

Disclosure on Liquidity Risk as on 31-December-2022

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies including Housing Finance Companies. As per the guidelines, the disclosure on liquidity risk as at December 31, 2022 is as under:

i) Funding Concentration based on significant counterparty

Number of Significant Counterparties	Amount (Rs. In Crores)*	% of Total Deposits	% of Total Liabilities
1	19.97	N.A.	72.95%

Note:

- 1 Included only Principal amount.
- 2 "Significant Counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- 3 Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits)

- Nil. The Company is registered with NHB as Non Deposit accepting HFC.

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

Amount (Rs Crore)	% of total borrowings
19.97	100.00%

Note: included only principal amount and considered basis outstanding amount.

iv) Funding concentration based on significant instrument / product:

Sr. No.	Name of the instrument/ product	Number of Counterparties	Amount (Rs Crore)	% of Total Liabilities
1	Long Term Loans	1	19.97	72.95%
2	Long Term NCD	-	-	0.00%
3	Short Term NCD	-	-	0.00%
4	Short Term Loans	-	-	0.00%
5	Commercial Papers	-	-	0.00%
	Total	1	19.97	72.95%

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