Public disclosure on liquidity risk as at 31st December 2022

i) funding Concentration based on significant counterparty (Both Deposits and Borrowings)

Name of significant counterparty	Amount	% of Total Deposit	% of Total Liability
5 (five) refer point 3 below for name of the counterparty.	7,05,864.75	N.A.	3.02%

Note: Total liability does not include equity share capital and other equity.

ii) Top 20 large deposits :- Not Applicable

iii) Top 10 borrowings

Name of the bank	Amount	% to total borrowing
HDFC Bank	7,05,864.75	100.00%
Total	**7,05,864.75**	**100.00%**

iv) funding Concentration based on significant counterparty

Name of Instrument / product	Amount	% of Total Liability
Bank lines	7,05,864.75	3.02%

(v) Stock Ratios:

Sr, no	Name of the instrument / product	% of total public fund	% of total Assets	% of total Liabilities
1	Commercial paper	N.A.	NA	NA
2	Non- Convertible Debentures (original maturity <1 years)	N.A.	N.A.	N.A.
3	Other Short term liabilities	N.A.	0.02%	3.02%

Note: Total liability does not include equity share capital and other equity.

(vi) Institutional set-up for liquidity risk management:- Liquidity represent the ability of the company to generate sufficient cash flow to meet financial obligation, both under normal and stressed conditions, without liquidating assets or raising funds at unfavourable terms. the operations of the company give rise to Assets Liability mismatches and liquidity risks.

In order to manage these risks the Company has a Board approved Assets Liability Management policy in place prepared on the basis of RBI guidelines and internal factors specific to our business. The policy is reviewed on annual basis.