Disclosure of details as required by RBI/2019-20/88/DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 regarding Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies:

1. **Funding concentration based on significant counterparty (both deposits and borrowing)**

For the period ending 30th June, 2024

[Rs. in Lakhs]

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | No of significant counterparties | Amount | % of Total Deposits | % of Total liabilities |
| 1. | 6 | 2,45,759.00\* | NA | 94.12% |

\*This amount does not include interest on borrowings

For the year ending 31st March, 2024

[Rs. in Lakhs]

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | No of significant counterparties | Amount | % of Total Deposits | % of Total liabilities |
| 1. | 7 | 2,51,964.00 | NA | 97.13% |

1. **Top 20 large deposits:**

For the period ending 30th June, 2024

[Rs. in Lakhs]

|  |  |  |  |
| --- | --- | --- | --- |
| S. No | No of significant counterparties | Amount | % of Total Deposits |
| Nil | | | |

For the year ending 31st March, 2024

[Rs. in Lakhs]

|  |  |  |  |
| --- | --- | --- | --- |
| S. No | No of significant counterparties | Amount | % of Total Deposits |
| Nil | | | |

1. **Top 10 borrowings:**

[Rs. in Lakhs]

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Particulars | As at 30th June, 2024 | | As at 31st March, 2024 | |
| Amount | % of total borrowings | Amount | % of total borrowings |
| 1. | Top 10 borrowings | 2,45,759.00 | 100.00% | 2,51,964.00 | 100.00% |

1. **Funding Concentration based on significant instrument / product**

[Rs. in Lakhs]

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S. No | Name of the instrument/ product | As at 30th June, 2024 | | As at 31st March, 2024 | |
| Amount | % of total liabilities | Amount | % of total liabilities |
| 1. | Term borrowings | 2,45,759.00 | 94.12% | 2,51,964 | 97.13% |
|  | Total | 2,45,759.00 | 94.12% | 2,51,964 | 97.13% |

1. **Stock ratios:**

|  |  |  |  |
| --- | --- | --- | --- |
| S. No | Particulars | Period ending 30th June, 2024 | Year ending 31st March, 2024 |
| (a)(i) | Commercial Papers as a % of total public funds | NA | NA |
| (a)(ii) | Commercial Papers as a % of total liabilities | NA | NA |
| (a)(iii) | Commercial Papers as a % of total assets | NA | NA |
| (b)(i) | Non-Convertible debentures (original maturity less than 1 year) as a % of total public funds | NA | NA |
| (b)(ii) | Non-Convertible debentures (original maturity less than 1 year) as a % of total liabilities | NA | NA |
| (b)(iii) | Non-Convertible debentures (original maturity less than 1 year) as a % of total assets | NA | NA |
| (c)(i) | Other Short-term liabilities as a % of total public funds | 42.50% | 41.69% |
| (c)(ii) | Other Short-term liabilities as a % of total liabilities [note 1] | 39.91% | 40.47% |
| (c)(iii) | Other Short-term liabilities as a % of total Assets | 6.20% | 6.03% |

Note-1: Total liabilities has been computed as Total assets less Equity share capital less Reserve & Surplus.

1. **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 of Directors has established the Asset and Liability Management Committee (ALCO), which is responsible for developing and monitoring risk management policies.

The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company’s activities