

Public disclosure on liquidity risk as on September 30th, 2024

Back Ground

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04,2019 vide circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20. As per the said guidelines, NBFC's are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosures on liquidity risk as at September 30th, 2024 are as under:

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

Sr. No.	Number Significant Counterparties	Amount (₹ in Lakhs)	% of Total Deposits	% of Total Liabilities
1	Not Applicable	Nil	Nil	Nil

Top 20 Large Deposits: Not Applicable

Top 10 Borrowings: (₹ in Lakhs)

Amount	% of Total Borrowings
565.38	5.57%

Funding Concentration based on significant instrument/ product: (₹ in Lakhs)

Sr. No.	Name of Instrument/product	Amount	% of Total Liabilities
1	Secured Non - Convertible Debentures	130.00	1.05%
2	Borrowings from Banks/FI	121.80	0.99%
3	Subordinated Debt	9893.39	80.25%
Total		10145.19	82.29%

Stock Ratio:

Sr. No.	Particulars	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Commercial Paper	-	-	-
2	Non - convertible debentures (original maturity of less than one year)	-	-	-
3	Other short-term liabilities	8.97%	7.38%	5.95%
Total		8.97%	7.38%	5.95%

* All figures are provisional

Institutional set-up for liquidity risk management:

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time. The ALM Committee (ALCO) of the Board of Directors shall be responsible for evaluating the liquidity risk. The ALCO consisting of the company's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Whole-time Director heads the Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company. The ALM Support Group headed by Chief Financial Officer and consisting of operating staff who will be responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO.