

## DISCLOSURE ON LIQUIDITY RISK

RBI has issued Master Direction - Reserve Bank of India (Non-Banking Financial Company -Scale Based Regulation) Directions, 2023 vide circular RBI/DoR/2023-24/106, DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as on September 30, 2024 is as under:

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

S. No.	Number of Significant Counterparties	Amount (Rs. in Cr)	% of Total Deposits	% of Total Liabilities
1	NIL	NIL	NA	NIL

**Notes:-**

- A “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 and 10% for other non-deposit taking NBFCs.
- Total Liabilities include borrowing and other liabilities of the company.

**(ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits): Not Applicable**

**(iii) Top 10 borrowings including ICD And NCD (amount in ₹ crore and percent of total borrowings):**

S. No.	Amount (Rs. in Cr.)	% of Total Borrowings (82.13 Cr)
1.	63.05	76.76%

**(iv) Funding Concentration based on significant instrument / product:**

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1.	Term loans from Banks and FIs	72.76	88.59%
2.	Inter-Corporate Deposits	2.75	3.35%
3.	Overdraft facility & others	2.07	2.52%
4.	Non-Convertible debenture (NCD)	4.55	5.54%
	Total	82.13	100%

**(v) Stock Ratios:**

- a. Commercial papers as a percent of total public funds, total liabilities and total assets: **Not Applicable**
- b. Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets: **Not Applicable**
- c. Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets

Particulars	Weightage
Other Short-Term Liabilities as % of Public Funds	7.94%
Other Short-Term Liabilities as % of Total Liabilities	3.78%
Other Short-Term Liabilities as % of Total assets	2.34%

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

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it, from time to time.

The Board of Directors has also adopted and approved the Asset Liability Management Policy and Risk Management Policy and in accordance with the policies has also established the Risk Management Committee (RMC) and the Asset and Liability Management Committee (ALCO). Both RMC & ALCO committees consist of NBFC's top management and is responsible for ensuring adherence to the risk tolerance/limits set by the board as well as implementing the liquidity risk management strategy of the NBFC.