

PUBLIC DISCLOSURE ON LIQUIDITY RISK**1) Funding Concentration based on significant counterparty (both deposits and borrowings)**

S No.	Number of Significant Counterparties ³	Amount as on June 23 (₹ crore)	% of Total Deposits	% of Total Liabilities ²
1	20	537.02	NA	79.49%

2) Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Amount of borrowings from top 10 lenders as on June 23 (₹ crore) ¹	% of Total Borrowings ²
431.93	69.36%

3) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not applicable, the company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

4) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product ⁴	Amount as on June 23(in Crs)	% of Total Liabilities
1	Non Convertible Debentures	79.30	11.74%
2	Bank Borrowings	434.71	64.35%
3	Inter Company Deposits (ICDs)	88.99	13.17%
4	Financial Institution	19.73	2.92%

5) Stock Ratios:

Particulars	As a % of Total Public Funds	As a % of Total Liabilities ²	As a % of Total Assets
Commercial Papers*	-	-	-
Non-convertible debentures (NCD's)* (original maturity of less than a year)	-	-	-
Other short-term liabilities	67.58%	54.36%	34.19%

*No Commercial Papers are issued during current financial year and are outstanding as on reporting date and there are no NCD's with original maturity of less than a year hence not applicable.

6) Institutional set-up for Liquidity Risk Management

The Board of Directors has the overall responsibility for establishing the risk management framework for the Company. The Board, in turn has established an ALM Committee (ALCO) for evaluating, monitoring, and reviewing liquidity and interest rate risk arising in the Company on both sides of the Balance sheet. The Board based on recommendations from the ALCO has prescribed policies and the risk limits for the management of liquidity risk. ALCO committee is responsible for managing the risks arising out of Asset Liability mismatches consistent with the regulatory

requirements and internal risk tolerances established by the Board.

Appendix – II

Notes:

1. The amount stated in this disclosure is based on the audited financial statements as at period ended June 30th, 2023.
2. Total liabilities refer to the aggregate of financial liabilities and non-financial liabilities.
3. Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
4. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.