

# Public Disclosure on Liquidity Risk

**December 2023**

## Disclosure for Quarter ending December 31, 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	22	2,168.54	1,671.08	Nil	95.06%

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 December 31, 2023.

## 3. Top 10 borrowings (As on December 31, 2023):

Sr No	Borrowing Amount (₹ crore)	% Of Total Borrowings	Outstanding Amount (₹ crore)	% Of Total outstanding
1	241.56	14.65%	230.97	18.21%
2	350.00	21.23%	206.63	16.29%
3	225.00	13.65%	179.62	14.16%
4	150.00	9.10%	125.00	9.86%
5	120.00	7.28%	118.18	9.32%
6	150.00	9.10%	103.69	8.18%
7	124.98	7.58%	97.90	7.72%
8	112.00	6.79%	78.48	6.19%
9	75.00	4.55%	65.28	5.15%
10	100.00	6.07%	62.49	4.93%
<b>Total</b>	<b>1,648.54</b>	<b>100.00%</b>	<b>1,268.23</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	2,333.54	73.70%	1,757.89	72.90%
3	Securitization liabilities	660.40	20.86%	474.66	19.68%
2	Non-Convertible Debentures	99.50	3.14%	105.17	4.36%
5	Commercial Paper	72.81	2.30%	73.56	3.05%
4	Cash Credit / Working capital demand loan	-	0.00%	-	0.00%
<b>Total</b>		<b>3,166.26</b>	<b>100.00%</b>	<b>2,411.28</b>	<b>100.00%</b>

**5. Stock Ratios:**

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	3.05%
2	Commercial papers as a % of total assets	1.43%
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	40.77%
6	Other short-term interest-bearing liabilities as a % of total assets	19.10%

**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.