



Background: The Reserve Bank of India has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at Sep 30, 2024 is as under:

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

S. No.	No. of significant counterparties	Amount (INR)	% of Total Deposits	% of Total Liabilities (FLDG + Borrowings)
1.	04	69,17,22,000	NA	84%

- Top 4 parties are considered

2. Top 20 large deposits: NA

3. Top 10 borrowings:

S. No.	Amount (INR)	% of Total Borrowings (only borrowings)
1	22,50,00,000.00	27.28%
2	20,95,80,000.00	25.41%
3	15,00,00,000.00	18.19%
4	10,71,42,000.00	12.99%
5	7,23,11,781.00	8.77%
6	3,25,00,004.00	3.94%
7	1,25,00,000.00	1.52%
8	83,33,335.00	1.01%
9	56,22,642.00	0.68%
10	18,48,438.00	0.22%

4. Funding Concentration based on significant instrument/ product

S. No.	Name of the instrument/ product	Amount (INR)	% of Total Liabilities
1	Working Capital Demand Loans	35,00,00,000	25%

5. Stock Ratios

Name of Instrument	% of Total Public Funds (Borrowings)	% of Total Liabilities (borrowing and liabilities)	Name of Instrument
Term Loans	28%	17%	Term Loans
Working Capital Demand Loans	42%	25%	Working Capital Demand Loans
Commercial Papers			Commercial Papers
Non-Convertible Debentures	29%	17%	Non-Convertible Debentures
Other Short-Term Liabilities (Cc)	0%	0%	Other Short-Term Liabilities (Cc)

6. Institutional set-up for liquidity risk management

The Company has formulated Risk Management Policy. The Management Team is responsible for managing the Company's short term, medium-term and long-term funding and liquidity management requirements. The Company manages liquidity risk by maintaining adequate reserves, banking facilities and by continuously monitoring forecast and actual cash flows, and by assessing the maturity profiles of financial assets and liabilities. The Company has access to undrawn borrowing facilities at the end of each reporting period. The Board of Directors are being informed annually for the performance of the company and its risk managements.
