

360 ONE Prime Limited (Formerly known as IIFL Wealth Prime Limited)

Public Disclosure on Liquidity Risk

As on December 2023

1. Funding concentration based on significant counterparty (both deposits and borrowing)

Sr. no.	Number of Significant Counterparties	Amount (Rs. In Crores)	% of total Deposits	% of total liabilities
1	18	3,136.46	NA	48.91%

Note : Total Liabilities has been computed as Total Liabilities less Equity share capital less Other Equity

2. Top 20 large deposits (amount in crore and % of total deposits) - Not Applicable

3. Top 10 borrowing (amount in crore and % of total borrowings)

Amount (in crore)	% of Total Borrowings
2,430.53	38.13%

4. Funding Concentration based on significant instruments/product

Sr. no.	Name of the instruments/ product	Amount (in crore)	% of total liabilities
1	CP	1,190.66	18.57
2	Secured NCD	3,590.41	55.99
3	Unsecured NCD	164.41	2.56
4	Bank borrowing	755.27	11.78
5	ICD	673.00	10.49
Total		6,373.75	99.39

5. Stock ratios:

Sr. no.	Particulars	in %
a	Commercial papers as % total liabilities	18.57
b	Commercial papers as a % of total assets	15.14
c	Commercial papers as a % of total Public Funds	18.68
d	Non-convertible debenture (original maturity of less than one year) as a % of total liabilities	0
e	Non-convertible debenture (original maturity of less than one year) as a % of total assets	0
f	Non-convertible debenture (original maturity of less than one year) as a % of total Public funds	0
g	Other short term liabilities, if any as % of total assets	14.31
h	Other short term liabilities, if any as % of total liabilities	17.55
i	Other short term liabilities, if any as % of total Public Funds	17.66

6. Institutional set-up for liquidity risk management.

> The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business.

> The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

> The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

> Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite and guard-rails approved by the Board.

> The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board.

> ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a quarter or more frequently as warranted from time to time.

Liquidity Coverage Ratio

Sr. No.	Particulars	Q3 FY 23-24	
		Total Unweighted Value (Average)	Total Weighted Value (Average)
	<u>High Quality Liquid Assets</u>		
1	Government Securities	39	39
2	Bank Balance	119	119
	(A) Total High Quality Liquid Assets (HQLA)	158	158
	<u>Cash Outflows</u>		
3	Deposits	-	-
4	Unsecured Wholesale Funding	229	263
5	Secured Wholesale Funding	131	151
6	Additional requirements, of which		
	Outflows related to Derivative Exposure and		
(i)	Other Collateral requirements	-	-
	Outflows related to loss of funding on Debt		
(ii)	products	-	-
(iii)	Credit and Liquidity facilities	-	-
7	Other Contractual funding obligation	-	-
8	Other Contingent funding obligation	-	-
	(B) Total Cash Outflows	360	414
	<u>Cash Inflows</u>		
9	Secured Lending	-	-
10	Inflows from performing exposures	174	131
11	Other Cash Inflows	694	520
	(C) Total Cash Inflows	868	651
	(D) TOTAL HQLA	158	158
	(E) TOTAL NET CASH OUTFLOWS		103
	(F) LIQUIDITY COVERAGE RATIO (%)		152.56%