

Public Disclosure on Liquidity Risk for Quarter ending 30thSeptember 2023 (based on unaudited numbers)

1. Funding Concentration based on significant counterparty

Sr. No	Number of Significant Counterparties	Amount (INR Crores)	% of Total deposits	% of Total Liabilities
1	14	476.71	-	58.02%

2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable

3. Top 10 borrowings

Amount (₹ crore)	% of Total Borrowings
414.63	61.23%

4. Funding Concentration based on significant instrument / product

Sr. No.	Borrowing	Amount (INR Crores)	% of Total Liabilities
1	Term Loan	130.23	15.85%
2	Non-Convertible Debentures	307.56	37.43%
3	Securitization liabilities	78.01	9.49%
4	Cash Credit /Working capital demand loan	102.60	12.49%
5	Commercial Papers	58.77	7.15%
	Total	677.17	82.41%

Please note OD balance has been considered under Working capital demand loan

5. Stock Ratios:

Sr. No	Stock Ratio	%
1	Commercial papers as a % of total liabilities	7.15%
2	Commercial papers as a % of total assets	3.99%

3	Commercial papers as a % of total public funds	8.68%
4	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	13.16%
5	Non-convertible debentures (original maturity of less than one year) as a % of total assets	7.34%
6	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	15.96%
7	Other short-term liabilities as a % of total liabilities	26.07%
8	Other short-term liabilities as a % of total assets	14.55%
9	Other short-term liabilities as a % of total public funds	31.64%

6. Institutional set-up for Liquidity Risk Management

- The company's ALCO has overall responsibility of management of liquidity risk. The ALCO decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with approved risk tolerance limits.
- The Company also has a Risk Management Committee reporting to the Board and responsible for evaluating overall risks faced by the Company including liquidity risk.
- Asset Liability Committee of the Company consisting of the Co-founders, Chief Credit Officer (CCO) and CFO is responsible for ensuring adherence to the risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.
