

Lendingkart Finance Limited

Disclosure for the Quarter ended on December 31, 2023 (based on reviewed numbers)

Public disclosure on liquidity risk

1. Funding Concentration based on significant counterparty

Sr. No	Number of Significant Counterparties	Amount (INR Crores)	% of Total deposits	% of Total Liabilities
1	32	2,094.37	NA	76.85%

2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable

3. Top 10 borrowings

Amount (₹ crore)	% of Total Borrowings
1,062.16	45.90%

4. Funding Concentration based on significant instrument / product

Sr. No.	Borrowing	Amount (INR Crores)	% of Total Liabilities
1	Debt Securities	846.28	31.05%
2	Term Loan and WCDL	952.24	34.94%
3	Securitisation liabilities	415.00	15.23%
4	Commercial papers	28.42	1.04%
5	Cash Credit /Overdraft	46.93	1.72%
6	Sub-debt	25.30	0.93%

5. Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	1.04%
2	Commercial papers as a % of total assets	0.81%
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N.A
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	N.A
5	Other short-term liabilities as a % of total liabilities	58.99%
6	Other short-term liabilities as a % of total assets	45.64%

6. Institutional set-up for Liquidity Risk Management

- The company's Board of Directors has overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with approved risk tolerance limits.
- The Company also has a Risk Oversight Committee reporting to the Board and responsible for evaluating overall risks faced by the Company including liquidity risk.
- Asset Liability Committee of the Company consisting of the Company's senior management, is responsible for ensuring adherence to the risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.