PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON JUNE 30, 2021(UNAUDITED) PURSUANT TO RBI GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES DATED NOVEMBER 4, 2019

PUBLIC DISCLOSURE ON LIQUIDITY RISK

(i) Funding Concentration based on significant counterparty (both deposits andborrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	41	497.86	-	100%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits):
Not applicable. The Company being a non-deposit taking NBFC registered with the RBI does not accept public deposits.

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount in ₹ crore	% of total borrowings
298.33	59.92%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	NCD	112.82	22.66%
2	Sub debt	226.66	4.55%
3	Term loan	352.37	70.78%
4	Cash Credit Facility	10.00	2.01%
	Total	**497.86**	**100.00%**

(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: **NIL**

(vi) Institutional set-up for liquidity risk management

The Company has Board approved Asset Liability policy and Risk Management Policy

The Company's Board of Directors has the overall responsibility of management of liquidity risk.

The Company also has a Risk Management Committee, which is a sub-committee of the board and is responsible for evaluating the overall risk faced by the Company including liquidity risks.

Asset Liability Management Committee (ALCO) of the Company is responsible for ensuring adherence to risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.