

Public disclosure on liquidity risk

Funding Concentration based on significant counterparty

(i)

For the Qtr ended 30th June 2024

Sr. No.	No. of significant Counter Parties	Amount (INR in Lakhs)	% of Total Borrowings	% of Total Liabilities
1	5	15,000.00	100.00%	88.05%
	TOTAL	15,000.00	-	88.05%

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%

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 30th June 2024		As at 31st March 2024	
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 30th June 2024		As at 31st March 2024	
	Amount (INR in Lakhs)	% of Total Borrowings	Amount (INR in Lakhs)	% of Total Borrowings
1	5,500.00	36.67%	5,500.00	36.29%

2	5,000.00	33.33%	5,000.00	32.99%
3	3,000.00	20.00%	3,000.00	19.79%
4	1,500.00	10.00%	1,500.00	9.90%
5	-	-	157.47	1.04%
TOTAL	15,000.00		15,157.47	

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	As at 30th June 2024		As at 31st March 2024	
		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%	15,072.87	98.97%
b	Overdraft facility from bank	-	0.00%	157.47	1.03%
		15,000.00	100.00%	15,230.34	100%

(v) Stock Ratios:

Sr. No.	Particulars	Qtr ended 31st March 2024 (Ratios)	Year ended 31st March 2024 (Ratios)
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 public funds	Nil	Nil
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil	Nil

6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil	Nil
7	Other short-term liabilities, if any as a % of total public funds	113.02%	100.39%
8	Other short-term liabilities, if any as a % of total liabilities	99.90%	99.89%
9	Other short-term liabilities, if any as a % of total assets	12.58%	12.29%

(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 Liability Management Committee.

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.