

**Public Disclosure on liquidity risk of Reliance Capital Limited as on March 31, 2020 in accordance with RBI Circular No. DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies:**

**(i) Funding Concentration based on significant counterparty for borrowings:**

<b>Sr. No.</b>	<b>Number of Significant Counterparties*</b>	<b>Amount (Rs. in Crore)</b>	<b>% of Total deposits</b>	<b>% of Total borrowings</b>
1	2	5,900	NA	34%

\*Significant counterparties are defined as parties having exposure in excess of 10% of the total borrowings.

**(ii)** The Company does not accept public deposits.

**(iii) Top 10 borrowings:** Constitute Rs. 10,563 crore and 61% of total borrowings.

**(iv) Funding Concentration based on significant instrument/product:** Secured non-convertible debentures comprises Rs 14,855 crore with 85% of total borrowings.

**(v) Stock Ratios:**

- As of March 31, 2020, Commercial papers outstanding- NIL.
- As of March 31, 2020, outstanding non-convertible debentures having original maturity of less than one year -NIL.
- Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets -NIL

**(vi) Institutional set-up for liquidity risk management:**

The Company's risk management function is carried out by the Risk Management department that is guided and supported by Risk Management Committee which advises on financial risks and the appropriate governance framework for the Company. The Risk Management Committee provides assurance to the Board that the Company's financial risk activities are governed by appropriate policies and procedures and that financial risks are identified, measured and managed in accordance with the Company's policies and risk objectives.