

Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC.
No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework
for Non-Banking Financial Companies and Core Investment Companies

PUBLIC DISCLOSURE ON LIQUIDITY RISK

As on September 30, 2024

Funding Concentration based on significant parties (Amount in Lacs)

Particulars	As of September 30, 2024
Number of Significant Parties	1
Amount of Borrowings	8,164.62
% of total liabilities	10.69%

Top 10 Borrowings

Particulars	As of September 30, 2024
Amount of Total Borrowings	44,296.34
% of total borrowings	58.01%

Funding Concentration

Particulars	As of September 30, 2024	% of Total Liabilities
Term Loan	53,781.90	49.57%
NCD	17,825.60	16.43%
Sub-debt	4,750.00	4.38%
Commercial Papers	-	-

Stock Ratios

Particulars	As of September 30, 2024
Commercial Paper as a % of total liabilities	0.00%
Commercial Paper as a % of total assets	0.00%
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not Applicable
Non-convertible debentures (original maturity of less than one year) as a % of public funds	Not Applicable
Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not Applicable
Other short-term liabilities as a % of total liabilities	61.68%
Other short-term liabilities as a % of public funds	69.20%
Other short-term liabilities as a % of total assets	48.70%

Institutional Setup for Liquidity Risk Management

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage the liquidity risk.

The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Notes:

1. A “Significant party” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% for other non-deposit taking NBFCs.
2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
3. “Public funds” shall include funds raised either directly or indirectly through public deposits, commercial paper, debentures, inter-corporate deposits and bank finance but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 10 years from the date of issue as defined in Regulatory Framework for Core Investment Companies issued vide Notification No. DNBS (PD) CC.No. 206/03.10.001/2010-11 dated January 5, 2011.