

**Public Disclosure on Liquidity Risk for the
year ended September 30, 2024**

1. Funding Concentration based on significant counterparty (both deposits and borrowings):

Sr. No.	Number of Significant Counterparties	Amount (₹ Crores)	% of Total Deposits	% of Total Liabilities*
1	11	78.07	NA	76.40%

"Significant counterparty" is defined as a single counterparty which in aggregate amount to more than 1% of the Company's total liabilities

*"Total liabilities" refers to total external liabilities (i.e. excluding total equity)

2. Top 20 large deposits (amount in ₹ crore and % of total deposits): Not Applicable

The Company being a Systematically Important Non-deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

3. Top 10 borrowings (amount in ₹ crore and % of total borrowings):

Amount (Rs. In Crores)	% of Total Borrowings
76.95	89.15%

4. Funding Concentration based on significant instrument/product:

Sr. No.	Name of the Instrument/Product	Amount (₹ Crores)	% of Total Liabilities
1	Term Loans from Banks	14.51	14.19%
2	Term Loans from FIs	63.28	61.92%
3	Non- Convertible Debentures (NCDs)	8.53	8.34%

"Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the Company's total liabilities

5. Stock Ratios:

Ratio	Total Public Funds	Total Liabilities	Total Assets
Short Term Liabilities	-	-	-
Commercial Papers	-	-	-
Non-Convertible Debentures (NCDs) (Original maturity less than one year)	-	-	-

Notes:

- i. 'Short term liabilities' refers to liabilities raised with original maturity of less than one year
- ii. 'Total public funds' refers to total borrowings (i.e., Debt Securities + Borrowings (other than debt securities) + Subordinated liabilities)
- iii. 'Total liabilities' refers to total external liabilities (i.e., excluding total equity)
- iv. 'Total assets' refers to balance sheet total

6. Institutional set up for Liquidity Risk Management:

The Board of Directors (Board) is responsible for establishing and reviewing the ALM. Towards this end, the Board has established an ALM Committee (ALCO), which has been delegated the authority to manage funds and to match the Assets and the Liabilities in terms of their maturities and interest rate sensitivities, so that the risk arising from such mismatches can be contained within the desired limit. If necessary, the Board will recommend actions that are in the best interest of the Company.