

Public Disclosure on Liquidity Risk as on September 30, 2024

(Pursuant to RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023)

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore) *	% of Total deposits	% of Total Liabilities
1.	1	102.98	Not Applicable	21.11%

- Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity and Other equity.
- Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4th November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
- * Amount taken as per IGAAP Values.

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not Applicable

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

Amount in Rs. Crore*	316.52
% of total borrowings	70.76%

- Amount taken as per IGAAP Values.

(iv) Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (Rs. crore)*	% of Total Liabilities
1	Term Loans	339.51	69.59%
2	Non-Convertible debentures	56.44	11.57%
Total		410.95	81.16%

- Amount taken as per IGAAP Values.

(v) Stock Ratio

S. No.	Particulars	Total Public Funds	Total Liabilities	Total Assets
A	Commercial papers as a % of	NA	NA	NA
B	Non-convertible debentures (original maturity of less than one year) as a % of	NA	NA	NA
C	Other short-term liabilities as a % of	65.86%	60.38%	39.15%

(vi) Institutional set-up for liquidity risk management:

The Board, through the Asset-Liability Management Committee (ALCO) shall have overall responsibility for management of liquidity risk. The ALCO shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided from time to time.

The ALCO committee is responsible for framing, implementing and monitoring the Liquidity Risk Management Framework including the ALM framework. It is also responsible for ensuring adherence to the various limits set by the regulator, Board and Board Sub Committee.