



Public Disclosure on Liquidity Risk for the quarter ended June 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 Borrowings |
|---------|--------------------------------------|-------------------------------|---------------------|-----------------------|
| 1. | 33 | 707.69 | N.A. | 96.50% |

*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 |
|---|-----------------------|
| 381.68 | 52.06% |

iv. Funding Concentration based on significant instrument / product

| Sr. No. | Name of Instrument / Product | Amount ¹ (₹ crore) | % of Total Borrowings |
|---------|--|-------------------------------|-----------------------|
| 1. | Term Loans from Bank & Sub-ordinate debt Tier – II | 290.76 | 39.66% |
| 2. | Term Loan from Financial Institution | 364.85 | 49.77% |
| 3. | Non-Convertible Debentures | 30.40 | 4.15% |
| 4. | Loans repayable on demand from Bank (Cash Credit Facility) | 47.12 | 6.42% |

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. | 0.82% | 0.63% |



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 June 30, 2023.