

Public disclosure on liquidity risk as at 31st March '2024 (based on Audited 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):

| S. No. | Number of Significant Counterparties | Amount (Rs. Crores) | % of Total deposits | % of Total Liabilities * |
|---------------|---|----------------------------|----------------------------|---------------------------------|
| 1 | NCDs - 42 parties | 2,343.60 | Not Applicable | 49.39 % |
| 2 | Financial Institutions-13 parties | 890.00 | Not Applicable | 18.76 % |
| 3 | Group Companies – 5 parties | 440.10 | Not Applicable | 9.27 % |
| 4 | Body Corporates – 9 Parties | 302.00 | Not Applicable | 6.36 % |

* 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. 2,624.79 Crores and constitutes 66.02 % of total borrowings

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

| S. No. | Name of instrument/product | Rs. Crores | % of Total Liabilities * |
|---------------|-----------------------------------|-------------------|---------------------------------|
| 1 | NCD's | 2,343.60 | 49.39% |
| 2 | Term Loans | 1,155.00 | 24.34% |
| 3 | ICD's | 477.10 | 10.05% |

* Excluding equity and other equity

(v) Stock Ratios:

| S.No. | Particulars | % |
|--------------|--|----------------------------|
| 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 | 49.72% 41.66% 35.18% |
| 4 | Long term assets to Total Assets % | 87.99% |

(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.