

Public Disclosure on Liquidity Risk for Quarter ending
30th June 2024 (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	20	544.69	-	60.24%

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

3. Top 10 borrowings

Sl No	Name	Amount (in Cr)	% of Total Borrowings
1	IDFC First Bank Ltd	52.50	7.16%
2	IndusInd Bank Ltd	49.99	6.81%
3	Northern Arc Money Market Alpha Trust	47.05	6.41%
4	Northern Arc Capital Limited	41.67	5.68%
5	AU SFB BANK Ltd	41.23	5.62%
6	MAS Financial Services Ltd	40.00	5.45%
7	Alteria Capital Fund III - Scheme A	37.33	5.09%
8	Ratnakar Bank Ltd	28.76	3.92%
9	Vivriti Capital Private Limited	27.33	3.73%
10	DCB PTC Vigour 05 2024	24.91	3.40%
	Total	390.78	53.26%

4. Funding Concentration based on significant instrument / product

Sr. No.	Borrowing	Amount (INR Crores)	% of Total Liabilities
1	Term Loan	256.74	28.40%
2	Non-Convertible Debentures	335.20	37.07%
3	Securitization liabilities	48.97	5.42%
4	Cash Credit /Working capital demand loan	41.24	4.56%
5	Commercial Papers	51.49	5.69%
Total		733.64	81.14%

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	5.69%
2	Commercial papers as a % of total assets	3.41%
3	Commercial papers as a % of total public funds	7.02%
4	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	9.29%
5	Non-convertible debentures (original maturity of less than one year) as a % of total assets	5.56%
6	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	11.45%
7	Other short-term liabilities as a % of total liabilities	23.11%
8	Other short-term liabilities as a % of total assets	13.83%
9	Other short-term liabilities as a % of total public funds	28.48%

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.
