

Aseem Infrastructure Finance Limited

(All amounts are in INR Lakhs, unless otherwise stated)

Public disclosure on liquidity risk as of September 30, 2024

The disclosure in terms of RBI circular ref. DOR.NBFC(PD)CC.NO.102/03.10.001/2019-20 dated November 04, 2019 on liquidity risk management framework for NBFCs is provided below :

(i) Funding concentration based on significant counterparty

Sr no	No of significant counterparties	Amount (₹ in lakhs)	% of Total deposits	% of Total Liabilities
1	15	11,62,802.54	-	90.74%

(ii) Top 20 large deposits - Nil

(iii) Top 10 borrowings: ₹ 10,41,331.99 lakhs (represent 81.57% of total borrowings)

(iv) Funding concentration based on significant instrument/product

Sr no	Name of instrument	Amount (₹ in lakhs)	% of Total Liabilities
1	Term loans from Banks	7,25,394.81	56.61%
2	Term loans from Financial Institution	3,27,000.00	25.52%
3	Non-Convertible Debentures	1,94,591.33	15.19%
4	Commercial papers	29,597.69	2.31%

(v) Stock ratios:

Sr no	Instrument	As a % of total public funds	As a % of total liabilities	As a % of total assets
(a)	Commercial papers	2.32%	2.31%	1.86%
(b)	Non Convertible Debentures (original maturity <1 year)	Nil	Nil	Nil
(c)	Other short term liabilities	1.17%	1.16%	0.94%

(vi) Institutional set-up for liquidity risk management

The Company has instituted Asset Liability Management Policy (Policy) under which the Asset Liability Management Committee (ALCO) has been set up for oversight of Asset Liability Management (ALM), including liquidity risk management. The overall ALM framework as well as liquidity risk is managed by :

(i) **Board**-which provides the overall direction for the Policy and framework.

(ii) **Risk Management Committee** - comprises of two Independent Directors, one Non - Executive, Nominee Director, the Chief Executive Officer (CEO) and the Chief Risk Officer (CRO). It monitors and evaluates risks associated with the business of the Company and measures for risk mitigation.

(iii) **ALCO**- comprises of the Chief Executive Officer (CEO), Chief Financial Officer (CFO), Chief Risk Officer (CRO) and Chief Business Officer (CBO). It is a decision making body responsible for strategic management of interest rate and liquidity risks.

(iv) **Asset Liability Management Support Group**-which consists of operating staff from Risk, Accounts and Treasury group, who analyse/monitor liquidity profile, limits & report to ALCO.

(v) **Finance Committee** - comprises of CEO, CFO and CRO which is authorised to borrow monies through various instruments permitted by RBI, and it monitors treasury related operations of the Company.

(vi) **Treasury Group**-which is ALM support group and is responsible for fund raising, maintain appropriate liquidity buffers, provide market related inputs and actively implement ALM strategy.

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