

Public disclosure on Liquidity risk management
i. Funding concentration based on significant Counterparty *(both deposits and borrowings)

Number of significant counterparties	Amount (Rs. in Crore)	% of Total Deposits	% of Total Liabilities
23.00	14,547.31	NA	80.12%

ii. Top 20 large deposits (amount in Rs. Crore and % of total deposits)- Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

iii. Top 10 borrowings (amount in Rs. Crore and % of total borrowings)

Amount (Rs in Crore)	% of Total Borrowings
9,516.81	53.86%

iv. Funding concentration based on significant instrument / product*

Sl. No	Name of the instrument/ product	Amount (Rs in Crore)	% of Total Liabilities
1	Term loans from Banks	9,876.2	54.40%
2	Term Loans from Financial Institutions	2,011.63	11.08%
3	Non Convertible debentures	2,227.67	12.27%
4	Term Loans from Non banking Financial Companies	578.87	3.19%
5	Term Loans from ECB	2,830.62	15.59%

v. Stock Ratios

Particulars	as a % of total public funds*	as a % of total liabilities*	as a % of total assets
Commercial papers	0%	0%	0%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	3.18%	2.14%	1.62%

vi. Institutional set-up for liquidity risk management

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided by it.

The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Asset Liability Management Committee (ALCO) of the Company is responsible ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company.

Chief Risk Officer shall be part of the process of identification, measurement and mitigation of liquidity risks.

The ALM support group consist of CFO and Head-Treasury who shall be responsible for analysing, monitoring and reporting the liquidity profile to the ALCO.

***Notes**

1. Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

2. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies .

3.Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

4.Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

5.The amount stated in this disclosure is based on the Standalone unaudited financial statements for the quarter ended September 30, 2023

For CreditAccess Grameen Limited


 Authorised Signatory