

Samvardhana Motherson International Limited

Public Disclosure on Liquidity Risk pursuant to RBI circular dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies for the quarter ended December 31, 2019

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

| S. No. | Number of Significant Counterparties | As At December 31, 2019 | | |
|--------|--------------------------------------|-------------------------|---------------------|------------------------|
| | | Amount (INR crore) | % of Total deposits | % of Total liabilities |
| 1 | 2 | 1050 | 0% | 95% |

(ii) Top 20 large deposits Nil

(iii) Top 10 borrowings

| S. No. | Particulars | As At December 31, 2019 | |
|--------|----------------------------|-------------------------|-----------------------|
| | | Amount (INR crore) | % of Total borrowings |
| 1 | Non-Convertible Debentures | 900 | 86% |
| 2 | Term Loan | 150 | 14% |
| | | 1050 | 100% |

(iv) Funding concentration based on significant instrument/product

| S. No. | Name of the instrument / product | As At December 31, 2019 | |
|--------|----------------------------------|-------------------------|------------------------|
| | | Amount (INR crore) | % of Total liabilities |
| 1 | Non-Convertible Debentures | 900 | 81% |
| 2 | Term Loan | 150 | 14% |
| | | 1050 | 95% |

(v) Stock ratios

| S. No. | Particulars | As At December 31, 2019 |
|--------|--|-------------------------|
| (a) | Commercial papers | |
| | as a % of total public funds | 0% |
| | as a % of total liabilities | 0% |
| | as a % of total assets | 0% |
| (b) | Non-convertible debentures (original maturity of less than one year) | |
| | as a % of total public funds | 0% |
| | as a % of total liabilities | 0% |
| | as a % of total assets | 0% |
| (c) | Other short-term liabilities | |
| | as a % of total public funds | 0% |
| | as a % of total liabilities | 4% |
| | as a % of total assets | 2% |

(vi) Institutional set-up for liquidity risk management

The Company is managing the liquidity and asset liability management through internal review mechanism and controls. However, now the Company is under process of forming Asset-Liability Management Committee (ALCO) and framing the policies for liquidity risk management to be adopted by the board of directors.