

## Company Name : Pahal Financial Services Private Limited

Period Ended : 30.09.2024

### Appendix I

#### Public disclosure on Liquidity Risk

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

Sl.No.	Number of Significant Counterparties	Amount (Rs. Crore)	% of Total Deposits	% of Total Liabilities (Borrowings)
1	23	1,300.67	-	87.45%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits) – **Not Applicable**

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

Sl. No.	Name of the instrument/product	Amount (Rs. Crore)	% of Total Liabilities (Borrowings)
1	Top 10	973.92	65.48%

(iv) Funding Concentration based on significant instrument/product

Sl.No.	Name of the instrument/product	Amount (Rs. Crore)	% of Total Liabilities (Borrowings)
1	Term Loans	564.36	37.94%
2	Non-Convertible Debentures	390.17	26.23%
3	ECB	285.22	19.18%
4	ECB Bond	162.96	10.96%
5	Sub Debt	84.69	5.69%
6	FD OD	-	0.00%
<b>Total</b>		<b>1,487.40</b>	

(v) **Stock Ratios:**

(a) Commercial papers as a % of total public funds, total liabilities, and total assets:  
**Not Applicable**

Sl.No.	Name of the instrument/product	Weightage
1	Commercial papers as a % of Total Public Funds:	Not Applicable
2	Commercial papers as a % of Total Outside Liabilities:	Not Applicable
3	Commercial Papers as a % of Total Assets:	Not Applicable

- (b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets:- **NIL %**
- (c) Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets:

Sl.No.	Name of the instrument/product	Weightage
1	Other Non – Financial liabilities as a % of Total Public Funds:	NA
2	Other Non – Financial liabilities as a % of Total Outside Liabilities:	0.21%
3	Other Non – Financial liabilities as a % of Total Assets:	0.18%

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

**Board of Directors:** The Board has the overall responsibility for the management of liquidity risk. The Board shall decide the strategy, policies, and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits.

**Risk Management Committee:** The Risk Management Committee is responsible for evaluating the overall risk faced by the NBFC including the liquidity risk.

**Asset-Liability Management Committee (ALCO):** The ALCO ensures adherence to the risk tolerance/limits set by the Board as well as implements the liquidity risk management strategy of the NBFC.