

Public disclosure on liquidity risk as at 31st December' 2021(based on Limited review financials) pursuant to Para IX to Appendix I to RBI Circular RBI/2019-20/88/DOR/NBFC(PD) CC.No.102/03.10.001/2019-20 Dt. 4th November'2019 on "Liquidity Risk Management Framework" for Non-Banking Financial Companies and CICs:

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

S.No.	Number of Significant Counterparties	Amount (Rs. Lakhs)	% of Total deposits	% of Total Liabilities *
1	NCDs - 17 parties	1,71,870.00	Not Applicable	44.66 %
2	Body Corporates – 8 Parties	40,200.00	Not Applicable	10.45 %
3	Financial Institutions – 5 parties	26,500.00	Not Applicable	6.89 %
4	Group Companies - 4 parties	22,045.50	Not Applicable	5.73 %

* excluding equity and other equity.

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits):

The Company does not accept public deposits.

(iii) Top 10 borrowings amounts to Rs. 1,82,335.50 Lakhs and constitutes 69.96% of total borrowings

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

S.No.	Name of instrument/product	Rs. Lakhs	% of Total Liabilities *
1	NCD's	1,71,870.00	44.66%
2	ICD's	62,245.50	16.17%
3	Term Loans	26,500.00	6.89%

* excluding equity and other equity

(v) Stock Ratios:

S.No.	Particulars	%
1	Commercial papers as a % of total public funds, total liabilities and total assets	None
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets % of Total public Funds % of Total Liabilities % of Total Assets	None None None
3	Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets % of Total public Funds % of Total Liabilities % of Total Assets	100.60% 68.12% 43.50%

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

Overall liquidity risk management is overseen by Board of Directors at apex level. As per the requirement of Master Directions-Core Investment (RBI) Directions 2016 and guidelines on Liquidity Risk Management Framework, the company have constituted Asset Liability Management Committee (ALCO) & Risk Management Committee to monitor liquidity risk. apart from this there is a working level team.