

Regd. Office: 519,5th floor, DLF Prime Tower, Okhla Industrial Area, Phase I, Delhi-110020, Delhi-India

Public disclosure on liquidity risk as on Jun 30, 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)

Sr.No	Number of Significant Counterparties	Amount *	% of Total Deposits	% of Total Liabilities
1	Blue Orchard Finance Limited	2,777.70	NA	6.96%
2	ResponsAbility India Business Advisors Pvt. Ltd.	2,441.90	NA	6.12%
3	Small Industries Development Bank of India	2,140.00	NA	5.36%
4	FMO Entrepreneurial Development Bank	2,050.00	NA	5.13%
5	IDFC FIRST Bank Limited	1,935.99	NA	4.85%
6	Federal Bank Limited	1,532.94	NA	3.84%
7	Bandhan Bank Limited	1,476.19	NA	3.70%
8	ICICI Bank Limited	1,452.61	NA	3.64%
9	Hong Kong and Shanghai Banking Corporation	1,032.32	NA	2.59%
10	Kotak Mahindra Bank Limited	986.08	NA	2.47%
11	Jana Small Finance Bank Limited	975.39	NA	2.44%
12	National Bank For Agriculture And Rural Development	900.00	NA	2.25%
13	State Bank of India	881.43	NA	2.21%
14	MAS Financial Services Private Limited	870.83	NA	2.18%
15	Finnish Fund for Industrial Cooperation Limited	821.00	NA	2.06%
16	Standard Chartered Bank	750.00	NA	1.88%
17	GMO-Z.com Payment Gateway India Credit Fund 1	620.00	NA	1.55%
18	Gojo & Company, Inc.	610.00	NA	1.53%
19	Maanaveeya Development & Finance Private Limited	532.58	NA	1.33%
20	BANK IM BISTUM ESSEN eG	531.72	NA	1.33%
21	DWM Asset Management, LLC	528.70	NA	1.32%
22	Oxyzo Financial Services Private Limited	491.33	NA	1.23%
23	Kisetsu Saison Finance (India) Private Limited	487.50	NA	1.22%
24	Global Access Fund LLP	467.00	NA	1.17%
25	Punjab National Bank Limited	444.09	NA	1.11%
26	Creation Investments FPI, LLC	432.00	NA	1.08%
27	Northern Arc Capital Limited	422.28	NA	1.06%
	Grand Total	28,591.58		71.61%

*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.

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

Sr.No.	Particular of Lenders	Amount*	% of Total Borrowings
1	Blue Orchard Finance Limited	2,777.70	7.22%
2	ResponsAbility India Business Advisors Pvt. Ltd.	2,441.90	6.35%
3	Small Industries Development Bank of India	2,140.00	5.57%
4	FMO Entrepreneurial Development Bank	2,050.00	5.33%
5	IDFC FIRST Bank Limited	1,935.99	5.04%
6	Federal Bank Limited	1,532.94	3.99%
7	Bandhan Bank Limited	1,476.19	3.84%
8	ICICI Bank Limited	1,452.61	3.78%
9	Hong Kong and Shanghai Banking Corporation	1,032.32	2.68%
10	Kotak Mahindra Bank Limited	986.08	2.56%

*Represent the contractual amount

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

Sr.No	Name of Instrument/Product	Amount	% of Total Liabilities
1	Non-Convertible Debentures	10,533.23	26.38%
2	Term Loans	25,162.67	63.02%
3	Others (includes Bank Overdraft, Car Loan & Securitization)	1,154.30	2.89%
4	Subordinated Debts	1,599.45	4.01%
	Total	38,449.65	96.30%

(v) Stock Ratios:

Sr.No	Ratios	As on 30-Jun-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	3.68%
	Other Short-term liabilities as a % of Total Liabilities	3.55%
	Other Short-term liabilities as a % of Total Assets	2.91%

(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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