ratio</b>  |                           | <b>1505.00%</b>               |

