

## **Public Disclosure on Liquidity Risk**

**September 2023**

## Disclosure for Quarter ending September 30, 2023

### 1. Funding Concentration based on significant counterparty:

Sr. No	Number of Significant Counterparties	Draw Down Amount (INR Crores)	Outstanding Amount (INR Crores)	% of Total deposits	% of Total Interest-Bearing Liabilities
1	24	1712.00	1,273.76	Nil	96.71%

Note: The significant counter parties are considered where the single entity exposure is greater than or equal to 1.00%, of the outstanding liabilities.

### 2. Top 20 large deposits (amount in ₹ crore and % of total deposits) –

Company is the non-Deposit taking Non- Banking Finance Company; hence the clause of Deposits is not applicable.

The Company has not accepted any deposits for the quarter ending on September 30, 2023.

### 3. Top 10 borrowings (As on September 30, 2023):

Sr No	Borrowing Amount (₹ crore)	% Of Total Borrowings	Outstanding Amount (₹ crore)	% Of Total outstanding
1	350.00	27.30%	234.85	24.62%
2	150.00	11.70%	137.50	14.42%
3	112.00	8.74%	88.86	9.32%
4	125.00	9.75%	88.62	9.29%
5	100.00	7.80%	81.25	8.52%
6	100.00	7.80%	74.99	7.86%
7	75.00	5.85%	67.36	7.06%
8	100.00	7.80%	66.99	7.02%
9	120.00	9.36%	65.97	6.92%
10	50.00	3.90%	47.35	4.96%
<b>Total</b>	<b>1,282.00</b>	<b>100.00%</b>	<b>953.74</b>	<b>100.00%</b>

### 4. Funding Concentration based on significant instrument / product:

Sr. No.	Borrowing	Borrowing Amount (INR Crores)	% Of Total Interest-Bearing Liabilities	Outstanding Amount (INR Crores)	% Of Total Interest-Bearing Liabilities
1	Term Loan	1,832.00	74.27%	1,317.12	72.40%
2	Non-Convertible Debentures	99.50	4.03%	103.96	5.71%
3	Securitization liabilities	530.12	21.49%	394.19	21.67%
4	Cash Credit / Working capital demand loan	5.09	0.21%	3.84	0.21%
	<b>Total</b>	<b>2,466.71</b>	<b>100.00%</b>	<b>1,819.12</b>	<b>100.00%</b>

## 5. Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	NIL
2	Commercial papers as a % of total assets	NIL
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NIL
5	Other short-term interest-bearing liabilities as a % of total liabilities	43.74%
6	Other short-term interest-bearing liabilities as a % of total assets	20.73%

## 6. Institutional set-up for Liquidity Risk Management

- The Company's ALCO has overall responsibility of management of liquidity risk. The ALCO decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with approved risk tolerance limits.
- The Company also has a Risk Management Committee reporting to the Board and responsible for evaluating overall risks faced by the Company including liquidity risk.
- Asset Liability Committee of the Company consisting of Director(s), CFO & Partner(s) are responsible for ensuring adherence to the risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.