

Public disclosure on liquidity risk of Niyogin Fintech Limited (NFL) as on September 30, 2020 in accordance with RBI circular No. 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 (NBFCs) including Core Investment Companies.

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
N. A.				

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

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

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

Total Amount (Rs. Crores)	% of Total Borrowings
N. A.	

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
N. A			

(v) Stock Ratios:

Sr. No.	Particulars	Ratios
1.	Commercial papers as a % of total public funds	Nil
	Commercial papers as a % of total liabilities	Nil
	Commercial papers as a % of total assets	Nil
2.	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil

Niyogin Fintech Limited

(CIN L65910TN1988PLC131102)

Regd. office: M.I.G 944, Ground Floor, TNHB Colony, 1st Main road, Velachery, Chennai, Tamil Nadu – 600042
Corporate office: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirod Road, Vidyavihar (w), Mumbai – 400086
 email : info@niyogin.in | Website : www.niyogin.com

3.	Other short-term liabilities, if any as a % of total public funds	Nil
	Other short-term liabilities, if any as a % of total liabilities	68.93%
	Other short-term liabilities, if any as a % of total assets	1.66%

(vi) Institutional set-up for liquidity risk management

- The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/ limits decided by it.
- The Company also has a Risk Management Committee, which reports to the Board and is responsible for evaluating the overall risks faced by the Company including liquidity risk.
- Asset Liability Committee of the Company consisting of the Company's senior management is responsible for ensuring adherence to the risk tolerance/ limits as well as implementing the liquidity risk management strategy of the Company.

Note: The amount stated in this disclosure is based on the unaudited financial statements for the quarter and half year ended September 30, 2020.

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