

Liquidity Risk Management Framework as on 30th September, 2023

Pursuant to RBI Guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies dated November 4, 2019

1.Funding Concentration based on significant counterparty (both deposits and borrowings)

Year	30 th September 2023 Amount (In Lakhs)	31 st March 2023 Amount (In Lakhs)
Number of Significant Counterparties	19.00	18.00
Amount (In Lakhs)	33,355.11	38,408.00
% of Total deposits	NA	NA
% of Total liabilities	93.74%	93.61%

2.Top 20 large deposits

Not Applicable. The Company being a Non-Deposit Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

3.Top 10 borrowings

Year	30 th September 2023 Amount (In Lakhs)	31 st March 2023 Amount (In Lakhs)
Amount (In Lakhs)	28,428.43	31,676.46
% of Total Borrowings	85.94%	83.03%

4.Funding Concentration based on significant instrument/product

Year	30 th September 2023		31 st March 2023		
	Name of the Instrument/ Product	Amount (In Lakhs)	% of Total Liabilities	Amount (In Lakhs)	% of Total Liabilities
	Secured Non-Convertible Debentures	9,458.45	28.59%	12,150.00	31.63%
	Term loans	22,131.06	66.90%	26,257.99	68.37%
	Sub Debt	1,488.40	4.50%	-	0.00%
	Cash Credit Limits	1.15	0.00%	0.58898	0.00%
	Total	33,079.07	100.00%	38,408.58	100.00%

5. Stock Ratios

Particulars	As a % of public funds		As a % of Total liabilities		As a % of total assets	
	30 th September 2023	31 st March 2023	30 th September 2023	31 st March 2023	30 th September 2023	31 st March 2023
Commercial papers	-	-	-	-	-	-
Non- Convertible Debentures (original maturity of less than one year)	-	-	-	-	-	-
Other Short term liabilities*	-	-	0.00%	0.00%	0.00%	0.00%

* Other Short-term Liabilities comprises of Trade payables, Current portion of Lease obligation, borrowings and Debt securities, Short term provisions and short term other financials and Non-financial liabilities.

6. Institutional set-up for liquidity risk management

The Liquidity Risk Management of the Company is governed by Risk Management Committee. 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 Board, is responsible for evaluating the overall risks faced by the Company including liquidity risk. Company's Board has guided Asset Liability Management Committee (ALCO) to ensure adherence to the liquidity risk tolerance/limits and prepare liquidity risk management strategy. The role of the ALCO with respect to liquidity risk would include, 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.