



NABFINS LIMITED

Public Disclosure on Liquidity Risk for the quarter ended Sep 30, 2023 Pursuant to RBI circular dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

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

Sr. No.	Number of Significant Counterparties	Amount (₹crore)	% of Total deposits	% of Total Liabilities
1	One	2,045.48	Not Applicable	79%

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) : **Not Applicable**

- (iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount(₹ crore)	% of Total borrowings
2,045.48	100% (NABARD)

- (iv) Funding Concentration based on significant instrument/product : **Not Applicable**

- (v) 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

1) Other short-term liabilities to total public funds	Not Applicable
2) Other short-term liabilities to total liabilities	57%
3) Other short-term liabilities to total assets	45%

(vi) Institutional set-up for liquidity risk management

The Board of Directors are responsible for the overall risk management approach and for approving the risk management strategies and principles.

The Company's Treasury is responsible for managing its assets and liabilities and the overall financial structure. It is also primarily responsible for the funding and liquidity risks of the Company.

The Board of Directors approves constitution of Asset Liability Committee. The ALCO committee reviews or monitors Asset Liability Management (ALM) mismatch. ALCO conducts periodic reviews relating to the liquidity position and stress test assuming various what if scenarios. The ALCO is responsible for ensuring adherence to the limits set by the Board as well as for deciding the business strategy of the Company in line with the Company's budget and decided risk management objectives. The ALCO is a decision-making unit responsible for balance sheet planning from risk-return perspective including strategic management of interest rate and liquidity risks. The ALCO also evaluates the Borrowing Plan of subsequent quarters on the basis of previous borrowings of the company. The ALCO will be responsible for ensuring the adherence to the target set by the Board of Directors. The meetings of ALCO are held monthly basis. The ALM Support Groups consisting of operating staff are responsible for analyzing, monitoring and reporting the risk profiles to the ALCO.