

**Public disclosure on liquidity risk as on Mar 31, 2023**

Disclosure as required in terms of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019:

**i) Funding Concentration based on significant counterparty (both deposits and borrowings)**

(Amount in ₹ million)

S. No.	Number of Significant Counterparties	Amount *	% of Total Deposits	% of Total Liabilities
1	IDFC FIRST Bank Limited	2,329.94	NA	6.10%
2	Blue Orchard Finance Limited	2,258.00	NA	5.91%
3	Small Industries Development Bank of India	2,170.00	NA	5.68%
4	FMO Entrepreneurial Development Bank	2,050.00	NA	5.37%
5	ResponsAbility India Business Advisors Pvt. Ltd.	1,905.00	NA	4.99%
6	ICICI Bank Limited	1,871.93	NA	4.90%
7	Bandhan Bank Limited	1,619.05	NA	4.24%
8	Jana Small Finance Bank Limited	1,279.91	NA	3.35%
9	Federal Bank Limited	1,163.84	NA	3.05%
10	GMO-Z.com Payment Gateway India Credit Fund 1	1,000.00	NA	2.62%
11	National Bank For Agriculture And Rural Development	1,000.00	NA	2.62%
12	State Bank of India	972.52	NA	2.55%
13	Kotak Mahindra Bank Limited	944.17	NA	2.47%
14	MAS Financial Services Limited	908.33	NA	2.38%
15	Standard Chartered Bank	650.00	NA	1.70%
16	GOJO & Company, INC.	610.00	NA	1.60%
17	Kisetsu Saison Finance (India) Private Limited	587.50	NA	1.54%
18	The Hongkong and Shanghai Banking Corporation Limited	568.75	NA	1.49%
19	Punjab National Bank	527.16	NA	1.38%
20	Northern Arc Capital Limited	512.54	NA	1.34%
21	Global Access Fund LP	467.00	NA	1.22%
22	Yes Bank Limited	437.50	NA	1.15%
23	Maanveeya Development & Finance Private Limited	395.83	NA	1.04%
24	Vivriti India Impact Bond Fund	383.33	NA	1.00%
	<b>Total</b>	<b>26,612.30</b>	<b>NA</b>	<b>69.69%</b>

\*Represent the contractual amount.

**(ii) Top 20 large deposits (amount in ₹ million and % of total deposits)**

-Since the Company has been categorized as an NBFC NDSI, this is not applicable.

**(iii) Top 10 borrowings (amount in ₹ million and % of total borrowings)**

S. No.	Particular of Lenders	Amount*	% of Total Borrowings
1	IDFC FIRST Bank Limited	2,329.94	6.35%
2	Blue Orchard Finance Limited	2,258.00	6.16%
<b>Registered &amp; Corporate Office</b>			

519, 5th Floor, DLF Prime Tower, Okhla Industrial Area, Phase -1, New Delhi - 110020, India

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3	Small Industries Development Bank of India	2,170.00	5.92%
4	FMO Entrepreneurial Development Bank	2,050.00	5.59%
5	ResponsAbility India Business Advisors Pvt. Ltd.	1,905.00	5.20%
6	ICICI Bank Limited	1,871.93	5.11%
7	Bandhan Bank Limited	1,619.05	4.42%
8	Jana Small Finance Bank Limited	1,279.91	3.49%
9	Federal Bank Limited	1,163.84	3.17%
10	GMO-Z.com Payment Gateway India Credit Fund 1	1,000.00	2.73%

\*Represent the contractual amount

(iv) Funding Concentration based on significant instrument/product:

S. No.	Name of Instrument/Product	Amount	% of Total Liabilities
1	Non Convertible Debentures	10,360.69	27.12%
2	Term Loans	23,823.58	62.35%
3	Others (includes Bank Overdraft, Securitization & Car Loan)	1,318.89	3.45%
4	Subordinated Debt	1,160.89	3.04%
<b>Total</b>		<b>36,664.05</b>	<b>95.96%</b>

(v) Stock Ratios:

Sr.No	Ratios	As on 31-Mar-2023
1	Commercial Paper (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
2	Non-convertible debentures (Original Maturity of less than 1 year) as a % of Total Public Fund, Total Liabilities and Total Assets	NA
3	Other Short-term liabilities as a % of Total Public Funds	4.75%
	Other Short-term liabilities as a % of Total Liabilities	4.56%
	Other Short-term liabilities as a % of Total Assets	3.74%

(vi) Institutional set-up for liquidity risk management

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Risk Management Committee (RMC) and the Asset and Liability Management Committee (ALCO). The position of all perceived risks is periodically put up to the RMC which critically evaluates the same and provides operational and policy guidance to the Company which paves way for an effective risk management so as to safeguard the interest of the Company. ALCO manages the liquidity and interest rate risk in a dynamic situation by measuring, monitoring and taking appropriate steps. ALCO is responsible for putting in place a comprehensive and dynamic framework to measure, monitor and manage the liquidity and interest rate taking into account the rates in financial system by closely integrating it with the business strategy of the Company.

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