

North Eastern Development Finance Corporation Ltd. (NEDFi)

Public disclosure on liquidity risk

For the Quarter ended June 2024

(i) Funding Concentration based on significant counterparty¹ (both deposits and borrowings)

Sr No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	Two (2)	861.85	-	85.75

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

Not applicable. The company being a Systematically Important Non Deposit taking NBFC registered with the Reserve Bank of India does not accept public deposits.

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

Sr. No.	Name of Lender	Amount (₹ crore)	%age of Total Borrowing
1	Ministry of Development of North Eastern Region (MDoNER), Government of India	764.61	88.72
2	SIDBI	97.24	11.28

(iv) Funding Concentration based on significant instrument/product²

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Loan from Govt. of India	764.61	76.05
2	Term Loan from FIs	97.24	9.68
	Total Borrowings	861.85	85.75
	Total Liabilities³	1005.07	-

(v) Stock Ratios:

- Commercial papers as a percent of total public funds, total liabilities and total assets – Not Applicable
- Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets – Not Applicable
- Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets

Particulars	as a % of total public funds ⁴	as a % of total liabilities	as a % of total assets
Other Short-term liabilities	8.67	7.44	3.32

(vi) Institutional set-up for liquidity risk management

- (i) The company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the company to manage liquidity risk in accordance with the risk tolerance limit as decided by the board.
- (ii) The company also has a Risk Management Committee, being a sub-committee of the board which evaluates the overall risk faced by the company including liquidity risks.
- (iii) Further the Asset Liability Management Committee of the company analyses, monitors and manage the overall liquidity profile of the Company.

Notes to the disclosure

1. A significant counterparty is defined as a single counterparty or a group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC's-NDSI, NBFC-D's total liabilities and 10% of the other non-deposit taking NBFC's.
2. A significant instrument/product is defined as a single instrument/product of group of similar instruments/products which in aggregate amounts to more than 1% of the NBFC's-NDSI, NBFC-D's total liabilities and 10% of the other non-deposit taking NBFC's.
3. Total Liabilities has been computed as sum of all liabilities (Balance sheet figures) less equities and Reserves/Surplus.
4. "Public Funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding five years from the date of issue vide Notification No. RBI/DoR/2023-24/105 DoR.FIN.REC.No.45/03.10.119/2023-24 October 19, 2023.

