

**Public disclosure on liquidity risk as at 30<sup>th</sup> September' 2021(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. 4<sup>th</sup> 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):**

<b>S.No.</b>	<b>Number of Significant Counterparties</b>	<b>Amount (Rs. Lakhs)</b>	<b>% of Total deposits</b>	<b>% of Total Liabilities *</b>
1	NCDs - 15 parties	1,66,870.00	Not Applicable	44.47 %
2	Body Corporates – 7 Parties	35,700.00	Not Applicable	9.51 %
3	Group Companies - 4 parties	27,777.50	Not Applicable	7.40 %
4	Financial Institutions – 5 parties	27,500.00	Not Applicable	7.33 %

\* 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. 1,81,019.00 Lakhs and constitutes 70.20% of total borrowings**

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

<b>S.No.</b>	<b>Name of instrument/product</b>	<b>Rs. Lakhs</b>	<b>% of Total Liabilities *</b>
1	NCD's	1,66,870.00	44.47%
2	ICD's	63,477.50	16.91%
3	Term Loans	27,500.00	7.33%

\* excluding equity and other equity

**(v) Stock Ratios:**

<b>S.No.</b>	<b>Particulars</b>	<b>%</b>
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	86.77%
	% of Total Liabilities	59.62%
	% of Total Assets	36.94%

**(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.