

**Public disclosure on liquidity risk for the quarter ending 30<sup>th</sup> June 2021 as required under RBI circular 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)

| <b>Number of Significant Counterparties*</b> | <b>^Amount (₹ crore)</b> | <b>% of Total deposits</b> | <b>% of Total Liabilities#</b> |
|--|--------------------------|----------------------------|--------------------------------|
| 20   | 2476.38                  | Not applicable             | 79.21%                         |

*\*Significant counterparty is as defined in RBI circular RBI circular RBI/2019-20/88,DOR.NBFC (PD) CC No.102/03.10.001/2019-20,Dated November 04, 2019.*

*#Total Liabilities excludes Net worth of the company*

*^ Represents INDAS outstanding inclusive of interest accruals and fee amortizations*

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

Not applicable. The company being a Systematically 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)

| <b>S. No.</b> | <b>Name of the Lender</b>                           | <b>^ Rs (crores)</b> | <b>% of total Borrowings</b> |
|---------------|---|----------------------|------------------------------|
| 1             | INDIAN BANK   | 243.30               | 9.82%                        |
| 2             | STATE BANK OF INDIA                                 | 222.79               | 9.00%                        |
| 3             | NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT | 200.00               | 8.08%                        |
| 4             | ICICI BANK LTD                                      | 161.19               | 6.51%                        |
| 5             | BANK OF BARODA                                      | 122.83               | 4.96%                        |
| 6             | IDFC BANK LTD                                       | 105.85               | 4.27%                        |
| 7             | STANDARD CHARTERED BANK                             | 105.00               | 4.24%                        |
| 8             | PUNJAB NATINAL BANK                                 | 100.00               | 4.04%                        |
| 9             | UCO BANK  | 85.02                | 3.43%                        |
| 10            | INDUSIND BANK LTD                                   | 82.79                | 3.34%                        |

*^ Represents INDAS outstanding inclusive of interest accruals and fee amortizations*

Funding Concentration based on significant instrument/product\*

| S. No. | *Name of the instrument/product | ^Amount (₹ crore) | % of Total Liabilities # |
|--------|---------------------------------|-------------------|--------------------------|
| 1      | Non-Convertible Debentures      | 684.10            | 21.88%                   |
| 2      | Term Loans                      | 1792.27           | 57.33%                   |

\* Significant instrument/product is as defined in RBI circular RBI circular RBI/2019-20/88,DOR.NBFC (PD) CC No.102/03.10.001/2019-20,Dated November 04,2019.

#Total Liabilities excludes Net worth of the company

^ Represents INDAS outstanding inclusive of interest accruals and fee amortizations

(iv) Stock Ratios:

- a. Commercial papers as a % of total public funds, total liabilities, and total assets

**Nil.**

- b. Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets

**Nil. There are no NCDs with original maturity of Less than one year**

- c. Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets

| Particulars   | Weightage      |
|---|----------------|
| **Other short Term Liabilities as a % of Total Public Funds | Not Applicable |
| **Other short Term Liabilities as a % of Total Liabilities  | 49.78%         |
| **Other short Term Liabilities as a % of Total Assets       | 49.78%         |
|   |                |

\* Total Liabilities excludes the Net worth of the company

\* Other Short term Liabilities represents Borrowings maturing with one Year

(v) Institutional set-up for liquidity risk management:

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors approved the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The meetings of RMC (Board) are held at quarterly interval and more frequently as warranted from time to time. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite approved by the Board.

The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month. The minutes of ALCO meetings are placed before the RMC in its next meeting for its perusal/approval/ratification.