

Auxilo Finserve Private Limited

Public Disclosure on Liquidity Risk as on September 30, 2021

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

Sr	Number of Significant counterparties*	Amount (Rupees)	% of Total Deposits	% of Total Liabilities
1	Significant counterparties - Twelve (12)	3,20,43,09,390	-	44.7%

*Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's total liabilities

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits) – NIL

(iii) Top 10 borrowings (amount in Rs. and % of total borrowings)

Sr	Borrowings	Amount (Rupees)	% of Total Borrowings
1	Banks Term Loans	1,50,10,78,923	46.8%
2	Non-Convertible Debentures	1,41,15,79,997	44.1%
3	Financial Institutions	21,17,03,469	6.6%
4	Overdraft from Banks	4,99,47,000	1.6%
5	WCDL from Banks	3,00,00,000	0.9%

(iv) Funding Concentration based on significant instrument/product

Sr	Name of instrument/product	Amount (Rupees)	% of Total Borrowings
1	Term Loans	1,59,33,55,632	49.7%
2	NCDs	1,41,15,79,997	44.1%
3	PTC	11,94,26,760	3.7%
4	OD/CC/WCDL	7,99,47,000	2.5%

(v) Stock Ratios

Sr	Name of instrument/product	% of Total public funds	% of Total Borrowings	% of Total Liab. / Assets
a	Commercial papers	Nil	Nil	Nil
b	Non-convertible debentures (original maturity of less than 1 year)	Nil	Nil	Nil
c	Other short-term liabilities	Nil	41.7%	18.6%

(vi) Institutional set-up for liquidity risk management:

The Company's Board of Directors assume the overall responsibility for management of liquidity risk.

Risk Management Committee ('RMC') shall have overall responsibility of evaluating liquidity risks faced by the entity and will act as per mandate of the Board in managing the liquidity risk and adherence to this framework through itself and the various sub-committees reporting into it.

Asset Liability Committee ('ALCO') reports into the RMC which in turn is supported by Asset Liability Management Support Group in managing the overall liquidity risk of the Company.