

Public Disclosure on liquidity Risk as on 30th September 2023 in accordance with RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dt -November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	1	6.95	NA	18.31%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Financial Institution	0.00	0.00%
2	NCD	0.00	0.00%
3	Other Unsecured Loan	6.95	18.31%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Financial Institution	0.00	0.00%
2	NCD	0.00	0.00%
1	Other Unsecured Loan	6.95	18.31%

(v) Stock Ratios:

Sr. No.	Particulars	as a % Public funds	as a % of Total Liabilities	as a % of Total Assets
1	Commercial papers	NA	NA	NA
2	Non Convertible Debentures (Original Maturity less than 1 year)	NA	NA	NA
3	Other Short term liabilities	113.26%	18.58%	3.74%

(vi) Institutional set-up for liquidity risk management

- The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided by it.
- The Company also has a Risk Management Committee, and is responsible for evaluating the overall risks faced by the Company including liquidity risk.
- Asset Liability Committee of the Company consisting of the Company's Directors is responsible for ensuring adherence to the risk tolerance /limits as well as implementing the liquidity risk management strategy of the Company
- The Company is in the process of setting up the ALM support group and defining its role and structure

Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs as per RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs as per RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

Public Funds as defined in Master directions Non Banking Financial Company Systemically Important Non- Deposit taking Company and Deposit taking Company (Reserve Bank) Directions 2016 as amended from time to time.

"Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue.