

Public disclosure on liquidity risk as at 30th September' 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):

S.No.	Number of Significant Counterparties	Amount (Rs. Crores)	% of Total deposits	% of Total Liabilities *
1	NCDs - 41 parties	2,071.20	Not Applicable	43.24 %
2	Financial Institutions-14 parties	914.75	Not Applicable	19.10 %
3	Group Companies – 6 parties	695.13	Not Applicable	14.51 %
4	Body Corporates – 8 Parties	312.00	Not Applicable	6.51 %

* 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. 2,715.55 Crores and constitutes 68.01 % 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	2,071.20	43.24 %
2	Term Loans	1,189.75	24.84%
3	ICD's	732.13	15.28%

* 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	 54.20% 45.18% 38.83%
4	Long term assets to Total Assets %	97.84%

(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.