



1. Public Disclosures as mandated by LRM framework for NBFCs issued by the RBI on 4th November 2019.

(i) Funding Concentration of Term loan, working Capital , Commercial Paper And NCD based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. In Crs)	% of total Deposit	% of Total Liabilities
1	25	4734.77	NA	93.88%

(ii) Top 20 Largest Deposit – Not Applicable

(iii) Top 10 borrowings

Sr. No.	Amount (₹ crs)	% of Total Borrowing
1.	3454.99	72.97%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Number of Significant Counterparties	Amount (₹ crs)	% of Total Liabilities
1	Short Term working Capital	173.58	3.44%
2	Term Loan- Secured	3,798.69	75.32%
3	Term Loan- unsecured	75.00	1.49%
4	Commercial paper	150.00	2.97%
5	NCD - Secured	287.50	5.70%
6	NCD - Unsecured	250.00	4.96%

(v) Stock Ratios:

- (a) Commercial Paper as % of Total Liabilities : 2.95%
- (b) Commercial Paper as % of Total Assets : 2.43%
- (c) Other Short Term Liabilities as % of Total Liabilities : 10.32%
- (d) Other Short Term Liabilities as % of Total Asset : 8.48%



V) Institutional set-up for liquidity risk management

The Board of the Company has the overall responsibility for management of Liquidity Risks and decides the Risk Management Policy (in the form of ALM Policy) of the company and sets limits for the liquidity risk tolerance/ limits. The Risk Management Committee, reporting to the Board and consisting of the MD & CEO is responsible for evaluating the liquidity risk of the Company. The Asset - Liability Committee (ALCO) consisting of the company's senior management including the MD & CEO is responsible for ensuring adherence to the Liquidity Risk tolerance limits set by the Board.

The Company monitors its inflows and outflows in various buckets and ensures that the negative mismatch, if any, in the first bucket and the cumulative negative mismatches, if any, in all buckets are well within the tolerance limit prescribed in the ALM Policy approved by the Board and also within the tolerance limits prescribed by RBI. The Company also performs stress test of Liquidity Risk as prescribed by the ALM Policy and the same along with the ALM statement are tabled to the ALCO on monthly basis. The Company ensures that there is adequate liquidity cushion available in the form of Cash & Bank balances, investments Fixed Deposits, Mutual Funds etc. and un-availed committed credit lines from its lenders.