

**Public disclosure on liquidity risk**

(i) Funding Concentration based on significant counterparty

As at 31-Dec-2023

| Sr. No. | No. of significant Counter Parties | Amount (INR in lakhs) | % of Total Borrowings | % of Total Liabilities |
|---------|------------------------------------|-----------------------|-----------------------|------------------------|
| 1       | 4                                  | 15,000.00             | 100.00%               | 96.02%                 |
|         | <b>TOTAL</b>                       | <b>15,000.00</b>      | <b>-</b>              | <b>96.02%</b>          |

As at 31-Mar-2023

| Sr. No. | No. of significant Counter Parties | Amount (INR in lakhs) | % of Total Borrowings | % of Total Liabilities |
|---------|------------------------------------|-----------------------|-----------------------|------------------------|
| 1       | 5                                  | 22,895.10             | 100.00%               | 99.40%                 |
|         | <b>TOTAL</b>                       | <b>22,895.10</b>      | <b>-</b>              | <b>99.40%</b>          |

Note: 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's total liabilities

(ii) Top 20 large deposits

| As at 31-Dec-2023     |                       | As at 31-Mar-2023     |                       |
|-----------------------|-----------------------|-----------------------|-----------------------|
| Amount (INR in Lakhs) | % of Total Borrowings | Amount (INR in Lakhs) | % of Total Borrowings |
| NA                    |                       | NA                    |                       |

The Company is a non-deposit accepting CIC, hence not applicable.

(iii) Top 10 borrowings

| Sr. No.      | As at 31-Dec-2023     |                       | As at 31-Mar-2023     |                       |
|--------------|-----------------------|-----------------------|-----------------------|-----------------------|
|              | Amount (INR in lakhs) | % of Total Borrowings | Amount (INR in lakhs) | % of Total Borrowings |
| 1            | 5,500.00              | 36.67%                | 11,500.00             | 50.23%                |
| 2            | 5,000.00              | 33.33%                | 5,000.00              | 21.84%                |
| 3            | 3,000.00              | 20.00%                | 3,000.00              | 13.10%                |
| 4            | 1,500.00              | 10.00%                | 1,500.00              | 6.55%                 |
| 5            | -                     | 0.00%                 | 1,500.00              | 6.55%                 |
| 6            | -                     | 0.00%                 | 395.10                | 1.73%                 |
| <b>TOTAL</b> | <b>15,000.00</b>      |                       | <b>22,895.10</b>      |                       |

(iv) Funding Concentration based on significant instrument/product

| Sr. No. | Name of the instrument/product              | As at 31-Dec-2023     |                       | As at 31-Mar-2023     |                       |
|---------|---|-----------------------|-----------------------|-----------------------|-----------------------|
|         |   | Amount (INR in lakhs) | % of Total Borrowings | Amount (INR in lakhs) | % of Total Borrowings |
| a       | Term Borrowings from Financial Institutions | 15,000.00             | 100.00%               | 22,500.00             | 98.27                 |
| b       | Overdraft facility from bank                | -                     | 0.00%                 | 395.10                | 1.73                  |
|         |   | <b>15,000.00</b>      | <b>100.00%</b>        | <b>22,895.10</b>      | <b>100.00</b>         |

(v) Stock Ratios:

| Sr. No. | Particulars  | As at 31-Dec-2023 | As at 31-Mar-2023 |
|---------|--|-------------------|-------------------|
| 1       | Commercial papers as a % of total public funds   | Nil               | Nil               |
| 2       | Commercial papers as a % of total public funds, total liabilities                                | Nil               | Nil               |
| 3       | Commercial papers as a % of total assets   | Nil               | Nil               |
| 4       | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | Nil               | Nil               |
| 5       | Non-convertible debentures (original maturity of less than one year) as a % of total assets      | Nil               | Nil               |
| 6       | Other short-term liabilities, if any as a % of total public funds                                | 104.04%           | 100.28%           |
| 7       | Other short-term liabilities, if any as a % of total liabilities                                 | 99.90%            | 99.98%            |
| 8       | Other short-term liabilities, if any as a % of total assets                                      | 12.48%            | 18.52%            |
| 9       |  |                   |                   |

(vi) **Institutional set-up of liquidity risk management.**

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Liquidity Risk Management and Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.

(vii) **Components of Adjusted Net Worth (ANW) and other related information**

(INR in lakhs)

|   | Particulars   | As at 31-Dec-2023 | As at 31-Mar-2023 |
|---|---|-------------------|-------------------|
| 1 | Adjusted Net Worth (ANW)  | 6,44,916.83       | 6,36,835.06       |
| 2 | Risk Weighted Assets (RWA)                                      | 9,52,178.33       | 1,23,049.05       |
| 3 | ANW as a % of Risk Weighted Assets (1/2)                        | 67.73%            | 517.55%           |
| 4 | Unrealized appreciation in the book value of quoted investments | 12,67,210.86      | 12,67,210.86      |
| 5 | Diminution in the aggregate book value of quoted investments    | NIL               | NIL               |
| 6 | Outside Liabilities   | 15,622.19         | 23,032.30         |
| 7 | Leverage Ratio (6/1)  | 0.02              | 0.04              |

(viii) **Investment in other CICs**

| Particulars  | As at 31-Dec-2023 | As at 31-Mar-2023 |
|--|-------------------|-------------------|
| a) Total amount representing any direct or indirect capital contribution made by one CIC in another CIC (including name of CICs) | NIL               | NIL               |
| b) Number of CICs with their names wherein the direct or indirect capital contribution exceeds 10% of Owned Funds                | NIL               | NIL               |
| c) Number of CICs with their names wherein the direct or indirect capital contribution is less than 10% of Owned Funds           | NIL               | NIL               |

(ix) **Off Balance Sheet Exposure**

| Particulars  | As at 31-Dec-2023 | As at 31-Mar-2023 |
|--|-------------------|-------------------|
| i) Off balance sheet exposure  | NIL               | NIL               |
| ii) Financial Guarantee as a % of total off-balance sheet exposure     | NIL               | NIL               |
| iii) Non-Financial Guarantee as a% of total off-balance sheet exposure | NIL               | NIL               |
| iv) Off balance sheet exposure to overseas subsidiaries                | NIL               | NIL               |
| v) Letter of Comfort issued to any subsidiary                          | NIL               | NIL               |

(x) **Investments**

| Particulars   | As at 31-Dec-2023 | As at 31-Mar-2023 |
|---|-------------------|-------------------|
| <b>(1) Value of Investments</b>   |                   |                   |
| (i) Gross Value of Investments  |                   |                   |
| (a) In India  | 1,23,010.17       | 1,23,010.17       |
| (b) Outside India   | NIL               | NIL               |
| (ii) Provisions for Depreciation  |                   |                   |
| (a) In India  | NIL               | NIL               |
| (b) Outside India   | NIL               | NIL               |
| (iii) Net Value of Investments  |                   |                   |
| (a) In India  | 1,23,010.17       | 1,23,010.17       |
| (b) Outside India.  | NIL               | NIL               |
| <b>(2) Movement of provisions held towards depreciation on investments.</b> |                   |                   |
| (i) Opening balance   | NIL               | NIL               |
| (ii) Add : Provisions made during the year                                  | NIL               | NIL               |
| (iii) Less : Write-off / write-back of excess provisions during the year    | NIL               | NIL               |
| (iv) Closing balance  | NIL               | NIL               |

(x) **Business Ratios**

| Particulars                        | For nine months ended 31-Dec-2023 | For nine months ended 31-Dec-2023 |
|------------------------------------|-----------------------------------|-----------------------------------|
| Return on Equity (RoE)             | 7.67%                             | 5.58%                             |
| Return on Assets (RoA)             | 6.47%                             | 4.56%                             |
| Net profit per employee (in lakhs) | 1,010.22                          | 945.37                            |

(xi) **Provisions and Contingencies**

| <b>Break up of 'Provisions and Contingencies' shown under the Profit and Loss Account</b> | <b>For nine months ended 31-Dec-2023</b> | <b>For nine months ended 31-Dec-2023</b> |
|---|--|--|
| Provisions for depreciation on Investment   | Nil                                      | Nil                                      |
| Provision towards NPA   | Nil                                      | Nil                                      |
| Provision made towards Income tax   | 2,823.33                                 | 1,595.00                                 |
| Other Provision and Contingencies   | Nil                                      | Nil                                      |
| Provision for Standard Assets   | Nil                                      | Nil                                      |

(xii) **Concentration of NPAs**

| <b>Particulars</b>                      | <b>Current Year</b>          |  |
|---|------------------------------|--|
|   | <b>Amount (INR in Lakhs)</b> | <b>Exposure as a % of total assets</b> |
| Total Exposure to top five NPA accounts | Nil                          | Nil                                    |

| <b>Particulars</b>                      | <b>Previous Year</b>         |  |
|---|------------------------------|--|
|   | <b>Amount (INR in Lakhs)</b> | <b>Exposure as a % of total assets</b> |
| Total Exposure to top five NPA accounts | Nil                          | Nil                                    |

(xiii) **Overseas Assets (for those with Joint Ventures and Subsidiaries abroad)**

Not applicable, as company does not have any joint venture and subsidiaries abroad during the current as well as previous