

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

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1.	2	344.77	NA	25.36%

Note:

1. A significant Counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. Total liabilities are computed as total assets less equity share capital less share capital reserve & surplus and computed basis extant regulatory ALM guidelines.

ii. Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable

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

Amount	% of Total Borrowings
511.24	39.34%

Note:

1. Accrued Interest on borrowings not considered.
2. Total borrowing has been computed as gross total debt basis extant regulatory ALM Guidelines.

iv. Funding Concentration based on significant instrument /product

Sr. No.	Name of Instrument / Product	Amount (₹ crore)	% of Total Liabilities
1.	Term Loans from Bank	273.68	20.13%
2.	Term Loan from Financial Institution	464.68	34.18%
3.	Non-Convertible Debentures	561.11	41.27%
4.	Commercial Papers	-	-

Note:

1. A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. Total liabilities are computed as total assets less equity share capital less share capital reserve & surplus and computed basis extant regulatory ALM guidelines.

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 (NCD's) (Original maturity of less than a year)	-	-	-
Other short-term liabilities	76.85%	73.46%	53.91%

vi. Institutional set-up for liquidity risk management

Board of Directors:

The Board has the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.

Risk Management Committee:

The Risk Management Committee is responsible for evaluating the overall risks faced by the Company including liquidity risk.

Asset-Liability Management Committee (ALCO):

The ALCO ensures adherence to the risk tolerance/limits set by the Board as well as implements the liquidity risk management strategy of the Company.

Note: The amount stated in this disclosure is based on the unaudited financial statements as at and for quarter ended December 31, 2023.