

### Guidelines on Liquidity Risk Management Framework

Disclosures in terms of RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 04 November 2019 have been given below:

(i) Funding Concentration based on significant counterparty on borrowings

Number of Significant Counterparties	Amount	% of Total deposits	% of Total Liabilities
12	2,28,78,49,143	NA	45.72%

**Notes:**

i) 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.

ii) Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

(ii) Top 20 large deposits (amount in Rs.crore and % of total deposits) – Not applicable

(iii) Top 10 borrowings (amount in Rs.crore and % of total borrowings)

Amount	% of total borrowing*
215.03	82.38%

\* Accrued interest on borrowings not considered.

(iv) Funding Concentration based on significant instrument/product

Name of Instrument/product	Amount (Rupees in Crores)	% of Total Liabilities
Term Loans	261.01	52.16%
Borrowings under securitization arrangement	-	-
Total Liabilities*	500.45	

\*Total Liabilities excluding Equity share capital and Reserve & Surplus

(v) Stock Ratios:

Particulars	March 31, 2021
Commercial Papers to Total Public Funds	Nil
Commercial Papers to Total Liabilities	Nil
Commercial Papers to Total Assets	Nil
NCDs (Original Maturity <1 yrs.) to Total Public Funds	Nil
NCDs (Original Maturity <1 yrs.) to Total Liabilities	Nil
NCDs (original Maturity <1 yrs.) to Total Assets	Nil
Other Short Term Liabilities to Total Public Funds*	48.46%
Other Short Term Liabilities to Total Liabilities*	43.41%
Other Short Term Liabilities to Total Assets*	30.95%

\*Current maturities of long-term borrowings amounting to Rs.261.01 crores have not been considered as short term liabilities.

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

The company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Committee (RC), a subcommittee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same.