

Disclosure on Liquidity Risk as on 30th September 2024

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies including Housing Finance Companies. As per the guidelines, the disclosure on liquidity risk as at September 30, 2024 is as under:

i) Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. in Crores)*	% of Total Deposits	% of Total Liabilities
1	24	521.00	N.A.	92.90%

Note:

1. Included only Principal amount.
2. "Significant Counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
3. Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits)

- Nil. The Company is registered with NHB as Non Deposit accepting HFC.

iii) Top 10 borrowings (amount in Rs Crores & % of total borrowings*)

Amount (Rs crore)	% of Total Borrowings
340.15	62.91%

Note: Included only principal amount and considered basis outstanding amount.

iv) Funding Concentration based on significant instrument / product:

Sr. No.	Name of the instrument/product	Number of Counterparties	Amount (Rs in Crore)	% of Total Liabilities
1	Long Term Loans	27	470.74	83.93%
2	Long Term NCD	3	69.93	12.47%
3	Short Term NCD	-	Nil	0%
4	Short Term Loans	-	Nil	0%
5	Commercial Paper	-	Nil	0%
	Total	30	540.67	96.40%

v) Stock ratios:

Commercial papers as a % of total liabilities	N.A.
Commercial papers as a % of total assets	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N.A.
Non-convertible debentures (original maturity of less than one year) as a % of total Assets	N.A.
Other short-term liabilities as a % of total liabilities	30.74%
Other short-term liabilities as a % of total assets	21.26%

vi) Institutional set up for liquidity risk management:

The Company has well defined ALM policy which covers various aspects of liquidity risk management. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, and contingency planning.