

Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR. NBFC (PD) CC. No. 102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies.

**Disclosure on liquidity risk as on 31<sup>st</sup> December ,2022.**

**1. Funding Concentration based on significant counterparty (both deposit and borrowings)**

Sr.No.	No. of Significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
1	5	713.26 Crs	NA	84.6%

**2. Top 20 large deposits: Not Applicable**

**3. Top 10 Borrowings**

Amount	% of Total Borrowings
713.26 Crs	100 %

**4. Funding concentration based on significant Instrument / product:**

Sr. No.	Name of the Instrument	Amount (Rs Crs)	% of Total Liabilities
1	Short term Facilities	713.26 Crs	84.6%

**5. Stock Ratios:**

- a) Commercial papers as a % of total public funds, total liabilities and total assets: **Not Applicable**
- b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **Not Applicable**
- c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets: Other short-term liabilities as a % of total liabilities is 84.6% and as a % of total assets is 67.3% as on 31 December ,2022

**6. Institutional set-up for Liquidity risk management:**

India Factoring and Finance Solutions Private Limited has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, The Board of Directors of the Company, oversees the liquidity risk management.