

Public Disclosure on Liquidity Risk

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

S.No	Number of Parties	Amount (Rs in Lakh)	% of Total deposits	% of Total Liabilities
1	2	5,37,232	145591.33%	42.06%

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

Particulars	As at June 30, 2023
Total Deposits of twenty largest depositors	141
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC	38.21%

 iii. Top 10 borrowings (Rs. in Lakh)

Particulars	As at June 30, 2023
Top 10 Borrowings	8,61,546
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC	70.20%

iv. Funding Concentration based on significant instrument/product

Name of Instrument	Rs in Lakh	% of Total Borrowing
Debt securities	2,37,151	19.32%
Term Loan	6,16,128	50.20%
NHB	3,67,083	29.91%
Deposits	369	0.03%
Subordinated liabilities	6,554	0.53%
Working capital / short term facilities	3	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 June 30, 2023
Total Liabilities of less than 12 months	2,63,726
% of total public funds	71470.46%
% of total liabilities	20.65%
% of total assets	15.87%

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.