

Schedule annexed to the Balance Sheet (Continued)

47 Disclosures as required under Guidelines on Liquidity Risk Management Framework for NBFCs issued by RBI vide notification no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4 November 2019

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

| Sl. no. | Type of instrument | Number of Significant Counterparties | Amount | % of Total deposits | % of Total Liabilities |
|---------|--------------------|--------------------------------------|-------------|---------------------|------------------------|
| 1 | Deposits | NA | NA | NA | NA |
| 2 | Borrowings | 21 | 1,68,348.66 | NA | 82% |

2 Top 20 large deposits

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

3 Top 10 borrowings

| Description | Amount | % of Total borrowings |
|-------------------|-------------|-----------------------|
| Top 10 borrowings | 1,25,727.66 | 67% |

4 Funding Concentration based on significant instrument/product

| Sl. no. | Name of the instrument/product | Amount | % of Total Liabilities |
|---------|---|-------------|------------------------|
| 1 | Debentures | | |
| | - Secured | 71,622.78 | 35% |
| | - Unsecured | 31.52 | 0% |
| 2 | Term Loans | 1,14,397.67 | 56% |
| 3 | Associated liabilities in respect of securitisation transaction | - | 0% |
| 4 | Commercial paper | - | 0% |
| 5 | Subordinated debt | 2,217.52 | 1% |

5 Stock Ratios

| Sl. no. | Description | Amount | % of total public funds | % of total liabilities | % of total assets |
|---------|--|----------|-------------------------|------------------------|-------------------|
| 1 | Commercial papers | - | 0% | 0% | 0% |
| 2 | Non-convertible debentures (original maturity of less than one year) | Nil | Nil | Nil | Nil |
| 3 | Other short-term liabilities | 5,595.90 | 3% | 3% | 2% |

6 Institutional set-up for Liquidity Risk Management

Liquidity risk is the risk that the Company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Company's approach to managing liquidity is to ensure, as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions in a timely manner, without incurring unacceptable losses or risking damage to the Company's reputation.

The Company has obtained funding lines from various banks and NBFCs in the form of term loans, external commercial borrowings and commercial paper. Further, the Company has access to funds from capital markets through non-convertible debentures. The Company also manages liquidity by raising funds through Securitisation / assignment transactions. The company has a diversified portfolio of lenders across sectors and segments.

Further, the Company's ALM has always been positive ensuring that there is no negative mis-matches in meeting obligations.

Definition of terms as used in the table above:

- A "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's total liabilities.
- A "Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities.
- Total liabilities include all external liabilities (other than equity).
"Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of commercial papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue. It includes total borrowings outstanding under all types of instruments/products.
- Other short-term liabilities includes all short-term borrowings NCDs with original maturity less than 12 months