Five-Star Business Finance Ltd

Liquidity Coverage Ratio as on 30th September 2024

Appendix-1

Particulars Unweighted Value Weighted Value 1 High Quality Liquid Assets (comprise of cash on hand and demand deposits with Scheduled Commercial Banks) 20,153.20 20,153.20 2 Deposits (for deposit taking companies)			Rs.	Lacs
1Total High Quality Liquid Assets (comprise of cash on hand and demand deposits with Scheduled Commercial Banks)20,153.2020,153.202Cash outflows		Particulars	-	=
Image: second		High Quality Liquid Assets		
2Deposits (for deposit taking companies).3Unsecured wholesale funding19,531.264Secured wholesale funding19,531.265Additional 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.6Other contractual funding obligations7,990.157Other contractual funding obligations.8Total cash outflows27,521.419Secured Lending31,900.7610Inflows from fully performing exposures.11Other cash inflows1,18,847.0512Total cash inflows1,50,747.8213Total cash outflows20,153.2014Total HQLA Total Net cash outflows20,153.20	1		20,153.20	20,153.20
3Unsecured wholesale funding14Secured wholesale funding19,531.265Additional requirements, of which19,531.26(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.6Other contractual funding obligations7,990.157Other contractual funding obligations.8Total cash outflows27,521.419Secured Lending31,900.7610Inflows from fully performing exposures.11Other cash inflows1,18,847.0512Total cash inflows1,50,747.8213Total cash outflows20,153.2014Total HQLA Total Net cash outflows20,153.20		Cash outflows		
4Secured wholesale funding19,531.2622,460.955Additional requirements, of which (i) Outflows related to derivative exposures on other collateral requirements22(ii) Outflows related to loss on funding on debt products (iii) Credit and liquidity facilities6Other contractual funding obligations7,990.159,188.677Other contractual funding obligations7,990.159,188.678Total cash outflows27,521.4131,649.629Secured Lending31,900.7623,925.5710Inflows from fully performing exposures Other cash inflows1,18,847.0589,135.2912Total cash inflows1,50,747.821,13,060.8613Total HQLA Total Net cash outflows20,153.207,912.40	2	Deposits (for deposit taking companies)	-	-
5Additional 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 facilities6Other contractual funding obligations7,990.159,188.677Other contractual funding obligations8Total cash outflows27,521.4131,649.629Secured Lending31,900.7623,925.5710Inflows from fully performing exposures11Other cash inflows1,18,847.0589,135.2912Total cash inflows1,13,060.86.13Total HQLA Total Net cash outflows20,153.20.	3	Unsecured wholesale funding	-	-
(i) Outflows related to derivative exposures on other collateral requirements.(ii) Outflows related to loss on funding on debt products.(iii) Outflows related to loss on funding on debt products.(iii) Credit and liquidity facilities.6Other contractual funding obligations7,990.157Other contingent funding obligations.8Total cash outflows27,521.419Secured Lending31,900.769Secured Lending.10Inflows from fully performing exposures Other cash inflows1,18,847.0512Total cash inflows1,50,747.8213Total HQLA Total Net cash outflows20,153.2014Total Net cash outflows.	4	Secured wholesale funding	19,531.26	22,460.95
requirementsImage: sequirementsImage: sequirements(ii) Outflows related to loss on funding on debt productsImage: sequirements(iii) Credit and liquidity facilitiesImage: sequirements6Other contractual funding obligations7,990.157Other contingent funding obligations7,990.158Total cash outflows27,521.419Secured Lending31,900.769Secured Lending31,900.7610Inflows from fully performing exposures1,18,847.0511Other cash inflows1,13,060.8612Total cash inflows1,50,747.8213Total HQLATotal Net cash outflows13Total HQLA20,153.2014Total Net cash outflows7,912.40	5	Additional requirements, of which	-	_
Image: constraint of the constra			-	-
6Other contractual funding obligations7,990.159,188.677Other contingent funding obligations8Total cash outflows27,521.4131,649.629Secured Lending31,900.7623,925.5710Inflows from fully performing exposures11Other cash inflows1,18,847.0589,135.2912Total cash inflows1,50,747.821,13,060.8613Total HQLATotalZ0,153.2014Total Net cash outflows		(ii) Outflows related to loss on funding on debt products	-	-
7Other contingent funding obligations7,990.159,188.678Total cash outflows27,521.4131,649.629Secured Lending31,900.7623,925.5710Inflows from fully performing exposures1,18,847.0589,135.2912Total cash inflows1,50,747.821,13,060.8613Total HQLATotal Net cash outflows20,153.2014Total Net cash outflows7,912.40		(iii) Credit and liquidity facilities	-	-
8Total cash outflows27,521.4131,649.629Secured Lending31,900.7623,925.5710Inflows from fully performing exposures Other cash inflows11Other cash inflows1,18,847.0589,135.2912Total cash inflows1,50,747.821,13,060.8613Total HQLA Total Net cash outflows20,153.20 7,912.40	6	Other contractual funding obligations	7,990.15	9,188.67
Cash InflowsImage: Cash Inflows9Secured Lending31,900.7623,925.5710Inflows from fully performing exposures Other cash inflowsImage: Cash InflowsImage: Cash Inflows12Total cash inflows1,18,847.0589,135.2912Total cash inflowsImage: Cash InflowsImage: Cash Inflows13Total HQLA Total Net cash outflows20,153.20 7,912.40	7	Other contingent funding obligations	-	-
9Secured Lending31,900.7623,925.5710Inflows from fully performing exposures Other cash inflows11Other cash inflows1,18,847.0589,135.2912Total cash inflows1,50,747.821,13,060.861Image: Secure cash inflowsImage: Secure cash inflowsImage: Secure cash inflows12Total cash inflowsImage: Total cash inflowsImage: Secure cash inflows13Total HQLA Total Net cash outflows20,153.20 7,912.4020,153.20 7,912.40	8	Total cash outflows	27,521.41	31,649.62
10Inflows from fully performing exposures-11Other cash inflows1,18,847.0512Total cash inflows1,50,747.8212Total cash inflows1,13,060.861Total cash inflowsTotal Adjusted13Total HQLA20,153.2014Total Net cash outflows7,912.40		Cash Inflows		
11Other cash inflows1,18,847.0589,135.2912Total cash inflows1,50,747.821,13,060.861Image: Comparison of the second sec	9	Secured Lending	31,900.76	23,925.57
12Total cash inflows1,50,747.821,13,060.861TotalTotalAdjusted13Total HQLA20,153.2014Total Net cash outflows7,912.40	10	Inflows from fully performing exposures	-	-
13Total HQLA20,153.2014Total Net cash outflows7,912.40	11	Other cash inflows	1,18,847.05	89,135.29
13Total HQLA20,153.2014Total Net cash outflows7,912.40	12	Total cash inflows	1,50,747.82	1,13,060.86
14Total Net cash outflows7,912.40				Adjusted
	13	Total HQLA		20,153.20
	14 15	Total Net cash outflows Liquidity Coverage Ratio (%)		7,912.40 255%



Public disclosure on Liquidity Risk for the period ended September 30, 2024, 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
28 (Twenty Nine) *	₹ 6,337.45	Not applicable	89.30%

*Based on holdings as on 30 September 2024

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
NCD I	₹ 519.28	7.55%
Term Loan I	₹ 464.14	6.75%
Term Loan II	₹ 408.31	5.94%
Securitization I	₹ 255.91	3.72%
Term Loan III	₹ 253.74	3.69%
Term Loan IV	₹ 226.73	3.30%
Term Loan V	₹ 210.14	3.05%
Securitization II	₹ 196.57	2.86%
Securitization III	₹ 191.84	2.79%
Securitization IV	₹ 150.20	2.18%

iv.

Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	₹ 796.65	11.58%
2	Term Loan	₹ 4,780.05	69.48%
3	Securitisation	₹ 1,219.43	17.73%
4	ECB	₹ 83.40	1.21%

Five-Star Business Finance Limited

Registered Office : New No. 27, Old No. 4, Taylor's Road, Kilpauk, Chennai - 600 010. Phone : 044 - 4610 6200, e-mail : info@fivestargroup.in, Website : www.fivestargroup.in CIN : L65991TN1984PLC010844

v. Stock Ratios basis the outstanding

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total public funds, total liabilities and	
	total assets	-
2	Non-convertible debentures (original maturity of less than one	
	year) as a % of total public funds, total liabilities, and total assets	-
3	Other short-term liabilities if any as a % of total public funds	27.03%
4	Other short-term liabilities if any as a % of total liabilities	26.20%
5	Other short-term liabilities if any as a % of total assets	14.51%

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 30th September 2024 and includes interest accrued but not due after netting off unamortised processing fee.

"Total liabilities" represent liabilities as per balance sheet as at 30th September 2024 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 Ltd

Liquidity Coverage Ratio as on 30th June 2024

Appendix-1

		Rs.	Lacs
	Particulars	Unweighted Value	Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (comprise of cash on hand and demand deposits with Scheduled Commercial Banks)	22,888.77	22,888.77
	Cash outflows		
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	18,211.83	20,943.61
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	7,391.83	8,500.60
7	Other contingent funding obligations	-	-
8	Total cash outflows	25,603.66	29,444.21
	Cash Inflows		
9	Secured Lending	30,565.17	22,923.88
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	1,41,434.72	1,06,076.04
12	Total cash inflows	1,71,999.90	1,28,999.92
			Total Adjusted Value
13	Total HQLA		22,888.77
14 15	Total Net cash outflows		7,361.05
13	Liquidity Coverage Ratio (%)		311%



Public disclosure on Liquidity Risk for the period ended June 30, 2024, 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
30 (Thirty) *	6,314.51	Not applicable	90.91%

*Based on holdings as on 30 June 2024

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
NCD I	₹ 507.31	7.54%
Term Loan I	₹ 483.05	7.18%
Term Loan II	₹ 430.98	6.41%
Securitization I	₹ 278.36	4.14%
Term Loan III	₹ 268.58	3.99%
Term Loan IV	₹ 226.73	3.37%
Term Loan V	₹ 219.63	3.27%
Securitization II	₹ 215.31	3.20%
Term Loan VI	₹ 150.04	2.23%
Term Loan VII	₹ 140.93	2.10%

iv. Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	778.74	11.21%
2	Term Loan	4,885.90	70.35%
3	Securitisation	974.76	14.03%
4	ECB	84.54	1.22%

v. Stock Ratios basis the outstanding

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total public funds, total liabilities and	_
	total assets	
2	Non-convertible debentures (original maturity of less than one	
	year) as a % of total public funds, total liabilities, and total assets	-
3	Other short-term liabilities if any as a % of total public funds	25.77%
4	Other short-term liabilities if any as a % of total liabilities	24.95%
5	Other short-term liabilities if any as a % of total assets	13.98%

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:

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"Borrowings" represent gross borrowings as at 30th June 2024 and includes interest accrued but not due after netting off unamortised processing fee.

"Total liabilities" represent liabilities as per balance sheet as at 30th June 2024 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

Registered Office : New No. 27, Old No. 4, Taylor's Road, Kilpauk, Chennai - 600 010. Phone : 044 - 4610 6200, e-mail : info@fivestargroup.in, Website : www.fivestargroup.in CIN : U65991TN1984PLC010844

Five-Star Business Finance Ltd

Liquidity Coverage Ratio as on 31st December 2024

Appendix-1

Cash outflowsImage: Cash outflows2Deposits (for deposit taking companies)3Unsecured wholesale funding4Secured wholesale funding5Additional 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 facilities6Other contractual funding obligations7Other contractual funding obligations8Total cash outflows9Secured Lending10Inflows from fully performing exposures11Other cash inflows12Total cash inflows13Total HQLA13Total HQLA13Total HQLA14Total Net cash outflows13Total Net cash outflows13Total HQLA14Total Net cash outflows			Rs.	Lacs
1 Total High Quality Liquid Assets (comprise of cash on hand and demand deposits with Scheduled Commercial Banks) 32,197.32 32,197.32 2 Deposits (for deposit taking companies)		Particulars	_	
Image: solution of the second seco		High Quality Liquid Assets		
2Deposits (for deposit taking companies)3Unsecured wholesale funding4Secured wholesale funding5Additional 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 facilities6Other contractual funding obligations7,882.279,064.617Other contractual funding obligations8Total cash outflows9Secured Lending10Inflows from fully performing exposures11Total cash inflows12Total cash inflows13Total HQLA Total Net cash outflows13Total HQLA Total Net cash outflows13Total Net cash outflows14Total Net cash outflows13Total Net cash outflows14State Secure13Total Net cash outflows14Secure14Secure131415161718 <td>1</td> <td></td> <td>32,197.32</td> <td>32,197.32</td>	1		32,197.32	32,197.32
3Unsecured wholesale funding22,687.2526,090.344Secured wholesale funding22,687.2526,090.345Additional 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-6Other contractual funding obligations7,882.279,064.617Other contractual funding obligations8Total cash outflows30,569.5135,154.940Linflows9Secured Lending34,210.4025,657.8010Inflows from fully performing exposures Other cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1413Total HQLA Total Net cash outflows32,197.3232,197.3214Total Net cash outflows		Cash outflows		
4Secured wholesale funding22,687.2526,090.345Additional 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 facilities6Other contractual funding obligations7,882.279,064.617Other contractual funding obligations8Total cash outflows30,569.5135,154.949Secured Lending34,210.4025,657.8010Inflows from fully performing exposures Other cash inflows12Total cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1413Total HQLA Total Net cash outflows32,197.3232,197.3214Total Net cash outflows32,197.328,788.74	2	Deposits (for deposit taking companies)	-	-
22,087.2528,090.345Additional 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-6Other contractual funding obligations7,882.277Other contingent funding obligations-8Total cash outflows30,569.519Secured Lending34,210.4010Inflows from fully performing exposures-11Other cash inflows91,192.4512Total cash inflows1,25,402.8513Total HQLA32,197.3214Total Net cash outflows32,2197.32	3	Unsecured wholesale funding	-	-
(i) Outflows related to derivative exposures on other collateral requirements-(ii) Outflows related to loss on funding on debt products-(iii) Outflows related to loss on funding on debt products-(iii) Credit and liquidity facilities-6Other contractual funding obligations7,882.277Other contingent funding obligations-8Total cash outflows30,569.519Secured Lending34,210.4010Inflows from fully performing exposures-11Other cash inflows91,192.4512Total cash inflows1,25,402.8513Total HQLA32,197.3214Total Net cash outflows32,197.32	4	Secured wholesale funding	22,687.25	26,090.34
requirements	5	Additional requirements, of which	-	-
Image: constraint of the constra			-	-
6Other contractual funding obligations7,882.279,064.617Other contingent funding obligations8Total cash outflows30,569.5135,154.949Secured Lending34,210.4025,657.8010Inflows from fully performing exposures11Other cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1413Total HQLATotal Net cash outflows32,197.3214Total Net cash outflows8,788.74		(ii) Outflows related to loss on funding on debt products	-	-
7Other contingent funding obligations7,882.279,064.618Total cash outflows30,569.5135,154.949Secured Lending34,210.4025,657.8010Inflows from fully performing exposures11Other cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1413Total HQLATotal Net cash outflows32,197.3214Total Net cash outflows8,788.74		(iii) Credit and liquidity facilities	_	-
8Total cash outflows30,569.5135,154.949Secured Lending34,210.4025,657.8010Inflows from fully performing exposures Other cash inflows11Total cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1413Total HQLA Total Net cash outflows32,197.3214Total Net cash outflows32,197.32	6	Other contractual funding obligations	7,882.27	9,064.61
Cash InflowsA9Secured Lending34,210.4010Inflows from fully performing exposures Other cash inflows-11Other cash inflows91,192.4512Total cash inflows1,25,402.8513Total HQLA Total Net cash outflows32,197.32 8,788.74	7	Other contingent funding obligations	-	-
9Secured Lending34,210.4025,657.8010Inflows from fully performing exposures Other cash inflows11Other cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1413Total HQLA Total Net cash outflowsTotal 8,788.7432,197.32 8,788.74	8	Total cash outflows	30,569.51	35,154.94
10 11Inflows from fully performing exposures Other cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1412Total cash inflowsTotal Adjusted ValueTotal Adjusted Value13Total HQLA Total Net cash outflows32,197.32 8,788.74		Cash Inflows		
11Other cash inflows91,192.4568,394.3412Total cash inflows1,25,402.8594,052.1413Total HQLATotal Adjusted ValueValue14Total Net cash outflows32,197.32	9	Secured Lending	34,210.40	25,657.80
12Total cash inflows1,25,402.8594,052.1412Total cash inflowsTotal13Total HQLA32,197.3214Total Net cash outflows8,788.74	10	Inflows from fully performing exposures	-	-
13Total HQLATotal MQLA14Total Net cash outflows32,197.32	11	Other cash inflows	91,192.45	68,394.34
13Total HQLA32,197.3214Total Net cash outflows8,788.74	12	Total cash inflows	1,25,402.85	94,052.14
14Total Net cash outflows8,788.74				Adjusted
	13	Total HQLA		32,197.32
	14 15	Total Net cash outflows Liquidity Coverage Ratio (%)		8,788.74 366%



Public disclosure on Liquidity Risk for the period ended December 31, 2024, 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
28 (Twenty Eight) *	₹ 6,625.12	Not applicable	89.99%

*Based on holdings as on 31 December 2024

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
Debt Security I	₹ 507.77	6.90%
Term Loan I	₹ 445.20	6.05%
Term Loan II	₹ 382.42	5.19%
Securitization I	₹ 379.85	5.16%
Term Loan III	₹ 249.45	3.39%
Term Loan IV	₹ 238.88	3.24%
Securitization II	₹ 234.46	3.18%
Term Loan V	₹ 201.32	2.73%
Term Loan VI	₹ 200.65	2.73%
Securitization III	₹ 185.59	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	₹ 772.24	10.24%
2	Term Loan	₹ 5,022.92	66.63%
3	Securitisation	₹ 1,480.33	19.64%
4	ECB	₹ 86.96	1.15%

Five-Star Business Finance Limited

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v. Stock Ratios basis the outstanding

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total public funds, total liabilities and total assets	-
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets	-
3	Other short-term liabilities if any as a % of total public funds	26.01%
4	Other short-term liabilities if any as a % of total liabilities	25.39%
5	Other short-term liabilities if any as a % of total assets	14.24%

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 31st December 2024 and includes interest accrued but not due after netting off unamortised processing fee.

"Total liabilities" represent liabilities as per balance sheet as at 31st December 2024 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.