

Public disclosure on liquidity risk as at June 30, 2023 (based on Un-audited 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 - 23 parties	2,467.60	Not Applicable	50.78 %
2	Financial Institutions – 13 parties	948.63	Not Applicable	19.52 %
3	Group Companies – 4 parties	526.35	Not Applicable	10.83 %
4	Body Corporates – 4 Parties	197.00	Not Applicable	4.05 %

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. 2,976.36 Crores and constitutes 83.67 % 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	2,467.60	50.78%
2.	Term Loans	1,018.63	20.96%
3.	ICD’s	653.35	13.45%

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	None
	% of Total Liabilities	None
	% of Total Assets	None

3.	Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets	
	% of Total public Funds	26.81%
	% of Total Liabilities	22.84%
	% of Total Assets	18.31%
4.	Long term assets to Total Assets %	99.21%

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