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 Dec 31, 2023	42	73,302.85	0%	98.66%
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 Dec 31, 2023	44,048.61	60.09%
As at Mar 31, 2023	33,199.34	53.03%

4. Funding Concentration based on significant instrument/product :

Name of the instrument/ product	Quarter ended Dec 31, 2023		Year ended Mar 31, 2023	
	Amount (₹ lakh)	% of Total Liabilities	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	71,018.95	95.58%	60,089.28	94.58%
b) Non-Convertible Debenture	500.21	0.67%	2,317.43	3.65%
c) Cash Credit/OD	-	0.00%	198.01	0.31%
d) Unsecured Loans	1,783.69	2.40%	-	0.00%
Total	**73,302.85**	98.66%	**62,604.72**	98.54%

5. Stock Ratios:

Particulars	Quarter ended Dec 31, 2023			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	0.83%	0.68%	NA	0.88%	0.71%

6. Laxmi India Finance Private Limited (LIFC) 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 Chief Financial Officer. The ALCO Meetings are held once in 3 months. LIFC has a Risk Management Committee (RMC) a sub-committee of the Board, which oversee overall risks to which the company s exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.