



PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON 31-12-2019 IN ACCORDANCE WITH RBI CIRCULAR NO. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 DATED NOVEMBER 04, 2019

Appendix I**PUBLIC DISCLOSURE ON LIQUIDITY RISK**

- (i) **Funding Concentration based on significant counterparty (both deposit and borrowings):**

Sr. No.	Number of Significant counterparties (Borrowing)	Amount (Rs. Crore)	% of Total deposits	% of Total Liabilities
1.	1	94.39	NA	35.95

- (ii) **Top 20 Large deposits (amount in Rs. Crore and % of Total Deposits):**
The Company had never accepted any deposit from any person

- (iii) **Top 10 borrowings (amount in Rs. Crore and % of Total borrowings):**

Sr. No.	Borrower	Amount (Rs. Crore)	% of Total Borrowing
1.	HDFC Bank Limited	1.77	1.53
2.	Kotak Bank Limited	12.85	11.08
3.	PML Realtors Private Limited	5.75	4.96
4.	Paul Merchants Limited	94.39	81.42
5.	Loans from Directors	1.17	1.01
	Total	115.93	100

- (iv) **Funding concentration based on significant instrument/Product**

Sr. No.	Name of Instrument	Amount (Rs. Crore)	% of Total Liabilities
1.	Borrowing from Banks	14.62	5.57
2.	Loan from Group Companies	100.14	38.14

- (v) **Stock Ratios**

- (a) **Commercial papers as a % of total public funds, total liabilities and total assets:** Not applicable



PAUL MERCHANTS

FINANCE PRIVATE LIMITED

(formerly known as Paul Fincap Private Limited)

CIN : U65921CH2010PTC032462 NBFC REGISTRATION NO. N-06.00596

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(b) Non Convertible debentures (Original Maturity of less than one year) as a % of total public funds, total liabilities and total assets. Not applicable

(c) Other short term liabilities, if any, as a % of total public funds, total liabilities and total assets:

- **Other Short Term Liabilities as a % of total public funds: NA**
- **Other Short Term Liabilities as a % of total liabilities: 0.31**
- **Other Short Term Liabilities as a % of total Assets: 0.31**

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

1. The Board of Directors of the Company had constituted a Risk Management Committee which reports to the Board, to assess, review and monitor from time to time the risk associated with Company's business and suggest measures for mitigation of the same and to ensure a sound and robust liquidity risk management system
2. The Board of Directors of the Company had constituted an Asset-Liability Management Committee to ensure adherence to the risk tolerance/limits set by the Board as well as implementing liquidity risk management Strategy of the Company

For Paul Merchants Finance Private Limited

SD/-

Shaibu Geevarghese Cherian

Whole Time Director & Designated Director