Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as on June 30, 2022.

i) Funding Concentration based on Significant Counterparty (both Deposits and Borrowings)

Sr. No	No of Significant Counterparties	Amount (₹ in Crore)	% of total Deposits	% of Total Liabilities*
1	27	526.07	0	75.06%

ii) Top 20 Large Deposits – Not Applicable

iii) Top 10 Borrowings -

Amount (₹ in Crore)	% of Total Liabilities
396	56.44%

iv) Funding Concentration based on Significant Instrument/Product

Sr. No	Name of the Instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loan	219.76	31.353%
2	Secured Non-Convertible Debentures	107.35	15.316%
3	External Commercial Borrowings	198.95	28.384%
4	Commercial Paper	0	0%
5	Sub-ordinate Debt	0	0%
6	Working capital facilities (cash credit & WCDL)	0	0%

* Total Liabilities does not include Net Worth

v) Stock Ratios

Sr. No	Particulars	31-March-22
1	Commercial Papers to Total Liabilities*	0
2	Commercial Papers to Total Assets	0
3	NCDs (Original Maturity <1 year) to Total Liabilities	13.40%
4	NCDs (original Maturity <1 year) to Total Assets	8.72%
5	Other Short-Term Liabilities** to Total Liabilities*	10.09%
6	Other Short-Term Liabilities** to Total Assets	6.57%

* Total Liabilities does not include Net Worth.
** Other Short Term Liabilities excludes Commercial Paper as they are already considered in 1 & 2.

vi) Institutional Set-up for Liquidity Risk Management

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Committee (RC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same.