

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

Information for the quarter ended June 30, 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	99.99	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	50%
Non - Convertible Debentures	Bank of Maharashtra	25.00	25.00	25.00	25%
Cash Credit	Punjab National Bank	50.00	24.99	24.99	25%

(iv) Funding Concentration based on significant instrument/product

Name of the Instrument	Amount (in Crores)	% of total borrowings
Non - Convertible Debentures	75.00	75%
Cash Credit Facilities	24.99	25%
	99.99	

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
8.76	1.60%	1.60%	8.76%

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.