

Appendix I

(Rs. Lakhs)

LCR Disclosure – June 2022	Unweighted Amt	Weighted Amt
High Quality Liquid Assets		
Total High Quality Liquid Assets (HQLA)- Cash and Bank Balances	29,355.54	29,355.54
Cash Outflows		
Repayments on Term Loans, NCDs and Securitization	13,288.24	15,281.48
Other contingent funding obligations	19,859.15	22,838.03
STRESSED CASH OUTFLOWS		38,119.51
Cash Inflows		
Maturing secured lending transactions	16,064.17	12,048.13
Inflows from fully performing exposures		
Other contractual cash inflows	46,501.20	38,875.90
STRESSED CASH INFLOWS		46,924.03
TOTAL HQLA		29,355.74
NET STRESSED CASH FLOWS		9,529.88
LIQUIDITY COVERAGE RATIO (%)		308%



Public disclosure on Liquidity Risk for the period ended June 30, 2022, 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*
23 (Twenty Three)	1,775.57	Not applicable	70.45%

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 (Rs. In Crs.)	% of Total Borrowings
Non-Convertible Debenture I	168	6.66%
Non-Convertible Debenture II	150	5.96%
Term Loan I	145	5.75%
Non-Convertible Debenture III	130	5.17%
Term Loan II	101	4.02%
Securitization I	88	3.48%
Non-Convertible Debenture IV	86	3.40%
ECB I	79	3.13%
Non-Convertible Debenture V	72	2.85%
Term Loan III	71	2.83%

iv. Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	885	35.96%
2	Term Loan	1080	43.87%
3	Securitisation	416	16.90%
4	ECB	79	3.21%
5	Cash Credit	2	0.06%

v. Stock Ratios basis the outstanding

Sl.No	Stock Ratio	Percentage
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 as a % of total public funds	58.66%
6	Other short-term liabilities as a % of net total liabilities	56.61%
7	Other short-term liabilities as a % of total assets	23.05%

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 A "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 Borrowing.

Borrowings represent gross borrowings as at 30th June 2022 without netting the unamortised processing fee and excludes interest accrued but not due.

Total liabilities represent liabilities as per balance sheet as at 30th June 2022 excluding net worth of the Company.

"Significant instrument/product" is defined as group of similar instruments/products which in aggregate amount to more than 10% total liabilities.

Short term liabilities represent trade payables, provisions and other financial and non-financial liabilities excluding lease liabilities.

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