

**Public disclosure on Liquidity Risk of Xander Finance Private Limited (the Company)**

**Information for the quarter ended March 31, 2022**

**All Figures are in crores unless otherwise stated**

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

Sr. No.	Number of Significant Counterparties	Amount	% of total deposits	% of total borrowings
1	2	124.92	0%	100%

Note : A "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,

**(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)**

The Company is a non-deposit taking systemically important non banking finance company and does not accept any deposits from the public

**(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)**

Type	Name of the Lender	Sanctioned	Drawn	Outstanding	% of total borrowings
Non - Convertible Debentures	Punjab National Bank	50.00	50.00	50.00	40%
Non - Convertible Debentures	Bank of Maharashtra	25.00	25.00	25.00	20%
Cash Credit	Punjab National Bank	50.00	49.92	49.92	40%

**(iv) Funding Concentration based on significant instrument/product**

Name of the Instrument	Amount ( in Crores)	% of total borrowings
Non - Convertible Debentures	75.00	60%
Cash Credit Facilities	49.92	40%
	<b>124.92</b>	

A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs

**(v) Stock Ratios:**

**(a) Commercial papers as a % of total public funds, total liabilities and total assets**

The Company has not raised any funds through issuance of Commercial Papers (CPs) and hence this disclosure is not applicable.

**(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets**

The Company does not have any Non-convertible debentures with original maturity of less than one year and hence this disclosure is not applicable

**(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets**

Short term liabilities	% of Total Liabilities	% of Total Assets	% of Public Funds
3.02	0.53%	0.53%	2.42%

The above stated 'Other short-term liabilities' do not include cash credit facilities.

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

The Company has a board approved Asset - Liabilities Management Policy outlines various parameters for Liquidity Risk Management.