

Financial Statements of Svasti Microfinance Private Limited of FY 2022-23			
Extract of Notes to Accounts			
Liquidity Risk			
Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies			
Funding Concentration based on significant parties			Rs. in lakhs
Particulars	As at March 31, 2023	As at March 31, 2022	
Number of Significant Parties	1	2	
Amount of Borrowings	11,495.84	18,216.25	
% of total liabilities	16.05%	34.31%	
Top 10 Borrowings			
Particulars	As at March 31, 2023	As at March 31, 2022	
Amount of Total Borrowings	35,307.59	32,102.78	
% of total borrowings	49.28%	64.35%	
Funding Concentration			
Particulars	As at March 31, 2023	% of Total Liabilities	
Term Loan	46,892.21	59.48%	
NCD	16,002.10	20.30%	
Sub-debt	5,250.00	6.66%	
ECB	-	0.00%	
Commercial Papers	3,500.00	4.44%	
Particulars	As at March 31, 2022	% of Total Liabilities	
Term Loan	33,529.45	63.15%	
NCD	9,340.85	17.59%	
Sub-debt	2,500.00	4.71%	
ECB	2,519.85	4.75%	
Commercial Papers	2,000.00	3.77%	
Stock Ratios			
Particulars	As at March 31, 2023	As at March 31, 2022	
Commercial paper as a % of total liabilities	4.44%	3.77%	
Commercial paper as a % of total assets	3.66%	2.99%	
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not Applicable	Not Applicable	
Non-convertible debentures (original maturity of less than one year) as a % of public funds	Not Applicable	Not Applicable	
Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not Applicable	Not Applicable	
Other short-term liabilities as a % of total liabilities	52.26%	47.95%	
Other short-term liabilities as a % of public funds	57.51%	51.03%	
Other short-term liabilities as a % of total assets	43.06%	38.10%	
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 the liquidity risk.			
The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk			
Notes			
1. A "Significant party" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% for other non-deposit taking NBFCs.			
2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.			
3. "Public funds" shall include funds raised either directly or indirectly through public deposits, commercial paper, debentures, inter-corporate deposits and bank finance but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 10 years from the date of issue as defined in Regulatory Framework for Core Investment Companies issued vide Notification No. DNBS (PD) CC.No. 206/03.10.001/2010-11 dated January 5, 2011.			
4. The amount stated in this disclosure is based on the audited financial statements for the year ended March 31, 2023.			