

Public disclosure on Liquidity Risk for the period ended March 31, 2024, as per the RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 and updated from time to time.

**i. Funding Concentration based on significant counterparty (borrowings)**

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
33 (Thirty-Three)	3014.14	Not applicable	82.89%

**ii. Top 20 large Deposits**

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

**iii. Top 10 Borrowings**

Particulars	March 31, 2024
Total amount of top 10 borrowings (Cr.)	1,788.90
Percentage of amount of top 10 borrowings to total borrowings	49.19%

**iv. Funding Concentration based on significant Instrument/Product:**

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	ECB	356.27	10.25%
2	OD/WCDL	5.00	0.14%
3	PTC	800.08	23.01%
4	NCD	1008.05	28.99%
5	Term Loan	1307.80	37.61%

**v. Stock Ratios basis the outstanding:**

S No.	Particulars	Ratio
1	Commercial papers as a %age of total public funds, total liabilities and total assets	-
2	Non-Convertible debentures (original maturity of less than one year) as a %age of total public funds	-
3	Non-Convertible debentures (original maturity of less than one year) as a %age of total liabilities	-
4	Non-Convertible debentures (original maturity of less than one year) as a %age of total assets	-
7	Other short-term liabilities* as a %age of total public funds	62.2%



8	Other short-term liabilities* as a %age of total liabilities	59.9%
9	Other short-term liabilities* as a %age of total assets	44.7%

*\*Short-term liability is measured based on the residual repayments due in the next 12 months & not the original tenure of the liability.*

**vi. Institutional set-up for liquidity risk management**

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to while conducting its business.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board in effective discharge of the responsibilities of asset-liability management, liquidity, and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board.

Definitions A “significant counterparty” is defined as a single counterparty or group of connected or affiliated.

Counterparties accounting in aggregate for more than 1% of the total Borrowing.