

SATTVA HOLDING AND TRADING PRIVATE LIMITED

Public disclosure on liquidity risk*

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

As At 31st Dec, 2022

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakh)	% of Total Deposits	% of Total Liabilities
1	6*	90,584.25	-	42.86%
	TOTAL	90,584.25	-	42.86%

* The Company had availed loans from Deutsche Investments India Pvt Ltd and Standard Chartered Capital Ltd on 26th December 2022 to redeem the NCDs having the repayment date of 2nd January 2023. Since, the date of repayment was after the quarter end whereas the funding for the same was availed before the quarter end 31.12.2022, the total loans outstanding were higher by approx. Rs. 245.36 Crores. Similarly, the encumbrance was reported higher by 49,34,000 shares which has an impact of 9.01% on the total encumbrance.

As At 31st March, 2022

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakh)	% of Total Deposits	% of Total Liabilities
1	5	71,764.81	-	37.57%
	TOTAL	71,764.81	-	37.57%

Note: 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's total liabilities

(ii) Top 20 large deposits (amount in ₹ Lakh and % of total deposits) - Not Applicable

	Amount (INR in Lakh)	% of Total Borrowings	% of Total Borrowings
		As At 31st Dec, 2022	As At 31st Mar, 2022
	Nil	Nil	Nil

(iv) Top 10 borrowings (amount in ₹ lakh and % of total borrowings)

No. of significant Counter Parties	Name of the parties	Amount (INR in Lakh)	% of Total Borrowings
Dec-22			
1	Lender 1	20,124.59	21.75%
2	Lender 2	20,000.00	21.61%
3	Lender 3	5,158.97	5.58%
4	Lender 4	5,639.08	6.09%
5	Lender 5	5,000.00	5.40%
6	Lender 6	34,661.61	37.46%
	TOTAL	90,584.25	97.90%

(v) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount (INR in Lakh)	% of Total Liabilities
Dec-22			
a	Listed Non-Convertible, Redeemable Debentures	34,661.61	16.40%
b	Borrowings from Financial Institutions	55,922.64	26.46%
	TOTAL	90,584.25	42.86%

Note:

- A "significant instrument/product" is defined as a single instrument/product or 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.

Stock Ratios:

Sr. No.	Particulars	Ratios Dec 22		
		Total Public funds	Total Liabilities	Total Assets
1	Commercial papers as a % of	Nil	Nil	Nil
2	Non-convertible debentures (original maturity of less than one year) as a % of	Nil	Nil	Nil
3	Other short-term liabilities, if any as a % of	103.12%	44.11%	5.42%

Note: Short term liabilities include financial liabilities and non-financial liabilities with maturity pattern of less than one year. Debt Securities and other borrowings have been classified as per the residual period for the earliest exercise date of the Put/Call option.

Institutional set-up of liquidity risk management.

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.