

Public disclosure on liquidity risk in terms of Guidelines on Liquidity Risk management Framework.

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

Sr. No.	Type of Instruments	Number of Significant Counter parties	As At September 30, 2024	₹ in Lakh	
				% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	41	8,64,835	-	99.01%

II Top 20 large deposits (amount in ₹ Lakh and % of total deposits)

Sr. No.	Name	₹ in Lakh	
		As At September 30, 2024	% of Total Deposits
1	Total of top 20 large deposits	-	-

III Top 10 borrowings (amount in ₹ Lakh and % of total borrowings)

Sr. No.	Name	₹ in Lakh	
		As At September 30, 2024	% of Total Borrowings
1	Total of top 10 borrowings	6,66,334	77.05

IV Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	₹ in Lakh	
		As At September 30, 2024	% of Total Liabilities
1	Secured Non- Convertible Debentures	34,852	3.99%
2	Commercial Papers	63,975	7.32%
3	Refinance Facility from NHB	57,126	6.54%
4	Bank Facilities	7,08,882	81.16%
5	External Commercial borrowings	-	0.00%
6	Deposits	-	0.00%
7	Subordinate Tier-II Non convertible debentures.	-	0.00%
5	Total Borrowings	-	0.00%
	Total Liabilities	8,64,835	99.01%
	Total borrowings under all instruments/products	8,73,478	100.00%

v Stock Ratios

Sr. No.	Particulars	As a % of total		
		public funds	Liabilities	Assets
1	Commercial Papers	7.40%	7.32%	6.03%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other Short-Term Liabilities*	38.85%	38.47%	31.65%

* Other Short Term liabilities Includes Current portion of financials & Non Financial Liabilities.

LCR Disclosure for the Qtr ended September 30th, 2024

₹ In Lakh

As At
SEPT 30, 2024

Particulars	Total Unweighted Value (average) \$	Total Weighted Value (average) #
High Quality Liquid Asset		
1 Total High Quality Liquid Assets (HQLA)	20,728	20,728
Cash and Bank Balance	292	292
G-Sec	20,436	20,436
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	13,516	15,544
4 Secured wholesale funding	30,224	34,757
5 Additional requirements, of which		
(i) Outflows related to derivative exposures and other collateral requirements	-	-
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	-	-
6 Other contractual funding obligations	19,679	22,631
7 Other contingent funding obligations	4,927	5,666
8 TOTAL CASH OUTFLOWS	68,346	78,598
Cash Inflows		
9 Secured lending	65,743	49,307
10 Inflows from fully performing exposures	12,570	9,427
11 Other cash inflows	48,970	36,727
12 TOTAL CASH INFLOWS	127,283	95,461
13 TOTAL HQLA		Total Adjusted Value
14 TOTAL NET CASH OUTFLOWS		20,728
15 LIQUIDITY COVERAGE RATIO (%)		19,650 105.5

\$ Unweighted values must be calculated as outstanding balances maturing or callable with in 30days/1 month (for inflows and outflows).

Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

VI Institutional set - up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks , including liquidity risk , to which the Company is exposed to in the course of conducting its business . The Board constituted Risk Management Committee (RMC) oversee the effective supervision , evaluation , monitoring and review of various aspects and types of risks , including liquidity risk , faced by the Company . Further , the Asset Liability Committee (ALCO) acts as a strategic decision - making body for the asset - liability management of the Company which measures not only the liquidity positions of Company on on - going basis but also examines how liquidity requirements are likely to revive under different scenarios .

Notes :

1. Significant counterparty is as defined in RBI Circular RBI / 2019-20 / 88 DOR. NBFC (PD) CC.No.102 / 03,10.001 / 2019-20 dated November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies .
2. Significant instrument / product is as defined in RBI Circular RBI / 2019-20 / 88 DOR. NBFC (PD) CC.No.102 / 03.10.001 / 2019-20 dated November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies .
3. Total Liabilities has been computed as sum of all financial and non - financial liabilities (as per Balance Sheet prepared as per IND AS) and it does not include Equities and Reserves / Surplus .
4. Public funds is as defined in Master Direction Non - Banking Financial Company - Housing Finance Company (Reserve Bank) Directions , 2021 dated February 17 , 2021 .
5. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS) for quarter/Half Year ended September 30th , 2024 .