

## Electronica Finance Limited

### Disclosure on Liquidity Risk

#### Background:

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at September 30, 2021 is as under:

#### **1) Funding Concentration Based on Significant Counterparty (both deposits & borrowings)**

S.No.	No. of Significant Counterparties	Amount (Rs. In Cr)	% of Total Liabilities
1	17	697.28	57.57%

Notes: a) 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 NBFCNDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs

#### **2) Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable**

#### **3) Top 10 Borrowings**

Amount (Rs. In Cr)	% of Total Borrowings
581.55	81.97%

#### **4) Funding Concentration based on significant instrument / product:**

S.No.	Name of Instrument / Product	Amount (Rs. In Cr)	% of Total Liabilities
1	Term Loan	442.46	36.53%
2	Bonds	69.99	5.78%
3	NCD	147.99	12.22%
4	Cash Credit	14.43	1.19%
5	PTC	34.62	2.86%

#### 5) Stock Ratios:

- a) **Commercial papers as a % of total public funds, total liabilities & total assets:** Nil, Company is not having any exposure to Commercial papers
- b) **Non-Convertible debentures (original Maturity of less than one year) as a % of total public funds, total liabilities & total assets:** Nil, Company has not issued any debentures having original maturity of less than one year
- c) **Other Short term liabilities, if any as a % of total public funds, total liabilities and total assets:**

S.No.	Name of Instrument / Product	Amount (Rs. In Cr)	% of Total Liabilities*
1.	Cash Credit	14.43	1.19%

#### 6) Institutional Set up for liquidity risk management:

EFL is having Liquidity risk management policy which has been approved by the board covering Liquidity Risk Management Policy, Strategies and Practices, Management Information System (MIS), Internal Controls, Maturity profiling, Liquidity Risk Measurement – Stock Approach, Currency Risk, Managing Interest Rate Risk, Liquidity Risk Monitoring Tools.