

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

					₹ in Lakh
Sr. No.	Type of Instruments	Number of Significant Counter parties	As At June 30, 2024	% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	38	8,56,777	-	99.05%

II Top 20 large deposits (amount in ₹ Lakh and % of total deposits)

				₹ in Lakh
Sr. No.	Name	As At June 30, 2024	% of Total Deposits	
1	Total of top 20 large deposits			

III Top 10 borrowings (amount in ₹ Lakh and % of total borrowings)

				₹ in Lakh
Sr. No.	Name	As At June 30, 2024	% of Total Borrowings	
1	Total of top 10 borrowings	6,78,508	79.19	

IV Funding Concentration based on significant instrument/product

				₹ in Lakh
Sr. No.	Name of the instrument/product	As At June 30, 2024	% of Total Liabilities	
1	Secured Non- Convertible Debentures	34,113	3.94%	
2	Commercial Papers	46,629	5.39%	
3	Refinance Facility from NHB	65,172	7.53%	
4	Bank Facilities	7,10,863	82.18%	
5	External Commercial borrowings	-	0.00%	
6	Deposits	-	0.00%	
7	Subordinate Tier-II Non convertible debentures.	-	0.00%	
5	Total Borrowings	8,56,777	99.05%	
	Total Liabilities	8,65,026	100.00%	
	Total borrowings under all instruments/products			

v Stock Ratios

Sr. No.	Particulars	As a % of total public funds	As a % of total Liabilities	As a % of total Assets
1	Commercial Papers	5.44%	5.39%	4.43%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other Short-Term Liabilities*	34.96%	34.63%	28.48%

* Other Short Term liabilities Includes Current portion of financials & Non Financial Liabilities.

LCR Disclosure for the Qtr ended June 30th, 2024

Particulars	As At June 30, 2024	
	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Asset		
1 Total High Quality Liquid Assets (HQLA)	19,435	19,435
Cash and Bank Balance	341	341
G-Sec	19,094	19,094
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	20,386	23,444
4 Secured wholesale funding	15,163	17,437
5 Additional requirements, of which		
(i) Outflows related to derivative exposures and other collateral requirements	-	-
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	-	-
6 Other contractual funding obligations	15,054	17,312
7 Other contingent funding obligations	4,124	4,743
8 TOTAL CASH OUTFLOWS	54,727	62,936
Cash Inflows		
9 Secured lending	56,851	42,638
10 Inflows from fully performing exposures	12,671	9,504
11 Other cash inflows	50,178	37,633
12 TOTAL CASH INFLOWS	1,19,700	89,775
		Total Adjusted Value
13 TOTAL HQLA		19,435
14 TOTAL NET CASH OUTFLOWS		15,734
15 LIQUIDITY COVERAGE RATIO (%)		123.52

§ Unweighted values must be calculated as outstanding balances maturing or callable with in 30days/1 month (for inflows and outflows).

Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

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 constituted Risk Management Committee (RMC) oversee the effective supervision , evaluation , monitoring and review of various aspects and types of risks , including liquidity risk , faced by the Company . Further , the Asset Liability Committee (ALCO) acts as a strategic decision - making body for the asset - liability management of the Company which measures not only the liquidity positions of Company on on - going basis but also examines how liquidity requirements are likely to revive under different scenarios .

Notes :

1. Significant counterparty is as defined in RBI Circular RBI / 2019-20 / 88 DOR. NBFC (PD) CC.No.102 / 03,10.001 / 2019-20 dated November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies .
2. 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 November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies .
3. Total Liabilities has been computed as sum of all financial and non - financial liabilities (as per Balance Sheet prepared as per IND AS) and it does not include Equities and Reserves / Surplus .
4. Public funds is as defined in Master Direction Non - Banking Financial Company - Housing Finance Company (Reserve Bank) Directions , 2021 dated February 17 , 2021 .
5. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS) for quarter/Year ended June 30th , 2024 .