Annexure I - Public disclosure on liquidity risk

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

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total deposits	% of Total Liabilities#
4	**22,899.23**	**NA**	**49.23%**

^Significant Counterparties is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% of total liabilities for other non-deposit taking NBFCs.

#Total Liabilities excludes Net-Worth for the purpose of LRM Disclosure

(ii) Top 20 large deposits: Not applicable

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

Amount (Rs. In Lakhs)	% of Total Borrowings
41,031.58	91.38%

(iv) Funding Concentration based on significant instrument/product:

Sr. No.	Name of the Instrument/Product	Amount (Rs. in Lakhs)	% of Total Liabilities
1.	Term Loan Borrowing from Banks	**39,920.80**	**85.83%**

(v) Stock Ratios:

Sr. No.	Particulars	Weightage
1	Commercial Paper as a percentage of Total Public Funds	NA
2	Commercial Paper as a percentage of Total Liabilities	NA
3	Commercial Paper as a percentage of Total Assets	NA
4	Non-Convertible Debentures (original maturity of less than one year) as a percentage of Total Public Funds	NA
5	Non-Convertible Debentures (original maturity of less than one year) as a percentage of Total Liabilities	NA
6	Non-Convertible Debentures (original maturity of less than one year) as a percentage of Total Assets	NA
7	Other Short-Term Liabilities as a percentage of Total Public Funds	NA
8	Other Short-Term Liabilities as a percentage of Total Liabilities	3.50%
9	Other Short-Term Liabilities as a percentage of Total Assets	1.60%

(vi) Institutional set-up for liquidity risk management

The company has an Asset Liability Management Committee (ALCO) to monitor asset liability mismatches to ensure that there are no imbalances or excessive concentration on either side of the balance sheet. The Liquidity Risk Management (LRM) of the company is governed by the LRM Policy approved by the Board. Risk Management Committee (RMC) reports to the Board and evaluates overall risks faced by the Company including liquidity risk. To ensure a diversified borrowing mix, concentration of borrowing through various sources is monitored The Asset Liability Committee (ALCO) is responsible for implementing and monitoring the liquidity risk management strategy of the company in line with its risk management objectives and ensures adherence to the risk tolerance/limits set by the Board.