Public Disclosure on Liquidity Risk for the quarter ended December 31, 2021 pursuant to RBI circular dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

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

Sr. No.	Number of Significant Counterparties	Amount (in lakhs)	% of Total Deposits*	% of Total Liabilities
1.	17	62,652	-	46.53%

(ii) The Company is a non-deposit taking NBFC

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

Sr. No.	Amount (in lakhs)	% of Total Borrowings
1.	35,906	57.31%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of Instrument/ Product	Amount (in lakhs)	% of Total Liabilities
1.	Term Loans	62,652	46.53%

(v) Stock ratios are not applicable as the Company has not issued any Commercial Paper or Non-Convertible Debentures.

(vi) Institutional set-up for liquidity risk management:

The Board of Directors through board approved committees of directors and management committees, keep an effective oversight on the risks associated with the company including liquidity risk.

The Board has constituted the Risk Management Committee (RMC) which is responsible for monitoring the overall risk process within the Company.

The Board of Directors also approves constitution of Asset Liability Committee (ALCO). The Asset Liability Management Committee (ALCO) has overall responsibility of management of liquidity risk. The Company's ALCO monitors asset liability mismatches to ensure that there are no imbalances or excessive concentrations on either side of the balance sheet. ALCO conducts quarterly reviews relating to the structural and interest rate sensitivity statements and stress test assuming various 'what if' scenarios. The ALCO Sub-committee meets every month to evaluate external market environment and near-term liquidity requirements factoring in business growth estimates.

In assessing the company's liquidity position, consideration is given to: (1) present and anticipated asset quality (2) present and future earnings capacity (3) historical funding requirements (4) current liquidity position (5) anticipated future funding needs, and (6) sources of funds. Borrowings from banks and financial institutions, issue of debentures and bonds are considered as important sources of funds to finance lending to customers. The Company focuses on diversified funding sources and ensures tenor of borrowings are in line with repayment pattern of its receivables. The Company maintains a portfolio of marketable assets that are assumed to be easily liquidated and undrawn credit limits which can be used in the event of an unforeseen interruption in cash flow.

The minutes of ALCO meetings are placed before the RMC and the Board of Directors in its next meeting for its ratification.