

Public Disclosure on Liquidity Risk for the quarter ended September 30, 2024 pursuant to the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 issued by RBI

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.	22	2,224.71	NA	77.72%

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.
3. Accrued Interest and EIR impact on borrowings not considered

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
839.25	30.09%

Note:

1. Accrued Interest and EIR impact 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	453.09	15.83%
2.	Term Loan from Financial Institution	589.05	20.58%
3.	Non-Convertible Debentures	1,301.50	45.47%
4.	Liabilities against Securitised Assets	412.00	14.39%
5.	Commercial Papers	33.88	1.18%

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	1.21%	1.18%	0.92%
Non-convertible debentures (NCD's) (Original maturity of less than a year)	-	-	-
Other short-term liabilities	74.63%	72.72%	56.25%

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 September 30, 2024.