



## Liquidity Risk

Public Disclosure on Liquidity Risk as on December 31, 2023 pursuant to RBI circular dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

### I. Funding concentration based on significant counter party (both deposits and borrowings)

SL	No of significant counter parties	As on 31st December 2023			As on 31st March 2022		
		Amount (in crore)	% of Total Deposits	% of Total Liabilities	Amount (in crore)	% of Total Deposits	% of Total Liabilities
1	NIL	NA	NA	NA	NA	NA	NA

### II. Top 20 large deposits : Not Applicable

### III. Top 10 Borrowings.

Amounts In Rs. [Crores]

SL	Name of parties/holders	Nature	As on 31st December , 2023		As on 31st March 2023	
			Amount (in crore)	As a % of Total borrowings	Amount (in crore)	As a % of Total borrowings
1	The State bank of India	Term loan	25.26	6.45%	0.00	0.00%
2	The State bank of India	Cash credit	10.74	2.74%	25.04	7.88%
3	The Federal Bank Limited	Term loan	5.05	1.29%	0.00	0.00%
4	The Canara Bank	Term loan	4.08	1.04%	6.61	2.08%
5	Ramaa Iyer K	Subordinated Debt	2.28	0.58%	0.43	0.14%
6	Mr.Homi Farrok Kaka	NCD Public Issue	2.00	0.51%	2.00	0.63%
7	Mr. Perviz Farrok Kaka	NCD Public Issue	1.25	0.32%	1.25	0.39%
8	Mr.Muralidarar K R	Subordinated Debt	1.09	0.28%	1.19	0.37%
9	Sanjana Kurgod Shettar	NCD Public Issue	1.00	0.26%	0.00	0.00%
10	Kala S .	Subordinated Debt	0.62	0.16%	0.60	0.19%
11	Ms.Saroja S	Subordinated Debt	0.61	0.16%	0.48	0.15%
12	Mr.Devendhra H G	Subordinated Debt	0.53	0.14%	0.70	0.22%
13	Mr. Siyaf M.V	Subordinated Debt	0.00	0.00%	0.80	0.25%



#### IV. Funding Concentration based on significant instrument/product

S L	Name of the instrument/product	As on 31st December , 2023		As on 31st March , 2023	
		Amount (in crore)	% of Total Liabilities	Amount (in crore)	% of Total Liabilities
1	Non convertible Debentures	156.07	36.05%	105.03	16.65%
2	Subordinated Debts	190.34	43.96%	177.14	57.29%
3	Bank Borrowings	45.14	10.42%	35.75	13.01%
<b>TOTAL</b>		<b>391.55</b>		<b>317.92</b>	

#### V. Stock Ratio:

Other short term liabilities of Rs. 27.33 crore (Unaudited) as on 31<sup>st</sup> March 2023 (Rs. 17.18 crore as on 31<sup>st</sup> March 2022) as a % of Total Public Funds , Total Liabilities and Total Assets

Amount In Rs Crore

	As on 31st December , 2023		As on 31st March ,2023	
	Amount (Rs. In Crores)	% of Total Liabilities	Amount (Rs. In Crores)	% of Total Liabilities
Public Fund	436.69	6.26	317.92	7.98
Total Liabilities	432.90	6.31	363.83	6.97
Total Assets	577.62	4.73	460.44	5.51

#### VI. Institutional set-up for liquidity risk management:

- 1) The Asset Liability Management Committee (ALCO) is supervising the liquidity risk management of the company. This committee comprises of following.

Name	Designation on Committee	Designation on Board
T.K. Thomas	Chairman	Chief Executive Officer
Lijo Moothedan	Member	Director
Pramod. M	Member	Chief Financial Officer
Suresh S	Member	Head – Operations& RM and Internal Auditor
Subi G Nair	Member	Head- Sales, Marketing & Recovery

The Overall functions of ALCO are the following:

- a. Monitoring the market risk levels of the company by ensuring adherence to various the risk-limits set by the Board;
- b. Articulating the current interest rate view and a view on future direction of interest rate movements and base its decisions for future business strategy on this view as also on other parameters considered relevant.
- c. Deciding the business strategy of the company both - on the assets and liabilities sides, consistent with the interest rate view, budget and pre-determined risk management objectives which will include,
  - i. determining the desired maturity profile and mix of the assets and liabilities;



- ii. product pricing for both - assets as well as liabilities side;
- iii. deciding the funding strategy i.e. the source and mix of liabilities or sale of assets; the proportion of fixed vs floating rate funds, wholesale vs retail fund, money market vs capital market funding, domestic vs foreign currency funding, etc.,
- iv. reviewing the results of and progress in implementation of the decisions made in the previous meetings

2) The Risk Management Committee of the Board overlooks the activities of the Asset Liability Management Committee (ALCO). This Committee comprises of following.

<b>Name</b>	<b>Designation on Committee</b>	<b>Designation on Board</b>
E. Habeebul Rahiman	Chairman	Independent Director
Antony Sebastian C	Member	Independent Director
Chemmanur Devassykutty Bobby	Member	Managing Director
Lijo Moothedan	Member	Non-Executive Director
T.K Thomas	Member	Chief Executive Officer
Suresh S	Member	Head – Operations & RM and Internal Auditor
Pramod. M	Member	Chief Financial Officer
Subi G Nair	Member	Head- Sales, Marketing & Recovery

The Overall functions of Risk Management Committee are the following:

- a. to overlook the activities and functions of ALCO;
- b. In addition, the committee reviews the business strategy of the Company both on the assets side and the liabilities side, consistent with the interest rate view, budget and pre-determined risk management objectives which will include:
  - i. Determining the desired maturity profile and mix of the assets and liabilities.
  - ii. Product pricing for both assets side as well as liabilities side.