

Public Disclosure on Liquidity Risk for the quarter ended March 31, 2024 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 | 440.12 | NA | 67.91% |

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

| Particulars | As on March 31, 2024 |
|---|----------------------|
| 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 March 31, 2024 |
|---|----------------------|
| Total amount of top 10 large borrowings | 229.70 |
| Percentage of amount of top 10 borrowings to total borrowings | 35.44% |

(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) | 123.75 | 19.09% |
| 2 | Term loan from banks | 248.18 | 38.29% |
| 3 | Term loan from financial institutions/ or corporates | 217.08 | 33.49% |

(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 | - | 70.63% | 55.88% |

(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 March 2024.