

Public Disclosure on Liquidity Risk for the quarter ended June 30, 2023 pursuant to RBI circular no.RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 04, 2019)

PUBLIC DISCLOSURE ON LIQUIDTY RISK AS ON 30th June 2023

(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	2	206.02	NA	2.10%

(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	9,558.27	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	9,013.73	91.83%
	TOTAL	9,013.73	91.83%

(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	1.28%
8	Other Short Term Liabilities to Total Liabilities	1.18%
9	Other Short Term Liabilities to Total Assets	1.05%

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.