

Public Disclosure on Liquidity Risk - September 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	24	2,09,092.72	NA	54.47%

*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.

Total liabilities exclude equity and Reserves & Surplus

(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)

(Rupees in lakhs)	
Amount	% of Total borrowings
1,38,802.28	36.33%

(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	78,962.25	20.57%
2	Unsecured Public Issue NCD	16,102.58	4.20%
3	Secured, Privately Placed NCD	25,070.78	6.53%
4	Unsecured Commercial Paper	13,302.96	3.47%
5	Subordinated debt	33,514.80	8.73%
6	Term Loan	1,24,706.65	32.49%
7	Working Capital Loan	90,377.60	23.55%
	Total	3,82,037.62	99.53%

** 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

Total liabilities exclude equity and Reserves & Surplus

(v). Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total assets	2.90%
2	Commercial papers as a % total liabilities	3.47%
3	Commercial papers as a % total Public Fund	3.48%
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0.00%
5	Non-convertible debentures (original maturity of less than one year) as a % total liabilities	0.00%
6	Non-convertible debentures (original maturity of less than one year) as a % total public Fund	0.00%
7	Other short-term liabilities as a % of total assets	36.31%
8	Other short-term liabilities as a % total liabilities	43.43%
9	Other short-term liabilities as a % total Public Fund	43.64%

Other short-term liabilities include all liabilities maturing within 12 months (excluding commercial paper & non-convertible debentures)

Public funds include debt securities, borrowings (other than debt securities) and subordinated liabilities

Total liabilities exclude equity and Reserves & Surplus

(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.