

## Public Disclosure on Liquidity Risk – as of 30<sup>th</sup> September 2024

- (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	175.91	NA	22.47%

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

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

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

Amount(in cr)	% of total Borrowings
431.83	79.21%

- (iv) Funding Concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Debenture	110.00	14.05%
2	Inter Company Borrowings	435.16	55.58%

- (v) Stock Ratios:

Sr. No	Particulars	% of total public fund	% of total liabilities	% of total assets
1	Commercial papers	N.A	N.A	N.A
2	Non-convertible debentures (original maturity of less than one year)	N.A	N.A	N.A
3	Other short-term liabilities #	39.87%	27.76%	13.25%

# Other short-term liabilities includes provision and other liabilities

- (vi) 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. ALCO committee is responsible for managing the risks arising out of Asset Liability mismatches consistent with the regulatory requirements. Amongst other responsibilities, ALCO has been empowered to decide the funding mix for the Company in light of the future business strategy and prevailing market conditions.

**Notes:**

1. The amount stated in this disclosure is based on the provisional financial statements as at period ended March 30<sup>th</sup> September 2024.
2. Total liabilities refer to the aggregate of Current liabilities and non-current 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.