

Public Disclosure on Liquidity Risk as on 31st March-25

Background RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019 vide circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/201920. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosures on liquidity risk as at 30th September-23 are as under:

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Number of Significant Counterparties	Amount (Rs. Lakhs)	Total	% of Total Liabilities
Top 27 nos -above 50 lakhs	22,486.00	NA	28%

(ii)Top 20 large deposits: Not Applicable**(iii)Top 10 borrowings**

Amount (Rs. Lakhs)	% of Total Borrowings
21,301.00	29%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/product	Amount (Rs. Lakhs)	Total
Bank Borrowings	20,619	40%
Secured Non-convertible Debentures	5,602	11%
Sub Ordinated Debt	21,422	42%
Perpetual Debts	300	1%
Total	47,942.71	93%

v)Stock Ratios:

Stock Ratios	As on 30th Sept-23
Commercial Paper as a % of Total Public Funds	NA
Commercial Paper as a % of Total Liabilities	NA
Commercial Paper as a % of Total Assets	NA
Non-convertible debentures (NCDs)(original maturity of less than one year) as a % of Total Public Funds	NA
Non-convertible debentures (NCDs)(original maturity of less than one year) as a % of Total Liabilities	2.07%
Non-convertible debentures (NCDs)(original maturity of less than one year) as a % of Total Assets	1.61%
Other Short-term Liabilities to Total Public Funds	NA

Other Short-term Liabilities to Total Liabilities	17.18%
Other Short-term Liabilities to Total Assets	13.39%

(vi) Institutional set-up for Liquidity Risk Management

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.
The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.
The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.
The ALM Support Group headed by Chief Financial Officer and consisting of operating staff who will be responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO.

