

Arohan Financial Services Limited

Significant counterparties and stock ratio for the period ended 31 December 2020.

Disclosures in terms of RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 04 November 2019 have been given below:

(i) Funding Concentration based on significant counterparty on borrowings

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
23	4,011.40	Not applicable	89.15%

Notes:

i) A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

ii) Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

(ii) Top 20 large deposits (amount in ₹ lakhs and % of total deposits) - Not applicable

(iii) Top 10 borrowings

Amount (Rs in crore)	% of total borrowings (#)
2,123.82	48.93%

Note:

(*) Accrued interest on borrowings not considered.

(#) Total borrowing has been computed as gross total debt basis extant regulatory ALM guidelines.

(iv) Funding Concentration based on significant instrument / product

Name of the instrument/product	Amount (Rs in crore)	% of total liabilities
Debt securities	915.00	20.00%
Borrowings (other than debt securities)	3,215.78	71.00%
Subordinated liabilities	210.00	5.00%

Note:

(i) A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

(ii) Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

(v) Stock Ratios:

Stock Ratio	Percentage
1. Commercial papers as a % of total liabilities	Not Applicable
2. Commercial papers as a % of total assets	Not Applicable
3. Commercial papers as a % of public fund	Not Applicable
3. Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0%
4. Non-convertible debentures (original maturity of less than one year) as a % of total assets	0%
6. Non-convertible debentures (original maturity of less than one year) as a % of public fund	0%
5. Other short-term liabilities as a % of total liabilities	46.76%
6. Other short-term liabilities as a % of total assets	39.17%
9. Other short-term liabilities as a % of public fund	48.08%