

## Disclosure on Liquidity Risk as on 30<sup>th</sup> September, 2023

Public Disclosure on liquidity risk of Authum Investment and infrastructure Limited as on 30<sup>th</sup> September, 2023 in accordance with RBI Circular No. DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies:

### i) Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. In Crores)*	% of Total Deposits	% of Total Liabilities
1	6	490.32	N.A	98.99%

Note:

- \*Included Principal and interest amount.
- "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, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus

### ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits).

- Nil. The Company is registered with RBI as Non Deposit accepting NBFC.

### iii) Top 20 borrowings (amount in Rs Crores & % of total borrowings\*)

Amount (Rs crore)	% of Total Borrowings
490.32	100%

Note: Included Principal and Interest amount.

### iv) Funding Concentration based on significant instrument / product:

Sr. No	Name of the instrument/product	Number of Counter parties	Amount (Rs in Crore)	% of Total Liabilities
1	Long Term Bank Loans	1	2.09	0.33%
2	Long Term NCD	-	Nil	0%
3	Short Term NCD	-	Nil	0%
4	Short Term Loans	-	Nil	0%
5	Subordinated Debt	1	223.87	34.86%
6	Inter Corporate Deposits (ICDs)	1	230.08	35.84%
7	Loan against Shares	3	34.28	5.34%
8	Commercial Paper	-	Nil	0%
	<b>Total</b>	<b>6</b>	<b>490.32</b>	<b>76.37%</b>

Note:

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

v) Stock ratios:

Commercial papers as a % of total liabilities	N.A
Commercial papers as a % of total assets	N.A
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N.A
Non-convertible debentures (original maturity of less than one year) as a % of total Assets	N.A
Other short-term liabilities as a % of total liabilities	23.14 %
Other short-term liabilities as a % of total assets	2.77%

Note –

- As on 30<sup>th</sup> September 2023, Outstanding Commercial Paper is Nil.
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

(i) **Institutional set-up for liquidity risk management:**

The liquidity Risk Management framework of the Company is governed by its liquidity Risk Management Policy and procedures approved by the Board/ALCO. The Company's risk management function is carried out by the Risk Management department that is guided and supported by Risk Management Committee which advises on financial risks and the appropriate governance framework for the Company. The Risk Management Committee provides assurance to the Board that the Company's financial risk activities are governed by appropriate policies and procedures and that financial risks are identified, measured and managed in accordance with the Company's policies and risk objectives.

The company has following Board approved policies for Liquidity Risk Management.

- Asset Liability Management Policy
- Risk Management Policy

ALCO oversee the implementation of liquidity risk management strategy of the company . The company maintains a positive cumulative mismatch in all bucket.