

Disclosure on Liquidity Risk as on 30th September 2023

RBI has issued guidelines on liquidity Risk Management Framework for Non- Banking Financial Companies including Housing Finance Companies. As per the guidelines, the disclosure on liquidity risk as at September 30th 2023 is as under.

Public disclosure on liquidity risk

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1.	3	76.36	N.A.	49.19%

Note:

1. Included only Principal amount.
2. Significant Counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
3. Total Liabilities has been computed as Total Asset less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)-

- Nil. The company is registered with NHB as Non Deposit taking HFC.

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

Amount (Rs. Crore)	% of Total Borrowing
128.92	86.26%

Note: Included only principal amount and considered basis outstanding amount.

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

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1.	Long Term Loans	149.45	96.28%
2.	Long Term NCD	Nil	Nil
3.	Short Term NCD	Nil	Nil
4.	Short Term Loan	Nil	Nil
5.	Commercial Paper	Nil	Nil
	Total	149.45	96.28%

(v) Stock Ratios:

Commercial Papers as a % of total public funds	N.A.
Commercial Papers as a % of total liabilities	N.A.
Commercial Papers as a % of total assets	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total public funds	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total Assets	N.A.
Other Short- term liabilities as a % of total public funds	N.A.
Other Short- term liabilities as a % of total liabilities	26.41%
Other short-term liabilities as a % of total assets	21.00%

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

The Company has well defined ALM policy, which covers various aspects of liquidity risk management. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, and contingency planning.

