



Public disclosure on liquidity risk for the quarter ending 30th Sep 2023, as required under RBI circular on Liquidity Risk Management dated November 04, 2019

Public disclosure on Liquidity risk management

i. Funding concentration based on significant Counterparty *(both deposits and borrowings)

As at Sep 30 , 2023 (Unaudited)

Number of significant counterparties	Amount (₹ in Crore)	% of Total Borrowings	% of Total Liabilities
25	1547.52	85.22%	82.28%

ii. Top 20 large deposits (amount in ₹ 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. Top 10 borrowings (amount in ₹ Crore and % of total borrowings)

As at Sep 30 , 2023 (Unaudited)

Amount (Rs in Crore)	% of Total Borrowings
1041.62	57.36%

iv. Funding concentration based on significant instrument / product*

As at Sep 30 , 2023 (Unaudited)

Name of the instrument/ product	Amount (₹ in Crore)	% of Total Liabilities
Term Loan from others	420.90	22.38%
Term Loan from banks	315.22	16.76%
Term Loan from Related parties	80.66	4.29%
Secured Debentures from Others	229.50	12.20%
External commercial borrowings	113.99	6.06%
Secured Debentures from Related Parties	55.20	2.94%
Debentures	2.71	0.14%
Loan repayable on demand from related parties	0.75	0.04%
Loan repayable on demand from others	9.89	0.53%
Securitization borrowings	463.63	24.65%
Unsecured Debentures from others	4.04	0.21%
Subordinate Term Loan from banks	62.56	3.33%
0.001% Compulsorily Convertible	33.90	1.80%
Cummulative Preference shares		1.80%
Commercial Paper	37.50	1.99%

v. Stock Ratios

As at Sep 30 , 2023 (Unaudited)

Particulars	as a % of total public funds*	as a % of total liabilities*	as a % of total assets
Commercial papers	2.07%	1.99%	1.70%
Non-convertible debentures (original maturity of less than one year)	0.00%	0.00%	0.00%
Other short-term liabilities	3.28%	3.17%	2.70%

vi. Institutional set-up 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 liquidity risk in accordance with the risk tolerance/limits decided by it.

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. Asset Liability Management Committee (ALCO) of the Company is responsible ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company.

***Notes**

1. 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-NDSIs, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. 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-NDSIs, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
3. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
4. "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.