

**Public disclosure on liquidity risk as at 31<sup>st</sup> March' 2022 (based on 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. 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 - 19 parties	1,94,980.00	Not Applicable	43.02 %
2	Financial Institutions - 5 parties	50,000.00	Not Applicable	11.03 %
3	Body Corporates - 10 Parties	42,700.00	Not Applicable	9.42 %
4	Group Companies - 4 parties	44,903.50	Not Applicable	9.91 %

\* 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. 2,32,110.00 Lakhs and constitutes 69.79% 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	1,94,980.00	43.02%
2	Term Loans	71,500.00	15.78%
3	ICD's	66,103.50	14.58%

\* 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 % 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	  74.71% 54.82% 37.23%
4	Long term assets to Total Assets %	87.96%

**(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.