

Public disclosure on liquidity risk as at 31<sup>st</sup> December' 2024 (based on unaudited Financials) pursuant to Para IX to Appendix I to RBI Circular RBI/2019-20/88/DOR/NBFC(PD) CC.No.102/03.10.001/2019-20 Dt. 4th November'2019 on "Liquidity Risk Management Framework" for Non-Banking Financial Companies and CICs:

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

<b>S.No.</b>	<b>Number of Significant Counterparties</b>	<b>Amount (Rs. Crores)</b>	<b>% of Total deposits</b>	<b>% of Total Liabilities *</b>
1	NCDs - 18 parties	1,817.40	Not Applicable	24.16 %
2	Financial Institutions- 15 parties	1239.38	Not Applicable	16.48 %
3	Group Companies - 9 parties	3280.13	Not Applicable	43.61 %
4	Body Corporates - 9 Parties	357.00	Not Applicable	4.75 %

\* excluding equity and other equity.

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

The Company does not accept public deposits.

**(iii) Top 10 borrowings amounts to Rs. 4,851.81 Crores and constitutes 72.48 % of total borrowings**

**(iv) Funding Concentration based on significant instrument/product:**

<b>S.No.</b>	<b>Name of instrument/product</b>	<b>Rs. Crores</b>	<b>% of Total Liabilities *</b>
1	NCD's	1,817.40	24.16 %
2	Term Loans	1,559.38	20.73%
3	ICD's	3,317.13	44.10%

\* Excluding equity and other equity

**(v) Stock Ratios:**

<b>S.No.</b>	<b>Particulars</b>	<b>%</b>
1	Commercial papers as a % of total public funds, total liabilities and total assets	None
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets  % of Total public Funds % of Total Liabilities % of Total Assets	None None None
3	Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets  % of Total public Funds % of Total Liabilities % of Total Assets	70.79% 63.00% 32.48%
4	Long term assets to Total Assets %	37.75%

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

Overall liquidity risk management is overseen by Board of Directors at apex level. As per the requirement of Master Directions-Core Investment (RBI) Directions 2016 and guidelines on Liquidity Risk Management Framework, the company have constituted Asset Liability Management Committee (ALCO) & Risk Management Committee to monitor liquidity risk. Apart from this there is a working level team.