

PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON SEPTEMBER 30, 2023, PURSUANT TO GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES

I Funding Concentration based on significant counterparty (Borrowings)

As at September 30, 2023		(₹ in Lakh)	
Number of Significant Counterparties	Amount	% of Total Deposits	% of Total outside liabilities
27	101,093.26	Not Applicable	88.40%

II Top 20 Large deposits

NA

III Top 10 Borrowings

As at September 30, 2023	
Top 10 Borrowings	Amount (₹ in Lakh)
NCD / Term Loan - 1	11,665.98
NCD / Term Loan - 2	11,652.78
NCD / Term Loan - 3	7,366.67
NCD / Term Loan - 4	6,388.89
NCD / Term Loan - 5	5,450.00
NCD / Term Loan - 6	5,000.00
NCD / Term Loan - 7	5,000.00
NCD / Term Loan - 8	4,900.00
NCD / Term Loan - 9	4,788.62
NCD / Term Loan - 10	3,428.17
Total Borrowings	111,612.00
% of Total Borrowings	59%

* Above facilities do not include direct assignments.

IV Funding Concentration based on Significant Instrument/Product:

As at September 30, 2023		
Funding Concentration based on significant Instrument/Product:	Amount (₹ in Lakh)	% of Total Liabilities
NCD	17,019.90	15.26%
Term loans from banks and FI	94,478.51	84.74%
Short term borrowings (CC+WC+CP+OD)	-	0.00%

VASTU FINSERVE INDIA PRIVATE LIMITED

Regd. Office: Unit No. 203 & 204, 2nd Floor, A Wing, Navbharat Estate, Zakaria Bunder Road, Sewri West, Mumbai - 400015, India.

● Toll Free No.: 18002677770 Email: customercare@vastufinserve.com ● Web: www.vastufinserve.com

● CIN: U65990MH2018PTC314935

V Stock Ratios

Stock Ratios basis the outstanding	As at September 30, 2023
Commercial papers as a % of	
public funds	NA
total net liabilities	NA
total assets	NA
Non Convertible Debenture (original maturity of less than one year) as a % of total liabilities	
public funds	NA
total net liabilities	NA
total assets	NA
Other short-term liabilities as a % of	
public funds	NA
total net liabilities	1.54%
total assets	1.16%

VI Institutional set-up for liquidity risk management:

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company.

The Company has also constituted the Asset Liability Management Support Group, inter alia, to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Company manages liquidity risk by maintaining sufficient cash/treasury surpluses.

Management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position.

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, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy and Liquidity Risk Management Framework. The Asset Liability Management Policy and Liquidity Risk Management Framework is reviewed periodically to realign the same pursuant to any regulatory changes/changes in the economic landscape or business needs.

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