

Public disclosure on liquidity risk

(i) Funding Concentration based on significant counterparty

For the year ended 31st March, 2024

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakhs)	% of Total Borrowings	% of Total Liabilities
1	5	15,157.47	100.00%	99.03%
	TOTAL	15,157.47	-	99.03%

For the year ended 31st March, 2023

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakhs)	% of Total Borrowings	% of Total Liabilities
1	6	22,895.10	100.00%	99.40%
	TOTAL	22,895.10	-	99.40%

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 31st March, 2024		As at 31st March, 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 31st March, 2024		As at 31st March, 2023	
	Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
1	5,500.00	36.29%	11,500.00	50.23%
2	5,000.00	32.99%	5,000.00	21.84%
3	3,000.00	19.79%	3,000.00	13.10%
4	1,500.00	9.90%	1,500.00	6.55%
5	157.47	1.04%	1,500.00	6.55%
6	-	-	395.10	1.73%
TOTAL	15,157.47		22,895.10	

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	As at 31st March, 2024		As at 31st March, 2023	
		Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
a	Term Borrowings from Financial Institutions	15,072.87	98.97%	22,568.44	98.28%
b	Overdraft facility from bank	157.47	1.03%	395.10	1.72%
		15,230.34	100.00%	22,963.54	100%

(v) Stock Ratios:

Sr. No.	Particulars	Year ended 31st March 2024 (Ratios)	Year ended 31st March 2023 (Ratios)
1	Commercial papers as a % of total public funds	Nil	Nil
2	Commercial papers as a % of total public funds, total	Nil	Nil
3	Commercial papers as a % of total assets	Nil	Nil
4	Non-convertible debentures (original maturity of less	Nil	Nil
5	Non-convertible debentures (original maturity of less	Nil	Nil
6	Non-convertible debentures (original maturity of less	Nil	Nil
7	Other short-term liabilities, if any as a % of total public	100.39%	100.28%
8	Other short-term liabilities, if any as a % of total	99.89%	99.98%
9	Other short-term liabilities, if any as a % of total assets	12.29%	18.52%

(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

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing

The Company manages liquidity risk in accordance with the Company's Liquidity Risk Management and Asset Liability