

Public Disclosure on Liquidity Risk for Quarter ending 30th Sep 2022 (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	576.85		60.96%

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

3. Top 10 borrowings

Amount (₹ crore)	% of Total Borrowings
449.20	61.82%

4. Funding Concentration based on significant instrument / product

Sr. No.	Borrowing	Amount (INR Crores)	% of Total Liabilities
1	Term Loan	222.14	23.47%
2	Non-Convertible Debentures	316.12	33.40%
3	Securitization liabilities	60.19	6.36%
4	Cash Credit /Working capital demand loan	70.94	7.50%
5	Commercial Papers	57.28	6.05%
	Total	726.66	76.79%

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	6.05%
2	Commercial papers as a % of total assets	3.46%

3	Commercial papers as a % of total public funds	7.88%
4	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	12.26%
5	Non-convertible debentures (original maturity of less than one year) as a % of total assets	7.01%
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	21.63%
8	Other short-term liabilities as a % of total assets	12.38%
9	Other short-term liabilities as a % of total public funds	28.17%

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.
