

62 Disclosure on Liquidity Risk:

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

Particulars	Number of Significant Counterparties	Amount (₹ In Lakhs)	% of Total deposits	% of Total Liabilities
As at Mar 31, 2024	43	78,128.27	0%	98.13%
As at Mar 31, 2023	41	62,604.72	0%	98.54%

2. Top 20 large deposits (amount in ₹ lakhs and % of total deposits) :

Nil

3. Top 10 borrowings (amount in ₹ lakhs and % of total borrowings)

Particulars	Amount (₹ in Lakh)	%
As at Mar 31, 2024	48,285.70	61.80%
As at Mar 31, 2023	33,199.34	53.03%

4. Funding Concentration based on significant instrument/product :

Name of the instrument/ product	Year ended Mar 31, 2024		Year ended Mar 31, 2023	
	Amount (₹ lakh)	% of Total Liabilities	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	75,125.48	94.35%	60,089.28	94.58%
b) Non-Convertible Debenture	500.21	0.63%	2,317.43	3.65%
c) Cash Credit/OD	755.06	0.95%	198.01	0.31%
d) Unsecured Loans	1,747.52	2.19%	-	0.00%
Total	78,128.27	98.13%	62,604.72	98.54%

5. Stock Ratios:

Particulars	Year ended Mar 31, 2024			Year ended Mar 31, 2023		
	% of total public funds	% of total liabilities	% of total assets	% of total public funds	% of total liabilities	% of total assets
a) Commercial papers	NA	Nil	Nil	NA	Nil	Nil
b) Non-convertible debentures (original maturity of less than one year)	NA	Nil	Nil	NA	Nil	Nil
c) Other short-term liabilities, if any	NA	1.29%	1.03%	NA	0.88%	0.71%

6. Laxmi India Finance Private Limited (LIFPL) has an Assets Liability Management Committee (ALCO), a Board level sub-Committee to oversee liquidity risk management. ALCO consists of Managing Director, Executive Director and Independent Director and Chief Financial Officer attends the meeting as an Invitee. The ALCO Meetings are held once in every Quarter. LIFPL has a Risk Management Committee (RMC) a sub-committee of the Board, which oversee overall risks to which the company is exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.