

Public disclosure on liquidity risk for the year ended on June 30, 2023 as required under RBI circular RBI/2019-20/88, DOR.NBFC (PD) CC No.102/03.10.001/2019-20, dated Nov 04, 2019

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

Number of Significant Counterparties	Amount (₹ lakhs)	% of Total deposits	% of Total Liabilities
2	7,912.34	Not applicable	97.94%

Significant counterparty is as defined in RBI circular RBI/2019-20/88,DOR,NBFC (PD) CC No.102/03.10.001/2019-20, dated November 04, 2019
Total Liabilities excludes Net worth of the company

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

Not Applicable. The company, being a Non Systematically Important Non-Deposit taking Non-Banking Financials Company registered with the Reserve Bank of India, does not accept public deposits.

(iii) Top 10 borrowings (amount in ₹ lakhs and % of total borrowings)

S.No.	Name of the Lender	Rs. (₹ lakhs)	% of total Borrowings
1	Unity Small Finance Bank Ltd.	3,000.00	37.86%
2	Punjab National Bank	4,912.34	62.00%

(iv) Funding Concentration based on significant instrument/product

S.No.	Name of the Instrument/product	Amount (₹ lakhs)	% of Total Liabilities
1	Term Loan	3,010.59	37.27%
2	Loans repayable on demand-Bank	4,912.34	60.80%

Significant counterparty is as defined in RBI circular RBI/2019-20/88,DOR,NBFC (PD) CC No.102/03.10.001/2019-20, dated November 04, 2019.
Total Liabilities excludes Net worth of the company

(v) Stock Ratios

- (a) Commercial papers as a % of total public funds, total liabilities and total Assets
(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets
(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Nil
Nil

Particulars	Weightage
**Other Short Term Liabilities as a % of Total Public Funds	Not Applicable
**Other Short Term Liabilities as a % of Total Liabilities	98.07%
**Other Short Term Liabilities as a % of Total Assets	27.87%

*Total Liabilities excludes Net worth of the company

**Other Short term Liabilities represents Borrowings maturing with one year

(vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and risk limits for the management of liquidity risk. The Board of Directors approved the constitution of the Asset Liability Committee and Risk Management Committee for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, faced by the Company. The main objective of the Asset Liability Committee and Risk Management Committee is to assist the Board in reviewing of risk management, reviewing asset-liability gap and also reviewing and enforcing asset-liability management (ALM) function and discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management. Asset Liability Committee and Risk Management Committee provide guidance and directions in terms of interest rates and liquidity.