

Public disclosure on Liquidity Risk for the period ended September 30th, 2023, as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time.

**i. Funding Concentration based on significant counterparty (borrowings)**

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
36 (Thirty Six)	1869.42 Cr	Not applicable	59.45%

**ii. Top 20 large Deposits**

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

**iii. Top 10 Borrowings**

Name of the Facility	Amount (Rs. In Crs.)	% of Total Borrowings
Non-Convertible Debenture (MLD) 1	100.00	3.18%
Term Loan 1	100.00	3.18%
Non-Convertible Debenture 1	93.75	2.98%
Securitization 1	90.71	2.88%
External Commercial Borrowing 1	83.06	2.64%
Securitization 2	78.35	2.49%
Non-Convertible Debenture 2	76.50	2.43%
Securitization 3	65.25	2.07%
Securitization 4	63.11	2.01%
Securitization 5	58.40	1.86%

**iv. Funding Concentration based on significant Instrument/Product:**

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	ECB	125	3.96%
2	OD/WCDL	29	0.92%
3	PTC	846	26.90%
4	NCD	1099	34.94%
5	Term Loan	1046	33.28%

**v. Stock Ratios basis the outstanding**

S No.	Particulars	Ratio	Remarks
1	Commercial Papers as a %age of total public funds, total liabilities and total assets	NA	Company has not issued any commercial papers
2	Non-Convertible debentures (original maturity of less than one year) as a %age of total public funds	NA	Company does not hold any public funds
3	Non-Convertible debentures (original maturity of less than one year) as a %age of total liabilities	0%	Company has not issued any NCD with original maturity of less than one year
4	Non-Convertible debentures (original maturity of less than one year) as a %age of total assets	0%	
5	Other short term liabilities if any as %age of total public funds	NA	Company does not hold any public funds
6	Other short term liabilities if any as %age of total liabilities	1.61%	Other short term liabilities is at INR 51.06 Crores and includes short term provisions, advances received, expenses payable
7	Other short term liabilities if any as %age of total assets	1.24%	

**vi. Institutional set-up for liquidity risk management**

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to while conducting its business.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board in effective discharge of the responsibilities of asset-liability management, liquidity, and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board.

Definitions 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 total Borrowing.