

**Five-Star Business Finance Ltd**

**Liquidity Coverage Ratio as on 30<sup>th</sup> September 2023**

**Appendix-1**

Particulars		Rs. Lacs	
		Unweighted Value	Weighted Value
	<b>High Quality Liquid Assets</b>		
1	Total High Quality Liquid Assets (comprise of cash on hand and demand deposits with Scheduled Commercial Banks)	23,392.89	23,392.89
	<b>Cash outflows</b>		
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	15,302.91	17,598.35
5	Additional requirements, of which	-	-
	(i) Outflows related to derivative exposures on other collateral requirements	-	-
	(ii) Outflows related to loss on funding on debt products	-	-
	(iii) Credit and liquidity facilities	-	-
6	Other contractual funding obligations	5,919.44	6,807.36
7	Other contingent funding obligations	-	-
8	<b>Total cash outflows</b>	<b>21,222.35</b>	<b>24,405.70</b>
	<b>Cash Inflows</b>		
9	Secured Lending	23,746.75	17,810.06
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	89,566.44	67,174.83
12	<b>Total cash inflows</b>	<b>1,13,313.19</b>	<b>84,984.89</b>
			<b>Total Adjusted Value</b>
13	<b>Total HQLA</b>		23,392.89
14	<b>Total Net cash outflows</b>		6,101.43
15	<b>Liquidity Coverage Ratio (%)</b>		<b>383%</b>



Public disclosure on Liquidity Risk for the period ended September 30, 2023, as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016, issued by the Reserve Bank of India and updated from time to time.

**i. Funding Concentration based on significant counterparty (borrowings)**

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
27 (Twenty-Seven) *	4,452.86	Not applicable	90.31%

\*Based on holdings as on 30 September 2023

**ii. Top 20 large Deposits**

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

**iii. Top 10 Borrowings**

Name of the Facility	Amount O/s (₹ Crores)	% of total borrowings
Term Loan I	298.00	6.18%
Securitization I	292.21	6.06%
Term Loan II	248.06	5.15%
Term Loan III	180.05	3.74%
Term Loan IV	170.96	3.55%
Term Loan V	149.60	3.10%
Term Loan VI	149.43	3.10%
Securitization II	134.72	2.80%
Securitization III	124.87	2.59%
Term Loan VII	121.63	2.52%

**iv. Funding Concentration based on significant Instrument/Product:**

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	193.64	4.02%
2	Term Loan	3,528.95	73.23%
3	Securitisations	1,014.34	21.05%
4	ECB	82.34	1.71%

**v. Stock Ratios basis the outstanding**

<b>S. No.</b>	<b>Stock Ratio</b>	<b>Percentage</b>
1	Commercial papers as a % of total liabilities	Nil
2	Commercial papers as a % of total assets	Nil
3	Non-Convertible Debentures (Original maturity of less than 1 year) as a % of total liabilities	Nil
4	Non-Convertible Debentures (Original maturity of less than 1 year) as a % of total assets	Nil
5	Other short-term liabilities if any as a % of total public funds	27.58%
6	Other short-term liabilities if any as a % of total liabilities	26.88%
7	Other short-term liabilities if any as a % of total assets	13.85%

**vi. Institutional set-up for liquidity risk management**

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy, and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Definitions:

“Significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

“Borrowings” represent gross borrowings as at 30<sup>th</sup> September 2023 and includes interest accrued but not due after netting off unamortised processing fee.

“Total liabilities” represent liabilities as per balance sheet as at 30<sup>th</sup> September 2023 excluding net worth of the Company.

"Significant instrument/product" is defined as group of similar instruments/products which in aggregate amount to more than 1% total liabilities.

“Public funds” includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue.

## **Five-Star Business Finance Limited**

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