## Siemens Factoring Private Limited

(Currency : Indian Rupees Thousands)

**Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as on Sep 30, 2023.**

**a. Funding Concentration based on significant counterparty (both deposits and borrowings)**

| Sr. No | No of Significant Counterparties | Amount | % of total Deposits | % of Total Liabilities* |
|---|---|---|---|---|
| 1 | 4 | 2,672,872.91 | NA | 91.13% |

**b. Top 20 large deposits – Not Applicable**

**c. Funding Concentration based on significant instrument/product (including interest accrued but not due)**

| Sr. | Name of the instrument | Amount | % of Total Liabilities* |
|---|---|---|---|
| 1 | Term Loan | 1,403,846.15 | 47.86% |
| 4 | Inter-Corporate Deposits | 1,269,026.76 | 43.27% |
| | **Total** | **2,672,872.91** | **91.13%** |

**d. Stock Ratios**

| Sr No | Particulars | As at 30 Sep 2023 |
|---|---|---|
| 1 | Commercial Papers to Total Liabilities* | NA |
| 2 | Commercial Papers to Total Assets | NA |
| 3 | NCDs (Original Maturity < 1 year) to Total Liabilities* | NA |
| 4 | NCDs (original Maturity < 1 year) to Total Assets | NA |
| 5 | Other Short Term Liabilities to Total Liabilities* | 99.76% |
| 6 | Other Short Term Liabilities to Total Assets | 72.99% |

* Total Liabilities does not include Net Worth.

**e. Institutional set-up for liquidity risk management:**

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals which oversees the liquidity risk management. The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures of the NBFC to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it. The ALCO consisting of the Company's top management is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the Company.

The Company also has a funding strategy that provides effective diversification in the sources and tenor of funding. It maintains an ongoing presence in its chosen funding markets and strong relationships with fund providers to promote effective diversification of funding sources. The Company regularly gauges its capacity to raise funds quickly from each source. There is no over-reliance on a single source of funding.

The Company has appropriate internal controls, systems and procedures to ensure adherence to liquidity risk management policies and procedure.