

Disclosure on liquidity risk under 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 for the quarter ended 31st March 2023.

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

| Sr. No. | Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
|---------|--------------------------------------|------------------|---------------------|------------------------|
| 1 | 39 | 2009.99 | Not Applicable | 97.02% |

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable

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

| Amount (₹ crore) | % of Total Borrowings |
|------------------|-----------------------|
| 888.58 | 42.89% |

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

| Sr. No. | Name of the instrument / product | Amount (₹ crore) | % of Total Liabilities |
|---------|----------------------------------|------------------|------------------------|
| 1 | Term Loans | 1431.14 | 70.08% |
| 2 | Non-Convertible Debentures | 185.00 | 9.06% |
| 3 | Cash Credit / WDCL | 261.12 | 12.79% |
| 4 | Tier-II | 165.00 | 8.08% |

- (v) Stock Ratios:

| Particulars | as a % of Total Public Funds | as a % of Total Liabilities | as a % of Total Assets |
|---|------------------------------|-----------------------------|------------------------|
| Commercial papers | Nil | Nil | Nil |
| Non-Convertible Debentures (Original Maturity < 1 Year) | Nil | Nil | Nil |
| Other Short-term Liabilities | 1.29% | 1.47% | 1.10% |

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

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Management Committee (RMC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RMC subsequently updates the Board of Directors on the same.