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 30 Jun 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	173.77	2843.95%	90.74%

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

Amount in Crore	% of Total Deposits
1.04	17.06%

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

Amount	% of Total Borrowings
83.44	48.02%

(iv) Funding Concentration based on significant instrument/product2

S. No.	Name of the instrument/ product	Amount (in Crores)	% of Total Liabilities
1	Term Loan	148.95	77.78%
2	Cash Credit/ OD	24.81	12.96%
3	Public Deposit	6.11	3.19%

(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	**0.36%**
Other short term liabilities as % of total liabilities	**5.79%**
Other short term liabilities as % of total assets	**134.79%**

(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)	18.97	18.54
	Cash Outflow		
2	Deposits (for deposit taking companies)	6.11	6.11
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	2.19	2.19
6	Other Contractual funding obligations	-	-
7	Other Contingent funding obligations	-	-
8	**TOTAL CASH OUTFLOWS**	2.19	2.19
	Cash Inflows		
9	Secured Lending	8.45	8.45
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	-	-
12	**TOTAL CASH INFLOWS**	8.45	8.45
			Total Adjusted Value
13	TOTAL HQLA		18.538
14	TOTAL NET CASH OUTFLOWS		8.45
15	LIQUIDITY COVERAGE RATIO (%)		**219.38%**