

Public Disclosure on Liquidity Risk as on **September 30, 2023** (Unaudited) Pursuant to RBI Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies dated November 4, 2019

**PUBLIC DISCLOSURE ON LIQUIDITY RISK**

(i) **FUNDING CONCENTRATION BASED ON SIGNIFICANT COUNTER PARTY (BOTH DEPOSITS ANDBORROWINGS)**

Sr. No.	Number of Significant Counter Parties	Amount Rs. (In Lakhs)	% of Total Deposits	% of Total Liabilities
01	28	5,27,377.63	NA	71.69%

(ii) **TOP 20 LARGE DEPOSITS (AMOUNT IN RS. CRORE AND % OF TOTAL DEPOSITS):** Not applicable. The company being a Systematically Important Non-Deposit taking NBFC registered with the RBI does not accept public deposits.

(iii) **TOP 10(TEN) BORROWINGS (AMOUNT IN RS. CRORE AND % OF TOTAL BORROWINGS)**

Amount Rs. in Lakhs	% of Total Borrowings
1,47,654.36	22.57%

(iv) **FUNDING CONCENTRATION BASED ON SIGNIFICANT INSTRUMENT/ PRODUCT**

S. No	Name of the instrument/Product	Amount in lakhs *	% of Total Liabilities
1	Term Loans from Banks	1,34,503	18.28%
2	Term Loans from FI	61,636	8.38%
3	Non Convertible debentures	-	0.00%

4	CCD	15,000	2.04%
5	CCPS	22,874	3.11%
6	Term Loans from NBFC's	-	0.00%
7	External Commercial Borrowings	31,639	4.30%
8	Sub Debt (unsecured) - Debentures	-	0.00%
9	Sub Debt (unsecured) - Term Loans	-	0.00%
	<b>Total Borrowings</b>	<b>2,65,652</b>	<b>36.11%</b>
	<b>Total Liabilities</b>	<b>7,35,655</b>	

(v) **STOCK RATIOS:**

S. No	Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
a)	Commercial Papers	-	-	-
b)	Non-convertible debentures (original maturity of less than 1 year)	-	-	-
c)	Other Short-term liabilities	0.00%	0.00%	0.00%

(vi) **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 liquidity risk in accordance with the risk tolerance limit as decided by the board.

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 risks. Asset Liability Management Committee (ALCO) of the company is responsible for ensuring adherence to risk tolerance limits as well as implementing the liquidity risk management strategy of the company.

Chief Risk Officer shall be a part of the process of identification, measurement, and mitigation of liquidity risks. The ALM support group consists of CFO and Head-Treasury who shall be responsible for analyzing, monitoring and reporting the liquidity profile to the ALCO.