

Liquidity Position as on Sep'23

1. Funding concentration based on significant counterparty (both deposits and borrowings)

Number of significant counterparties	Amount (Rs Lakhs)	% of Total Deposit	% of Total Liabilities *
4	18,512.45	Not Applicable	54.68%

2. Top 20 large deposits (amount in crore and % of total deposits) - **Not applicable**

3. Top 10 Borrowings

Amount (Rs Lakhs)	% of Total Liabilities*
29149.73	86.10%

4. Funding concentration based on significant instrument/product

Name of the instrument / product	Amount (Rs Lakhs)	% of Total Liabilities*
Term Loan from Banks	7,637.83	22.56%
Term Loan from Financial Institutions	10,637.27	31.42%
Short term borrowings	9,093.82	26.86%
Facilities from the other parties	4,335.60	12.81%
Non Convertible Debentures	694.00	2.05%

5. Stock Ratios:

Particulars	Total public funds	Total liabilities*	Total assets
Commercial paper, as a % of	Nil	Nil	Nil
Non - convertible debentures (original maturity of less than one year), as a % of	Nil	Nil	Nil
Short-term liabilities*, as a % of	NIL	65.54%	39.62%

*Short term liabilities include all liabilities which are payable within a period of 1 year.

6. Institutional set-up for liquidity risk management

The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

Notes: -

1. 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 4, 2019 on Liquidity Risk Management Framework for Non- Banking Financial Companies and Core Investment Companies.
2. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non- Banking Financial Companies and Core Investment Companies.
3. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
4. Public funds are as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non- Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.