

JM FINANCIAL CAPITAL LIMITED

**PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON SEPT 30, 2022, PURSUANT TO GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES**

**a. Funding concentration based on significant counterparty\* (both deposits and borrowings):**

Number of Significant Counterparties*	Amount (Rs. in Crore)	% of Total Deposits	% of Total Borrowings
1	25	-	100

\*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 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.

**b. Top 20 large deposits (amount in Rs. in Crore and % of total deposits):**

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

**c. Total of top 10 borrowings (amount in Rs. in Crore and % of total borrowings):**

Amount (Rs. in Crore)	% of total borrowings
25	100

**d. Funding concentration based on significant instrument/product\*:**

Sr. No.	Name of the instrument/product	Amount (Rs. in Crore)	% of Total Liabilities
1	Non-Convertible Debentures	-	-
2	Commercial Papers	25	42.01
3	Overdraft from banks	-	-

\*Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 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.

**e. Stock Ratios:**

Sr. No.	Particulars	Ratios
1.	Commercial papers as a % of total public funds	None
	Commercial papers as a % of total liabilities	42.01
	Commercial papers as a % of total assets	7.22
2.	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	None

Sr. No.	Particulars	Ratios
	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	None
	Non-convertible debentures (original maturity of less than one year) as a % of total assets	None
3.	Other short term liabilities, if any as % of total public funds	None
	Other short term liabilities, if any as % of total liabilities	None
	Other short term liabilities, if any as % of total assets	None

**f. Institutional set-up for 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, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company.

The Company has also constituted the Asset Liability Management Support Group, inter alia, to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Company manages liquidity risk by maintaining sufficient cash/treasury surpluses.

Management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy and Liquidity Risk Management Framework. The Asset Liability Management Policy and Liquidity Risk Management Framework is reviewed periodically to realign the same pursuant to any regulatory changes/changes in the economic landscape or business needs.

**Note:** The amount stated in this disclosure is based on the unaudited financial statements for the quarter ended Sept, 2022.