

Public disclosure under Liquidity Risk Management Framework:-

Below are the details of public disclosure of De Lage Landen Financial Services India Private Limited for the quarter ended September 30th 2021, required under Liquidity Risk Management Framework for NBFC and Core Investment Companies as per RBI circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019.

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

Number of Significant Counterparties	Amount in Rs. Crore	% of Total deposits	% of Total Liabilities
7	816	NA	76.85%

(ii) Top 20 large deposits- Not applicable.

(iii) Top 10 borrowings- INR 816.24 Crore (100% of total borrowings).

(iv) Funding Concentration based on significant instrument/product-

Name of the instrument/ product	Amount in Rs. Crore	% of Total Liabilities
Term Loan	642	60.41%
External Commercial Borrowing	175	16.44%

(v) Stock Ratios

(a) Other short-term liabilities, if any as a % of total liabilities and total assets- 42.91%.

(vi) Institutional set-up for liquidity risk management

Ultimate responsibility for liquidity risk management rests with the Board of Directors, which has established the Local Risk Committee and Asset and Liability Management Committee (ALCO) for the management of the Company's liquidity management requirements. The Company continues to prudently manage its asset liability management (ALM) with a strategy of raising long-term debts from various banks and fellow subsidiaries. The Company manages liquidity risk by continuously monitoring forecast and actual cash flows, and by matching the maturity profiles of financial assets and liabilities. This has enabled it to find liquidity always and at competitive rates. The Company continues to closely monitor liquidity in the market; and as a part of its Local Risk and ALCO strategy maintains a liquidity buffer to prudently manage liquidity risk.