

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

(i) Funding Concentration based on significant counterparty for borrowings

(₹ in lakh)

Particulars	As at 30 th September 2022
Number of Significant Counterparties*	13
Amount	28,929.89
Percentage of funding concentration to total deposits	-
Percentage of funding concentration to total liabilities	100%

* 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.

(ii) Top 20 large deposits (amount in Rs. lakh and % of total deposits)- NIL

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

(₹ in lakh)

Particulars	As at 30 th September 2022
Total amount of top 10 borrowings	27,380.89
Percentage of amount of top 10 borrowings to total borrowings	94.65%

(iv) Funding Concentration based on significant instrument/product.

(₹ in lakh)

Particulars	As at 30 th September 2022	Percentage of total liabilities
Non-Convertible Debenture	3,500.00	9.69%
Loan from Bank	23,737.14	65.72%
Refinance from National Housing Bank	5,192.74	14.38%

* 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.

Total liabilities are excluding Equity share capital and other equity.

(v) Stock Ratios

Particulars	As at 30 th September 2022
Commercial paper as a percentage of total public funds*	-
Commercial paper as a percentage of total liabilities	-
Commercial paper as a percentage of total assets	-

Non-convertible debentures as a percentage of total public funds*	10.79%
Non-convertible debentures as a percentage of total liabilities	9.69%
Non-convertible debentures as a percentage of total assets	4.46%
Other short term liabilities as a percentage of total public funds*#	57.72%
Other short term liabilities as a percentage of total liabilities#	51.83%
Other short term liabilities as a percentage of total assets#	23.84%

Total liabilities are excluding equity share capital and other equity

*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.	11.0147.16
Company Identification No. (CIN) :	U65922MH2016PLC273826