

PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON SEPTEMBER 30, 2024 (PROVISIONAL) PURSUANT TO RBI GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES DATED NOVEMBER 4, 2019

PUBLIC DISCLOSURE ON LIQUIDITY RISK

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	40	1,590.39	-	100%

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

Not applicable. The Company being a non-deposit taking NBFC registered with the RBI does not accept public deposits.

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

Amount in ₹ crore	% of total borrowings
1,133.91	71.30%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	NCD	181.10	11.39%
2	Sub debt	110.00	6.91%
3	Term loan	1,166.54	73.35%
4	Cash Credit	-	-
5	ECB	132.75	8.35%
6	OD	-	-
	Total	1,590.39	100%

(v) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities, and total assets: **NIL**
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets: **NIL**
- Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets: **NIL**

(vi) Institutional set-up for liquidity risk management

- ❖ The Company has Board approved Asset Liability Policy and Risk Management Policy.
- ❖ The Company's Board of Directors has the overall responsibility of management of liquidity risk.
- ❖ The Company also has a Risk Management Committee, which is a sub-committee of the board and is responsible for evaluating the overall risk faced by the Company including liquidity risks.
- ❖ Asset Liability Management Committee (ALCO) of the Company is responsible for ensuring adherence to risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.