

Disclosure on Liquidity Risk, as per extant RBI guidelines on Liquidity Risk Management Framework for NonBanking Financial Companies as on June 30, 2024 is as follows:

i. Funding Concentration based on Significant Counterparty:			
	Number of Significant	Amount	% of Total
	Counterparties	(Rs. lakhs)	Deposits
	35	105046.66	-
			86.64%

ii. Top 20 Large Deposits (amount in Rs. lakhs and % of Total Deposits): Not Applicable

iii. Top 10 Borrowings:

Amount (Rs. lakhs)	% of Total Borrowings
57,536.22	49.61%

iv. Funding Concentration based on Significant Instrument/Product:

Sr.No.	Name of the Instrument/Product	Amount (Rs. lakhs)	% of Total Liabilities
1	Term Loans	87750.64	72.37%
2	Working Capital / Line of Credit /Overdraft facilities	1275.00	1.05%
3	Commercial Papers	0.00	0.00%
4	Non-Convertible Debentures	26233.93	21.64%
5	Inter corporate deposits	0.00	0.00%
6	Subordinate Debt	2000.00	1.65%
Total		117259.58	96.71%

v. Stock Ratios:

Sr.No.	Stock Ratios	%
A) I)	Commercial Papers as a % of Total Public Funds	-
II)	Commercial Papers as a % of Total Liabilities	-
III)	Commercial Papers as a % of Total Assets	-
B) I)	Non-Convertible Debentures (original maturity of less than one year) as a % of Total Public Funds	-
II)	Non-Convertible Debentures (original maturity of less than one year) as a % of Total Liabilities	-
III)	Non-Convertible Debentures (original maturity of less than one year) as a % of Total Assets	-
C) I)	Other Short-Term Liabilities as a % of Total Public Funds	2.97%
II)	Other Short-Term Liabilities as a % of Total Liabilities	2.83%
III)	Other Short-Term Liabilities as a % of Total Assets	2.10%

vi. Institutional set-up for Liquidity Risk Management:

The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee (RMC), which is a committee of the Management, is responsible for evaluating the overall risks including liquidity risk. The meetings of RMC are held at half yearly intervals. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

**Notes:**

1. Significant Counterparty and Significant Instrument/Product is defined in RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC No. 102/03 10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.
2. Total borrowing is on Principal Outstanding basis
3. Public funds, for the company is same as Total Borrowings.
4. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figures) less Equities and Reserves/Surplus
5. Other short term liabilities is Total Short term liabilities less short term borrowings.