

Public Disclosure on Liquidity Risk for the quarter ended December 31, 2023 pursuant to RBI circular dated 4th day of November, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

(i) Funding Concentration based on significant counter party (both deposits and borrowings)

Sr. No.	Number of Significant Counter parties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1.	33	470.03	NA	65.10%

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

Particulars	As on December 31, 2023
Total amount of top 20 large deposits	NA
Percentage of amount of top 20 large deposits to total deposits	NA

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

Particulars	As on December 31, 2023
Total amount of top 10 large borrowings	231.99
Percentage of amount of top 10 borrowings to total borrowings	32.13%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs. in crore)	% of Total Liabilities
1	Redeemable Non-Convertible Debentures (secured and unsecured)	94.71	13.12%
2	Term loan from banks	305.44	42.30%
3	Term loan from financial institutions/ or corporates	242.95	33.65%
4	Other loans - Securitisation liabilities	25.53	3.54%

(v) Stock Ratios:

Particulars	as a % of Total public funds	as a % of Total liabilities	as a % of Total assets
Commercial papers	-	-	-
Non-convertible debentures (original maturity of less than one year)	-	-	-
Other short-term liabilities	-	66.88%	53.66%

(vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board in effective discharge of the responsibilities of asset-liability management, liquidity, and interest rate risk management and to ensure adherence thereof.

Note: -

1) 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.

2) 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.

3) Public funds are as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.

4) Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

5) The amount stated in this disclosure is based on the un-audited financial statements for the Quarter ended December 2023.