

**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 Dec 2023**

(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	160.81	1701.67%	89.15%

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

Amount in Crore	% of Total Deposits
4.07	43.05%

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

Amount	% of Total Borrowings
124.83	77.63%

(iv) Funding Concentration based on significant instrument/product2

S. No.	Name of the instrument/ product	Amount (in Crores)	% of Total Liabilities
1	Term Loan	135.60	75.18%
2	Cash Credit/ OD	25.21	13.97%
3	Public Deposit	9.45	5.24%

**(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	0.10%
Other short term liabilities as % of total liabilities	1.91%
Other short term liabilities as % of total assets	134.89%

(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)
	<b>High Quality Liquid Assets</b>		
1	Total High Quality Liquid Assets (HQLA)	12.16	11.71
	<b>Cash Outflow</b>		
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	1.79	1.79
6	Other Contractual funding obligations	-	-
7	Other Contingent funding obligations	-	-
8	<b>TOTAL CASH OUTFLOWS</b>	1.79	1.79
	<b>Cash Inflows</b>		
9	Secured Lending	11.01	11.01
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	-	-
12	<b>TOTAL CASH INFLOWS</b>	11.01	11.01
			Total Adjusted Value
13	TOTAL HQLA		11.706
14	TOTAL NET CASH OUTFLOWS		11.01
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>106.32%</b>