

Public disclosure on liquidity risk of Dhara Motor Finance Limited pursuant to RBI circular dated 4 November 2019 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies' for the quarter ended 31 Mar 2024

(i) Funding Concentration based on significant counterparty¹ (both deposits and borrowings)

Sr. No.	Number of significant counterparties	Amount (Rs. in Crores)	% of total deposits	% of total liabilities
1	20	181.71	2595.79%	90.95%

(ii) Top 20 large deposits (amount in ₹ Crore and % of total deposits):

Amount in Crore	% of Total Deposits
3.23	46.21%

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

Amount	% of Total Borrowings
90.33	49.71%

(iv) Funding Concentration based on significant instrument/product²

S. No.	Name of the instrument/ product	Amount (in Crores)	% of Total Liabilities
1	Term Loan	158.84	79.50%
2	Cash Credit/ OD	22.86	11.44%
3	Public Deposit	7	3.50%

(v) Stock Ratios :

(a) Commercial papers as a % of total public funds, total liabilities and total assets

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total asset: Not applicable

(c) Other short term liabilities, if any as a % of total public funds, total liabilities and total assets

Particulars	%
Other short term liabilities as % of total public	0.09%
Other short term liabilities as % of total liabilities	1.72%
Other short term liabilities as % of total assets	132.35%

(vi) Institutional set-up for liquidity risk management

Public Disclosure of Dhara Motor Finance Limited on Liquidity Coverage Ratio (LCR) for the quarter ended 31st March 2022 pursuant to RBI Master direction Non- Banking Financial Company- Systemically Important Non- Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016

LIQUIDITY COVERAGE RATIO

	Rs. in Crores		Total Unweighted* Value (Average)	Total Weighted** Value (Average)
	High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)		19.05	18.60
	Cash Outflow			
2	Deposits (for deposit taking companies)		-	-
3	Unsecured wholesale funding		-	-
4	Secured wholesale funding		-	-
5	Additional requirement, of which			-
(i)	Outflows related to derivative exposures and other c		-	-
(ii)	Outflows related to loss of funding on debt products		-	-
(iii)	Credit & Liquidity Facilities		4.14	4.14
6	Other Contractual funding obligations		-	-
7	Other Contingent funding obligations		-	-
8	TOTAL CASH OUTFLOWS		4.14	4.14
	Cash Inflows			
9	Secured Lending		11.01	11.01
10	Inflows from fully performing exposures		-	-
11	Other cash inflows		-	-
12	TOTAL CASH INFLOWS		11.01	11.01
				Total Adjusted Value
13	TOTAL HQLA			18.596
14	TOTAL NET CASH OUTFLOWS			11.01
15	LIQUIDITY COVERAGE RATIO (%)			168.90%