

Disclosure on Liquidity Risk for the Quarter ended December 31, 2023

(Disclosure on liquidity risk under 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)

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

No. of Significant Counterparties	Amount (Rs crs)	%age to Total Deposits	%age to Total Liabilities
10 nos.	3,067.77	NA	95.27%

2. Top 20 large deposits (amount in Rs crores and % of total deposits): Not Applicable

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

Amount (Rs crs)	%age to Total Borrowings
3,067.77	97.47%

4. Funding Concentration based on significant instrument/product

Srl No	Name of the Instrument/product	Amount (Rs crs)	% of Total Liabilities
1	Non-Convertible Debentures	2,516.44	78.15%
2	Commercial Paper	630.87	19.59%

5. Stock Ratios:

Srl No	Particulars	Total Public Funds	Total Liabilities	Total Assets
1	Commercial Paper, as a %age of	12.75%	19.59%	7.29%
2	Non-Convertible Debentures (original maturity of less than one year), as a %age of	NA	NA	NA
3	Other Short Term Liabilities, as a %age of	16.94%	26.03%	9.69%

6. Institutional set-up for liquidity risk management

TMF Holdings Limited (TMFHL) has constituted an Asset Liability Supervisory Committee (ALCO), to oversee liquidity risk management. ALCO consists of Non-Executive Directors, Manager (KMP), Chief Financial Officer, Chief Operating Officer – Technology, Chief Credit & Collections Officer, Chief Risk Officer and Head - Treasury. The ALCO meetings are held every quarter. TMFHL has a Risk Management Committee (RMC), a sub-committee of the Board, which oversees overall risks to which the Company is exposed including liquidity risk management (LRM). ALCO's views on liquidity and asset liability management are presented to RMC for its independent review on a quarterly basis. The ALCO and RMC also updates the Board at regular intervals.

7. The quarterly disclosure on Liquidity Coverage Ratio (LCR) is not applicable to TMFHL.