

Public Disclosure on Liquidity Risk - March 2024

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

| Sr No. | Number of Significant Counter Parties* | Amount (in lakhs) | %of Total deposits | % of Total Liabilities |
|--------|--|-------------------|--------------------|------------------------|
| 1 | 20 | 1,82,712.77 | NA | 50.79% |

*A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC's total liabilities.

NBFC's Total liabilities has been computed as Total assets less Equity share capital less Reserves and surplus less Gratuity provision.

(ii) Top 20 large deposits

Since company is not a deposit taking NBFC, this disclosure is not applicable to the company

(iii) Top 10 borrowings (amount in lakhs and % of total borrowings)

| Amount (in lakhs) | % of Total borrowings |
|-------------------|-----------------------|
| 1,33,450.40 | 37.09% |

(iv) Funding Concentration based on significant instrument/product#

| Sr No. | Name of the instrument/product | Amount (in Lakhs)* | % of Total Liabilities |
|--------|--------------------------------|--------------------|------------------------|
| 1 | Secured Public Issue NCD | 1,05,448.28 | 29.3% |
| 2 | Unsecured Public Issue NCD | 15,697.68 | 4.4% |
| 3 | Secured, Privately Placed NCD | 15,544.42 | 4.3% |
| 4 | Subordinated debt | 30,664.31 | 8.5% |
| 5 | Term Loan | 1,01,074.67 | 28.1% |
| 6 | Working Capital Loan | 91,092.89 | 25.3% |
| | Total | 3,59,522.25 | 99.93% |

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities.

* Amount includes interest accrued on the same

(v). Stock Ratios:

| Sr. No. | Stock Ratio | % |
|---------|--|-------|
| 1 | Commercial papers as a % of total assets | 0.00% |
| 2 | Commercial papers as a % of total Liabilities | 0.00% |
| 3 | Non-convertible debentures (original maturity of less than one year) as a % of total assets | 0.00% |
| 4 | Non-convertible debentures (original maturity of less than one year) as a % of total Liabilities | 0.00% |
| 5 | Other short-term liabilities as a % of total assets | 0.53% |
| 6 | Other short-term liabilities as a % of total Liabilities | 0.63% |

(vi). Institutional set-up for liquidity risk management

The Company has constituted Risk Management Committee of the Board to assist the Board of Directors in the execution of its risk management accountabilities. The Committee provide the Board of Directors an independent and objective oversight view of the information to review Company's financial risk activities and provide an assurance to the Board of Directors that the Company has implemented an effective ongoing process to identify the risk, to measure the potential impact and proactively manage these risks and to decide the tolerance for the risk.