

**Public disclosure on liquidity risk as at 31<sup>st</sup> December'2023(based on Unaudited 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. Crores)</b>	<b>% of Total deposits</b>	<b>% of Total Liabilities *</b>
1	NCDs - 42 parties	2,467.60	Not Applicable	47.60 %
2	Financial Institutions-13 parties	966.88	Not Applicable	18.65 %
3	Group Companies – 5 parties	498.15	Not Applicable	9.61 %
4	Body Corporates – 10 Parties	384.50	Not Applicable	7.42 %

\* 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. 2,880.20 Crores and constitutes 66.72 % of total borrowings**

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

<b>S.No.</b>	<b>Name of instrument/product</b>	<b>Rs. Crores</b>	<b>% of Total Liabilities *</b>
1	NCD's	2,467.60	47.60%
2	Term Loans	1,234.38	23.81%
3	ICD's	615.05	11.87%

\* 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	55.83% 46.49% 38.82%
4	Long term assets to Total Assets %	97.60%

**(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.