

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 30th September 2024

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

Sr.No.	No. of Significant Counterparties	Amount (Rs Crs)	% of Total Deposits	% of Total Liabilities
1	4	1077.23	NA	87.11%

2. Top 20 large deposits: Not Applicable

3. Top 10 Borrowings

Amount (Rs Crs)	% of Total Borrowings
1077.23	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	1077.23	87.11%

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 as a % of total liabilities is 87.11% and as a % of total assets is 71.47% as on 30th September 2024.

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.