

PUBLIC DISCLOSURE ON LIQUIDITY RISK FOR THE QUARTER ENDED JUNE 30, 2023 PURSUANT TO RBI CIRCULAR DATED 4TH DAY OF NOVEMBER, 2019 ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES AND CORE INVESTMENT COMPANIES

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Finance Companies including Housing Finance Companies. As per the guidelines, the disclosure in liquidity risk as on 31st March, 2023 as under.

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

SN.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	2	37.38		58.07%

Note: -

1. Included only principal amount.
2. 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.
3. Total liabilities has been computed as Total Assets less Equity Share Capital less Reserve & Surplus and computed basis extant regulatory guidelines.

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

Nil. The company is registered with NHB as non-Deposit accepting HFC.

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

Amount (₹ crore)	% of Total Borrowings
58.05	100%

**Note: Includes only principal amount and considered amount basis outstanding in books of account.*

(iv) Funding Concentration based on significant instrument/product

SN.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	NA	NA	NA
Total			

(v) Stock Ratios:

Stock Ratio	%
Commercial papers as a % of total public funds	N.A.
Commercial papers as a % of total liabilities	N.A.
Commercial papers as a % of total assets	N.A.
Non-convertible debentures (original maturity of less than one year) as a % total liabilities	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total public funds	N.A.

Non-convertible debentures (original maturity of less than one year) as a % of total assets	N.A.
Other short-term liabilities, if any as a % of total public funds	N.A.
Other short-term liabilities, if any as a % of total liabilities	Nil
Other short-term liabilities, if any as a % of total assets	Nil

(vi) Institutional set-up for liquidity risk management

The company has well defined Liquidity Risk Management Framework which covers various aspects of liquidity risk management. Within the framework, Asset Liability Management Committee (ALCO) provides guidance, support, and directions in terms of interest rate, liquidity sufficiency, funding concentration, mix and sources and investment of surplus funds.

The Assets liability management committee, inter alia, reviews assets and liability maturity profile in different buckets, risk monitoring system, liquidity risk management, funding, and capital planning along with contingency planning.