

Public Disclosure on liquidity risk of Reliance Capital Limited as on September 30, 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 (both Deposits and Borrowings):

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

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

(ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits): The Company does not accept public deposits.

(iii) Top 10 borrowings (amount in Rs. Crore and % of total borrowings): Constitute Rs. 10,573 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 Liabilities.

(v) Stock Ratios:

a. **Commercial papers as a % of total public funds, total liabilities and total assets:** As of September 30, 2020, Commercial papers outstanding is NIL.

b. **Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:** As of September 30, 2020, outstanding Non-convertible Debentures having original maturity of less than one year is NIL.

c. **Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:** As of September 30, 2020, outstanding Other short-term debt Liabilities is NIL.

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

The Company's risk management function is carried out by the Risk Management Department which is guided and supported by Risk Management Committee ('RMC'). RMC advises on financial risks and appropriate governance framework for the Company. RMC and Audit Committee as part of evaluation of the overall risks evaluate the Liquidity risk faced by the Company and provides assurance to the Board of Directors of the Company that 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.

**Total Liabilities includes only Borrowings of the Company.