

Public Disclosure on Liquidity Risk

(in accordance with RBI Circular - RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20)

As on: June 30, 2023 (Provisional, Unaudited, based on principal balances of borrowings)

1. Funding Concentration based on significant counterparty

| Particulars | Amount (₹ crore) |
|--|------------------|
| Number of Significant Counterparties | 20 |
| Amount | 1,468.1 |
| Percentage of funding to total borrowings | 95.9% |

Note: Significant Counterparties are defined as - A single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's total borrowings.

2. Top 20 large deposits

Nil

3. Top 10 borrowings (by counterparty)

| Particulars | Amount (₹ crore) |
|---|------------------|
| Total Borrowings | 1,530.8 |
| Top 10 Borrowings | 1,168.2 |
| Top 10 as a percentage of total borrowings | 76.3% |

4. Funding Concentration by Instrument

| Sr. No. | Name of the instrument | Amount (₹ crore) | % of Total |
|---------|--------------------------------------|------------------|------------|
| 1 | Non-Convertible Debentures (NCD) | 533.1 | 34.8% |
| 2 | External Commercial Borrowings (ECB) | 548.1 | 35.8% |
| 3 | Term Loans | 319.7 | 20.9% |
| 4 | WCDL/CC | 2.0 | 0.1% |
| 5 | Others | 127.9 | 8.4% |
| | Total | 1,530.8 | |

5. Stock Ratios

| Sr. No. | Particulars | Percentage |
|---------|---|------------|
| 1 | Commercial Paper - as a percentage of total public funds | Nil |
| 2 | Commercial Paper - as a percentage of total borrowings | Nil |
| 3 | Commercial Paper - as a percentage of total assets | Nil |
| 4 | NCD (original maturity < 1year) - as a percentage of total public funds | Nil |
| 5 | NCD (original maturity < 1year) - as a percentage of total borrowings | Nil |
| 6 | NCD (original maturity < 1year) - as a percentage of total assets | Nil |

| | | |
|---|---|------|
| 7 | Other Short Term Debt - as a percentage of total public funds | Nil |
| 8 | Other Short Term Debt - as a percentage of total borrowing | 1.3% |
| 9 | Other Short Term Debt - as a percentage of total assets | 0.9% |

6. Institutional set-up for liquidity risk management

The Liquidity Risk Management Policy of the Company is approved by the Board of Directors of the Company.

The Board of Directors or other sub-Committee of the Board including Audit Committee / Sub-Committee have approved the formation of the Asset Liability Committee (ALCO), comprising the Managing Director & Chief Executive Officer, Chief Financial Officer.

The ALCO has further constituted an ALM Support Group (ASG) and delegated the authority to the ASG to execute the stated policies.