

APPENDIX I

Public disclosure on Liquidity Risk for the quarter ended December 31, 2023

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

Sr. No.	No of significant counterparties	Amount [Rs Crore]	% of Total Deposits	% of Total Liabilities
1	5	333.80	Not Applicable	67.12%

(ii) Top 20 large Deposits :

Amount in Rs. Crs	% of Total Deposits
NIL	NIL

Not Applicable as the Company is non deposit accepting NBFC.

(iii) Top 10 borrowings :

Amount in Rs. Crs	% of Total Borrowings
333.80	67.1%

(iv) Funding contribution based on significant instrument / product

Sr. No.	Name of the instrument / product	Amount [Rs Crore]	% of Total Liabilities
1	Borrowing from State PSUs	280.27	56.36%

(v) Stock ratios : -

(a) Commercial Paper as a % of total public funds , total liabilities and total assets : NIL

(b) NCDs (Original maturity less than 1 year) as a % of total public funds, total liabilities and total assets : NIL

(c) Other Short Term Liabilities, if any, as a % of total public funds, total liabilities and total assets:

Sr. No.	Name of the instrument / product	Amount [Rs Crore]	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Borrowing from State PSUs	280.27	NIL	56.36%	29.46%
2	Re-adjustment Loan from Government of Maharashtra	46.03	NIL	9.26%	4.84%

* Includes financial & non financial liabilities other than shareholders funds

** Represents Total Assetbase of the Company

(vi) Institutional set up for Liquidity risk management:

The Company has a well established institutional set up for management of the Liquidity risk.

The institutional set up in the Company comprises of the following committees which meet regularly to monitor and actively manage the Liquidity risk:

The Board of Directors

The Asset Liability Committee of the Board of Directors

The internal ALCO Committee and its Sub- Committee, which meets on SOS basis.

The Risk management committee of the Board of Directors.

The internal risk management committee.

The Managing Director also reviews the Liquidity risk based on data made available and takes appropriate timely actions to ensure that the Liquidity risk is contained.