



PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON SEPTEMBER 30, 2024
(As per RBI circular no.RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/ 2019-20 dated November 04, 2019)

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

(Rs in Lakhs)

Sr. No.	Number of Significant Counterparties *	Amount	% of Total deposits	% of Total Liabilities
1	33	66,454.97	-	88.06%

*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-NDSI's NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs, in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies ("Liquidity Circular").

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

Not applicable. The Company being a Non-Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

(iii) **Total of top 10 borrowings (amount in Rs. in Lakhs and % of total borrowings)**

(Rs in Lakhs)

Sr. No.	Amount	Borrowing %
1	35,467.59	47.88%

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

(Rs in Lakhs)

	Name of the instrument/product*	Amount	% of Total Liabilities
1	Non-convertible debentures/Bonds	23,163.96	30.69%
2	Bank Borrowings	19,440.83	25.76%
3	Other Borrowings (NBFC/Funds/FIs)	31,477.74	41.71%
	Total	74,082.54	

*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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs as per Liquidity Circular.

(v) **Stock Ratios:**

Sr. No.	Particulars	Ratios
1	Commercial Papers to Public Funds	-
2	Commercial Papers to Total Liabilities	-
3	Commercial Papers to Total Assets	-
4	NCDs (original Maturity <1 Yrs.) to Public Funds	-
5	NCDs (original Maturity <1 Yrs.) to Total Liabilities	-
6	NCDs (original Maturity <1 Yrs.) to Total Assets	-
7	Other Short Term Liabilities to Public Funds	56.31%
8	Other Short Term Liabilities to Total Liabilities	55.28%
9	Other Short Term Liabilities to Total Assets	42.29%

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

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk. The Board approves the governance structure, policies, strategy, and the risk tolerance limit for the management of liquidity risk. The Company has constituted the Asset Liability Management Committee (ALCO) and the Risk Management and Strategy Committee. The Company's ALCO monitors asset liability mismatches to ensure that there are no imbalances or excessive concentrations on either side of the Balance Sheet. The role of the ALCO also includes periodic revision of interest rates, diversification of source of funding and its mix, maintenance of enough liquidity and investment of surplus funds. The ALCO meetings are held once in a quarter or more frequently as warranted from time to time. The minutes of ALCO meetings are placed before the RMC and the Board of Directors in its next meeting for its perusal/approval/ratification.

Note:

The amount stated in this disclosure is based on the unaudited financial results for the quarter ended September 30, 2024.

Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

Other Short-term Liabilities is computed as current maturities of long-term debts but excludes commercial paper and Non-Convertible Debentures having original maturity of less than one year