

**Public disclosure on liquidity risk for the quarter ending 30<sup>th</sup> September 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	2857.39	Not applicable	81.55%

*\*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	302.43	10.58%
2	STATE BANK OF INDIA	242.50	8.49 %
3	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	200.00	7.00 %
4	ICICI BANK LTD	170.48	5.97 %
5	BANK OF BARODA	139.15	4.87%
6	STANDARD CHARTERED BANK	105.00	3.67 %
7	PUNJAB NATINAL BANK	100.00	3.50 %
8	AXIS BANK LTD	97.82	3.42 %
9	IDFC BANK LTD	90.24	3.16 %
10	UCO BANK	87.75	3.07 %

*^ 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	669.64	19.11%
2	Term Loans	2187.75	62.43%

\* 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	52.21%
**Other short Term Liabilities as a % of Total Assets	52.21%

\* 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.