

NIIF Infrastructure Finance Limited

Public disclosure on liquidity risk as on 30th Jun 2024

The disclosure in terms of Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 circular reference no:RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated Mar 21, 2024 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 Crore)	% of Total Borrowings	% of Total Liabilities
1	21	14,801.50	75.14%	74.42%

(ii) Top 20 large deposits - Nil

(iii) Top 10 borrowings: ₹ 11,481 Crore (represent 58.29% of total borrowings)

(iv) Funding concentration based on significant instrument/product

Sr no	Name of instrument	Amount (₹ in Crore)	% of Total Liabilities
1	Non Convertible Debentures	19,698.00	100%
2	Commercial papers	-	0%

(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	NA	Nil	0%
(b)	Non Convertible Debentures (original maturity <1 year)	NA	Nil	Nil
(c)	Other short term liabilities	NA	11%	9%

(vi) Institutional set-up for liquidity risk management

The Company has instituted Asset Liability Management Policy under which the Asset Liability Management Committee (ALCO) has been set up for oversight 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) ALCO-comprises of Chief Executive Officer (CEO),Chief Finance 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.

(iii) Asset Liability Management Support Group-which consist of operating staff from Risk, Accounts and Resources group, who analyse/monitor liquidity profile, limits & report to ALCO & RBI.

(iv) Finance Committee-comprises of CEO, CRO, CBO and CFO which is authorised to borrow monies through various instruments permitted by RBI.

(v) Resources 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.

(vi) Investment Committee - Comprises CEO,CRO,CBO,CFO,CCO and is responsible for investment of surplus funds