

Disclosure as required by Liquidity Risk Management Framework for the quarter ended 30th September 2024

(i) Funding Concentration based on significant counterparty

Sr. No	Number of Significant Counterparties	Amount (Rs. In Lakh)*	% of Total deposits	% of Total liabilities*
1	20	9,63,965.54	NA	87.15%

*Includes securitisation liabilities exposure

(ii) Top 20 large deposits (amount in ₹ in Lakhs and % of total deposits) - The company is registered with NHB as non-deposit accepting HFC

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

Particulars	As at September 30, 2024
Total amount of top 10 borrowings *	7,41,930.82
Percentage of amount of top 10 borrowings to total borrowings	69.09%

*Includes securitisation liabilities exposure

(iv) Funding Concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (Rs. in Lakh)	% of Total Liabilities*
1	Public Issue of Redeemable non-convertible debentures	NA	NA
2	Privately placed Redeemable non-convertible debentures	1,37,051.14	12.39%
3	Privately placed Redeemable non-convertible debentures - Subordinated Tier II	14,987.42	1.36%
4	Commercial Papers	63,470.72	5.74%
5	Term loan from banks	5,47,244.77	49.48%
6	Term loan from National Housing Bank	1,48,941.22	13.47%
7	Term loan from financial institutions/corporates	16,683.53	1.51%
8	Loans repayable on demand from banks (Cash credit from banks & Working capital demand Loan)	-	0.00%
9	Other loans - Securitisation liabilities	1,45,425.42	13.15%
10	Public deposits	NA	NA



(v) **Stock Ratio**

Sr No	Particulars	as a % of Total public funds [^]	as a % of Total liabilities*	as a % of Total assets
1	Commercial papers	5.91%	5.74%	4.85%
2	Non-convertible debentures (original maturity of less than one year)	NA	-	-
3	Other short-term liabilities#	20.61%	20.01%	16.89%

*Total liabilities are excluding Equity share capital, other equity & CCD.

[^] Public funds are considered as total of borrowings from debt securities, CP, Bank Loans and ICDs

Other short term liabilities are residual maturities within 12 months of Bank loan, NCDs and other liabilities (excl. CPs).

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

1	The Board of Directors are responsible for the overall risk management approach and for approving the risk management strategies and principles.
2	The Board has constituted the Audit and Risk Management Committee (ARMC) which is responsible for monitoring the overall risk process within the Company.
3	The (ARMC) is responsible for managing risk decisions and monitoring risk levels. The meetings of ARMC are held at quarterly interval.
4	The Risk owners are responsible for monitoring compliance with risk principles, policies and limits across the Company. Each department has its Risk owner who is responsible for the control of risks, including monitoring the actual risk of exposures against authorised limits and the assessment of risks.
5	The Company's Treasury is responsible for managing its assets and liabilities and the overall financial structure. It is also primarily responsible for the funding and liquidity risks of the Company.

*Notes:

1	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-NDSI's, NBFC-Ds total liabilities as 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	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-NDSI's, NBFC-Ds total liabilities, as 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.



Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended September 30, 2024 pursuant to RBI Master Direction Non-Banking Financial Company - Systematically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016

Sr. No	Particulars	Rs in lakh	
		Period ended 30th September 2024	
		Total Unweighted Value (average)	Total weighted Value (average)
High Quality Liquid Assets			
1	Cash and Bank Balance	2,408.42	2,408.42
2	Investment in Government securities	16,660.89	16,660.89
3	Total High Quality Liquid Assets (HQLA)	19,069.31	19,069.31
Cash Outflows			
4	Deposits (for deposit taking companies)	-	-
5	Unsecured wholesale funding	-	-
6	Secured wholesale funding	14,425.96	16,589.85
7	Additional requirements, of which		
	(i) Outflows related to derivative exposures and other collateral requirements	-	-
	(ii) Outflows related to loss of funding on debt products	-	-
	(iii) Credit and liquidity facilities	-	-
8	Other contractual funding obligations	15,402.88	17,713.31
9	Other contingent funding obligations	-	-
10	Other	18,274.70	21,015.90
11	TOTAL CASH OUTFLOWS	48,103.53	55,319.06
Cash Inflows			
12	Secured lending	18,000.00	13,500.00
13	Inflows from fully performing exposures	23,071.77	17,303.83
14	Other cash inflows	6,594.12	4,945.59
15	TOTAL CASH INFLOWS	47,665.89	35,749.42
	Particulars	Total Adjusted value Period ended 30th September 2024	
16	TOTAL HQLA	19,069.31	
17	TOTAL NET CASH OUTFLOWS	19,569.65	
18	LIQUIDITY COVERAGE RATIO (%)	97.44%	

*Average HQLA maintained during the quarter.

