

## Public Disclosure on Liquidity Risk as of June 30, 2023

- (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
Not Applicable as the Company is a Non-Deposit Taking NBFC				

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1	14	487	NA	96%

*Note: 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.*

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)  
Not Applicable as the Company is a Non-Deposit Taking NBFC
- (i) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount (₹ crore)	% Of Total Borrowings
446	89%

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

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Non-Convertible Debentures	18.63	4%
2	Term Loans	224.69	44%
3	External Commercial Borrowings	222.52	44%
4	CC/OD/WCDL	33.48	7%

*Note: 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*

(iii) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets

NIL

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets

NIL

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets

Other short-term liabilities as % of total liabilities	-	53%
Other short-term liabilities as % of total assets	-	39%
Other short-term liabilities as % of total public funds	-	54%

(iv) Institutional set-up for liquidity risk management

The Company have the following organizational setup to implement this Policy:

**Board of Directors**

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

**Risk Management Committee**

The Risk Management Committee, which reports to the Board shall be responsible for evaluating the overall risks faced by the Company including liquidity risk.

**Asset Liability Management Committee**

The Asset Liability Management Committee ('ALCO') shall be responsible for ensuring adherence to the risk tolerance set by the Board as well as implementing the liquidity risk management strategy of the Company. The ALCO shall meet every quarter to review and/or decide on the following:

- maturity profile and mix of incremental assets and liabilities
- sale of assets as a source of funding
- structure, responsibilities, and controls for managing liquidity risk, and
- liquidity position of the Company