

Public disclosure on liquidity risk as on March 31, 2024

Pursuant to RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1.	2	170.88	Not Applicable	34.00%

- Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity and Other equity.
- Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4th November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

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

Not Applicable

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

Amount in Rs. Crore	324.19
% of total borrowings	73.03%

(iv) Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Debt securities	79.34	15.86%
2	Term loans	308.03	61.57%
3	Others (including securitization and vehicle loan)	49.90	9.97%
4	Subordinated debt	6.64	1.33%
	Total	443.91	88.73%

(v) **Stock Ratio**

S. No.	Particulars	Total Public Funds	Total Liabilities	Total Assets
A	Commercial papers as a % of	NA	NA	NA
B	Non-convertible debentures (original maturity of less than one year) as a % of	NA	NA	NA
C	Other short-term liabilities as a % of	63.28%	57.36%	41.98%

(vi) **Institutional set-up for liquidity risk management:**

The Company's Board of Directors has overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Risk Management Committee (RMC) and the Asset and Liability Management Committee (ALCO). The position of all perceived risks is periodically put up to the RMC, which critically evaluates the same and provides operational and policy guidance to the Company, which paves way for an effective risk management so as to safeguard the interest of the Company.

ALCO manages the liquidity and interest rate risk in a dynamic situation by measuring, monitoring and taking appropriate steps. ALCO is responsible for putting in place a comprehensive and dynamic framework to measure, monitor and manage the liquidity and interest rate taking into account the rates in financial system by closely integrating it with the business strategy of the Company.