

**Public Disclosure on Liquidity Risk for the quarter ended June 30, 2022 pursuant to 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)**

| Sr No | Number of Significant Counterparties | Amount ( Rs . In Cr) | % of Total deposits | % of Total Liabilities |
|-------|--------------------------------------|----------------------|---------------------|------------------------|
| 1     | 3                                    | 2,619.04             | NA                  | 27.16%                 |

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

Not applicable. The Company being a 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. crore and % of total borrowings)**

| Sr No | Amount ( Rs . In Cr) | Borrowing % |
|-------|----------------------|-------------|
| 1     | 9,618.73             | 100%        |

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

| Sr. No. | Name of the instrument/product        | Amount ( Rs . In Cr) | % of Total Liabilities |
|---------|---------------------------------------|----------------------|------------------------|
| 1       | Market Linked NCDs                    | 7,159.63             | 74.25%                 |
| 2       | Clearing Corporation of India Limited | 2,392.07             | 24.81%                 |
|         | TOTAL                                 | 7,159.63             | 99.06%                 |

**(v) Stock Ratios:**

| Sr No | Particulars   | Ratios |
|-------|---|--------|
| 1     | Commercial Papers to Public Funds                     | Nil    |
| 2     | Commercial Papers to Total Liabilities                | Nil    |
| 3     | Commercial Papers to Total Assets                     | Nil    |
| 4     | NCDs (original Maturity <1 Yrs.) to Public Funds      | Nil    |
| 5     | NCDs (original Maturity <1 Yrs.) to Total Liabilities | Nil    |
| 6     | NCDs (original Maturity <1 Yrs.) to Total Assets      | Nil    |
| 7     | Other Short Term Liabilities to Public Funds          | 0.54%  |
| 8     | Other Short Term Liabilities to Total Liabilities     | 0.40%  |
| 9     | Other Short Term Liabilities to Total Assets          | 0.35%  |

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

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee analyse and monitor the liquidity risk profile of the company.

The Company continuously monitors liquidity in the market; and as a part of its ALM strategy, the Company maintains a liquidity buffer managed by an active investment desk to reduce this risk.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of Liquid investment and borrowing lines to meet its repayment obligations.