

# SATTVA HOLDING & TRADING PRIVATE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DEC , 2020

(Currency: INR in Lakhs)

### 14 Disclosure required as per Reserve Bank Of India Notification No. DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020

The Company does not have any loan assets as on 31 DEC 2020 and hence no disclosure applicable thereto.

### 15 Disclosure required as per Reserve Bank of India Master Direction – Core Investment Companies (Reserve Bank) Directions, 2016

#### Public disclosure on liquidity risk

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

| Sr. No. | No. of significant Counter Parties | Amount (INR in Lakh) | % of Total Deposits | % of Total Liabilities |
|---------|------------------------------------|----------------------|---------------------|------------------------|
| 1       | 9                                  | 1,17,571.01          | -                   | 69.07%                 |
|         | <b>TOTAL</b>                       | <b>1,17,571.01</b>   | <b>-</b>            | <b>69.07%</b>          |

#### 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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

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

|  | Amount (INR in Lakh) | % of Total Borrowings |
|--|----------------------|-----------------------|
|  | Nil                  | Nil                   |

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

|  | Amount (INR in Lakh) | % of Total Borrowings |
|--|----------------------|-----------------------|
|  | 1,17,771.00          | 100.00%               |

#### (iv) Funding Concentration based on significant instrument/product

| Sr. No. | Name of the instrument/product                | Amount (INR in Lakh) | % of Total Borrowings |
|---------|---|----------------------|-----------------------|
| a       | Listed Non-Convertible, Redeemable Debentures | 21,469.41            | 18.23%                |
| b       | Borrowings from Financial Institutions        | 96,101.59            | 81.60%                |
|         |   | <b>1,17,571.00</b>   | <b>99.83%</b>         |

#### 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.

(v) Stock Ratios:

| Sr. No. | Particulars   | Ratios  |
|---------|---|---------|
| 1       | Commercial papers as a % of total public funds  | Nil     |
| 2       | Commercial papers as a % of total public funds, total liabilities                                 | Nil     |
| 3       | Commercial papers as a % of total assets  | Nil     |
| 4       | Non-convertible debentures (original maturity of less than one year) as a % of total public funds | Nil     |
| 5       | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities  | Nil     |
| 6       | Non-convertible debentures (original maturity of less than one year) as a % of total assets       | Nil     |
| 7       | Other short-term liabilities, if any as a % of total public funds                                 | 100.23% |
| 8       | Other short-term liabilities, if any as a % of total liabilities                                  | 69.24%  |
| 9       | Other short-term liabilities, if any as a % of total assets                                       | 7.55%   |

Note: Short term liabilities include financial liabilities and non-financial liabilities with maturity pattern of less than one year.

(vi) 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.