

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)

₹ in Lakh

| Sr. No. | Type of Instruments | Number of Significant Counter parties | As At September 30, 2022 | % of Total deposits | % of Total Liabilities |
|---------|---------------------|---------------------------------------|--------------------------|---------------------|------------------------|
| 1 | Deposits | | | - | - |
| 2 | Borrowings | 20 | 983037 | - | 99.22% |

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

₹ in Lakh

| Sr. No. | Name | As At September 30, 2022 | % of Total Deposits |
|---------|--------------------------------|--------------------------|---------------------|
| 1 | Total of top 20 large deposits | - | - |

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

₹ in Lakh

| Sr. No. | Name | As At September 30, 2022 | % of Total Borrowings |
|---------|----------------------------|--------------------------|-----------------------|
| 1 | Total of top 10 borrowings | 8,22,217 | 83.64 |

IV Funding Concentration based on significant instrument/product

₹ in Lakh

| Sr. No. | Name of the instrument/product | As At September 30, 2022 | % of Total Liabilities |
|---------|--|--------------------------|------------------------|
| 1 | Secured Non- Convertible debentures | 98,131 | 9.90% |
| 2 | Commercial papers | 34,728 | 3.51% |
| 3 | Refinance facility from NHB | 1,15,316 | 11.64% |
| 4 | Bank facilities | 7,34,862 | 74.17% |
| 5 | external Commercial borrowings | - | 0.00% |
| 6 | deposits | - | 0.00% |
| 7 | Subordinate Tier-ii Non convertible debentures. | - | 0.00% |
| 5 | Total Borrowings | 9,83,037 | 99.22% |
| | Total Liabilities | 9,90,722 | 100.00% |
| | Total borrowings under all instruments/products | | |

v Stock Ratios

| Sr. No. | Particulars | As a % of total public funds | As a % of total Liabilities | As a % of total Assets |
|---------|--|------------------------------|-----------------------------|------------------------|
| 1 | Commercial papers | 3.53% | 3.51% | 3.02% |
| 2 | NCD (original maturity less than 1 year) | 0.00% | 0.00% | 0.00% |
| 3 | Other short-term liabilities* | 37.48% | 37.19% | 32.07% |

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

LCR Disclosure for the quarter ended September 30th, 2022

₹ in Lakh

| Particulars | As At September 30, 2022 | |
|--|---|-------------------------------------|
| | Total Unweighted Value (average) ₹ | Total Weighted Value (average) # |
| High Quality Liquid Asset | | |
| 1 Total High Quality Liquid Assets (HQLA) | 16,944 | 16,944 |
| Cash Outflows | | |
| 2 Deposits (for deposit taking companies) | - | - |
| 3 Unsecured wholesale funding | 15,500 | 17,825 |
| 4 Secured wholesale funding | 16,743 | 19,254 |
| 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 | 11,529 | 13,258 |
| 7 Other contingent funding obligations | - | - |
| 8 TOTAL CASH OUTFLOWS | 43,772 | 50,337 |
| Cash Inflows | | |
| 9 Secured lending | 69,500 | 52,125 |
| 10 Inflows from fully performing exposures | 13,047 | 9,785 |
| 11 Other cash inflows | 44,000 | 33,000 |
| 12 TOTAL CASH INFLOWS | 1,26,547 | 94,910 |
| | | Total Adjusted Value |
| 13 TOTAL HQLA | | 16,944 |
| 14 TOTAL NET CASH OUTFLOWS | | 12,584 |
| 15 LIQUIDITY COVERAGE RATIO (%) | | 134.65 |

\$ 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 Sept 30 , 2022 .