



Public Disclosure on Liquidity Risk for the quarter ended September 30, 2023, pursuant to RBI circular dated 4 November 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 ¹ (₹ crore)	% of Total Deposits	% of Total Liabilities ²
1.	36	750.49	N.A.	94.77%

*Significant counterparty/significant instrument/product is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities

ii. Top 20 large deposits (amount in ₹ crore and % of total deposits)

Not applicable

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

Amount (₹ crore) of Borrowings from Top 10 Lenders ¹	% of Total Borrowings
348.69	44.03%

iv. Funding Concentration based on significant instrument / product

Sr. No.	Name of Instrument / Product	Amount ¹ (₹ crore)	% of Total Liabilities ²
1.	Term Loans from Bank	343.62	43.39%
2.	Term Loan from Financial Institution	395.82	49.99%
3.	Non-Convertible Debentures	20.40	2.58%
4.	Loans repayable on demand from Bank (Cash Credit Facility)	32.03	4.04%

v. Stock Ratios

Particulars	As a % of Total Public Funds	As a % of Total Liabilities ²	As a % of Total Assets
Commercial Papers	N.A.	N.A.	N.A.
Non-convertible debentures (NCD's) (original maturity of less than a year)	N.A.	N.A.	N.A.
Other Non-financial liabilities as a percentage of total outside liability & Assets	N.A.	0.76%	0.59%

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.

Notes:

1. The amount stated in this disclosure is based on the unaudited financial statements as at and for quarter ended September 30, 2023.
2. Total liabilities refer to the aggregate of financial liabilities and non-financial liabilities.