

**Public Disclosure on Liquidity Risk for Quarter ending
31stDecember 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 | 17 | 619.78 | - | 63.28% |

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

3. Top 10 borrowings

| Amount (₹ crore) | % of Total Borrowings |
|------------------|-----------------------|
| 483.39 | 59.34% |

4. Funding Concentration based on significant instrument / product

| Sr. No. | Borrowing | Amount (INR Crores) | % of Total Liabilities |
|---------|--|---------------------|------------------------|
| 1 | Term Loan | 279.13 | 28.50% |
| 2 | Non-Convertible Debentures | 280.81 | 28.67% |
| 3 | Securitization liabilities | 50.84 | 5.19% |
| 4 | Cash Credit /Working capital demand loan | 112.22 | 11.46% |
| 5 | Commercial Papers | 91.57 | 9.35% |
| | Total | 814.57 | 83.17% |

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 | 9.35% |
| 2 | Commercial papers as a % of total assets | 5.55% |

| | | |
|---|---|--------|
| 3 | Commercial papers as a % of total public funds | 11.24% |
| 4 | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | 10.89% |
| 5 | Non-convertible debentures (original maturity of less than one year) as a % of total assets | 6.47% |
| 6 | Non-convertible debentures (original maturity of less than one year) as a % of total public funds | 13.10% |
| 7 | Other short-term liabilities as a % of total liabilities | 30.26% |
| 8 | Other short-term liabilities as a % of total assets | 17.98% |
| 9 | Other short-term liabilities as a % of total public funds | 36.38% |

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.
