

<b>Kiran Vyapar Limited</b>		
<b>Public Disclosure on Liquidity Risk as on 30th June, 2022</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 30 June 2022</b>
Number of significant counterparties		4
Amount of borrowed funds from significant counterparties		3,905.76
Percentage of total deposits		Not applicable
Percentage of total Liabilities		44.73%
<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-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 30 June 2022</b>
Amount of borrowed funds from top ten significant counterparties (*)		3,850.00
% of total borrowings (#)		95.80%
<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>		
Name of the instrument/product	As on 30 June 2022	
	Amount (**)	% of total liabilities
Debt securities	Not applicable	Not applicable
Borrowings (other than debt securities)	4,018.82	46.03%
Other Financial Liabilities	104.47	1.20%
<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 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.		
<b>(V) Stock ratios in percentage</b>		<b>As at 30 June 2022</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		47.22%
8. Other short-term liabilities as a % of total assets		4.39%
9. Other short-term liabilities as a % of public fund		102.60%
		<b>As at 30 June 2022</b>
(vi) Liquidity Coverage Ratio		511.54%

