

Public disclosure on liquidity risk as at 30th September' 2022(based on Limited Review Financials) pursuant to Para IX to Appendix I to RBI Circular RBI/2019-20/88/DOR/NBFC(PD) CC.No.102/03.10.001/2019-20 Dt. 4th November'2019 on "Liquidity Risk Management Framework" for Non-Banking Financial Companies and CICs:

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

S.No.	Number of Significant Counterparties	Amount (Rs. Crores)	% of Total deposits	% of Total Liabilities *
1	NCDs - 18 parties	2,640.50	Not Applicable	60.18 %
2	Financial Institutions-10 parties	690.00	Not Applicable	15.73 %
3	Body Corporates – 4 Parties	227.00	Not Applicable	5.17 %
4	Group Companies – 3 parties	28.39	Not Applicable	0.65 %

* excluding equity and other equity.

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

The Company does not accept public deposits.

(iii) Top 10 borrowings amounts to Rs. 2,774.30 Crores and constitutes 77.37 % of total borrowings

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

S.No.	Name of instrument/product	Rs. Crores	% of Total Liabilities *
1	NCD's	2,640.50	60.18%
2	Term Loans	740.00	16.87%
3	ICD's	205.39	4.68%

* Excluding equity and other equity

(v) Stock Ratios:

S.No.	Particulars	%
1	Commercial papers as a % of total public funds, total liabilities and total assets	None
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets % of Total public Funds % of Total Liabilities % of Total Assets	None None None
3	Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets % of Total public Funds % of Total Liabilities % of Total Assets	44.48% 36.36% 26.14%
4	Long term assets to Total Assets %	98.18%

(vi) Institutional set-up for liquidity risk management:

Overall liquidity risk management is overseen by Board of Directors at apex level. As per the requirement of Master Directions-Core Investment (RBI) Directions 2016 and guidelines on Liquidity Risk Management Framework, the company have constituted Asset Liability Management Committee (ALCO) & Risk Management Committee to monitor liquidity risk. apart from this there is a working level team.