

Public Disclosure on Liquidity Risk

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

S.No	Number of Significant Parties	Amount (Rs in Lakh)	% of Total deposits	% of Total Liabilities
1	2	4,53,122	102054.50%	36.74%

 ii. Top 20 large deposits (Rs. in Lakh)

Particulars	As at December 31, 2022
Total Deposits of twenty largest depositors	160
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC	36.04%

 iii. Top 10 borrowings (Rs. in Lakh)

Particulars	As at December 31, 2022
Top 10 Borrowings	9,99,192
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC	85.28%

iv. Funding Concentration based on significant instrument/product

Name of Instrument	Rs in Lakh	% of Total Borrowing
Debt securities	2,35,944	20.14%
Term Loan	6,48,372	55.34%
NHB	2,80,331	23.93%
Deposits	444	0.04%
Subordinated liabilities	6,548	0.56%
Working capital/ short term facilities	-	0.00%

v. Stock Ratios:

- a) Commercial papers as a % of total public funds, total liabilities and total assets - Nil
- b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets -Nil

c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Particulars	(Rs. in Lakh)
	As at December 31, 2022
Total Liabilities of less than 12 months	3,14,844
% of total public funds	70910.81%
% of total liabilities	25.53%
% of total assets	19.82%

Institutional set-up for liquidity risk management

- The Liquidity Risk Management framework of the Company is governed by its Liquidity Risk Management Policy and Procedures approved by the Board.
- The Board of Directors of the Company have the overall responsibility of management of liquidity risk. Board decides the strategy, policies and procedures of the NBFC to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.
- Risk Management Committee (RMC) reports to the Board and evaluates overall risks faced by the Company including liquidity risk.
- Asset Liability Management Committee (ALCO) of the Company implements the liquidity risk management strategy and ensures adherence to the risk tolerance/limits set by the Board.
- In order to ensure a diversified borrowing mix, concentration of borrowing through various sources is monitored.