

Disclosure as per the guideline on Liquidity Risk Management (LRM) framework prescribed by the RBI-

i) Funding Concentration based on significant counterparty for borrowings as on September 30, 2023

Sr No	Number of Significant Counterparties	Amount (Rs Cr)	% of Total Deposit	% of Total Liabilities
1	7	56.07	Not Applicable	82.48%

ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits)- Not Applicable

iii) Top 10 borrowings (amount in Rs. Crore and % of total borrowings-

Particulars	Rs in Cr
	As at 30th Sep 2023
Total amount of top 10 borrowing	56.07
percentage of amount of top 10 borrowing of total borrowings	100.00%

iv) Funding Concentration based on significant instrument/product.

Particular	Rs in Cr	
	As at 30th Sep 2023	Percentage of Total Liabilities
Loan from Bank	31.64	46.55%
Loan from other	24.43	35.94%

v) Stock ratios

Particulars	As at 30th Sep 2023
Commercial paper as a percentage of total public funds	Not Applicable
Commercial paper as a percentage of total liabilities	Not Applicable
Commercial paper as a percentage of total assets	Not Applicable
Non-convertible debentures as a percentage of total public funds	Not Applicable
Non-convertible debentures as a percentage of total liabilities	Not Applicable
Non-convertible debentures as a percentage of total assets	Not Applicable
Other short term liabilities as a percentage of total public funds	30.71%
Other short term liabilities as a percentage of total liabilities	25.33%
Other short term liabilities as a percentage of total assets	10.26%

Total liabilities are excluding equity share capital and other equity

Note

- Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.
- Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies
- Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016
- Other short term liabilities are excluding Commercial paper & short term non-convertible debentures

Particulars

Registration obtained from other financial sector regulators

NHB Registration No	DOR-00183
Company Identification no. (CIN) :	U74999MH2018PTC304630