

Public disclosure on liquidity risk as at September 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 - 42 parties | 2,467.60 | Not Applicable | 49.62 % |
| 2 | Financial Institutions-13 parties | 906.25 | Not Applicable | 18.22 % |
| 3 | Group Companies - 4 parties | 487.05 | Not Applicable | 9.79 % |
| 4 | Body Corporates - 8 Parties | 312.00 | Not Applicable | 6.27 % |

* excluding equity and other equity.

ii. (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. 2,892.68 Crores and constitutes 81.00 % 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 | 49.62% |
| 2 | Term Loans | 1,091.25 | 21.95% |
| 3 | ICD's | 614.05 | 12.35% |

* 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 | 40.91% 34.33% 28.09% |
| 4 | Long term assets to Total Assets % | 98.94% |

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.