

## Gove Finance Limited

Public Disclosure on Liquidity Risk for the quarter ended 31<sup>st</sup> December 2021 pursuant to RBI circular dated 4<sup>th</sup> November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

- (i) **Funding concentration based on significant counterparty (both deposits and borrowings)**

Serial No.	Number of Significant counter Parties	Amount (Rs.in Cr.)	% of Total Deposit	% of Total Liabilities
1	11	15.12	64.06%	26.61%

- (ii) **Top 20 Large Deposits**

Amount – 12.83 Cr.

% of Total Deposit – 54.33%

- (iii) **Top 10 Borrowings – Nil**

- (iv) **Funding Concentration based on significant instrument / product**

SI.No	Name of the Instrument/product	Amount (Rs.in Cr.)	% of Total Liabilities
1	Public Deposits	19.51	82.68%

- (v) **Stock Ratios:**

SI.No	Name of the Instrument / Product	As a % of Total Public Funds	As a % of Total Liabilities	As a % of Total Assets
1	Commercial Paper	-	-	-
2	Non-Convertible Debentures	-	-	-
3	Other Short-term Liabilities	-	-	-

(vi) **Institutional setup for Liquidity Risk management**

Board has setup the Asset Liability Management Committee (ALCO) and Risk Management Committee to manage various risks of the Company. ALCO is responsible for ensuring adherence to the risk tolerance/limits set by the Board including the Liquidity risk of the Company. The performance is reviewed by the Board.

The Company holds an Overdraft Facility with Tamilnad Mercantile Bank Ltd as contingency funding plan in case of any liquidity crises.

The Company maintains adequate liquidity buffer of readily marketable assets, to protect itself against any liquidity risk at the same time is mindful of the cost associated with it.

Gove Finance Limited - LCR Disclosure Template

Rs. In Crore

LIQUIDITY COVERAGE RATIO - Q3 (FY 2021-22)		
Particulars	October-December 2021	
	Average Un weighted Value	Average Weighted Value
<b>**Total High Quality Liquid Assets (HQLA)</b>		4.47
<b><u>Cash outflows</u></b>		
Deposits	0.06	0.07
Secured Borrowings	0.01	0.01
Other contractual funding obligations	0.41	0.47
<b>Total Cash Outflows</b>	<b>0.48</b>	<b>0.55</b>
<b><u>Cash inflow</u></b>		
Inflows from Fully performing Exposures	1.40	1.05
Deposit	0.14	0.10
Other Cash inflows	0.20	0.15
<b>Total Cash inflows</b>	<b>1.73</b>	<b>1.30</b>
Total HQLA		4.47
Total Net Cash Outflows		0.75
Liquidity Coverage Ratio (LCR)		594%

$$LCR = \text{Total HQLA} / \text{Total Net Cash Outflow}$$

<b>**Components of High Quality Liquid Assets</b>	
Cash	0.05
Balance with Banks	1.75
Government Securities	2.67

<b>** Components of Top Borrowers &amp; Deposits</b>			
Particulars	October-December 2021	Ending Balance as on 31st December 2021	Percentage
Top 10 Borrowers	2.06	30.06	6.85%
Top 20 Large Depositors	12.83	23.60	54.33%