

**PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON DECEMBER 31, 2024  
(PROVISIONAL) PURSUANT TO RBI GUIDELINES ON LIQUIDITY RISK  
MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES  
DATED NOVEMBER 4, 2019**

**PUBLIC DISCLOSURE ON LIQUIDITY RISK**

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	35	1,502.93	-	100%

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

**Not applicable. The Company being a non-deposit taking NBFC registered with the RBI does not accept public deposits.**

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount in ₹ crore	% of total borrowings
1,082.35	72.02%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	NCD	177.52	11.81%
2	Sub debt	110.00	7.32%
3	Term loan	1,018.62	67.78%
4	Cash Credit	-	-
5	ECB	133.79	8.90%
6	OD	63.00	4.19%
	<b>Total</b>	<b>1502.93</b>	<b>100%</b>

(v) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities, and total assets: **NIL**
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets: **NIL**
- Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets: **NIL**

(vi) Institutional set-up for liquidity risk management

- ❖ The Company has Board approved Asset Liability Policy and Risk Management Policy.
- ❖ The Company's Board of Directors has the overall responsibility of management of liquidity risk.
- ❖ The Company also has a Risk Management Committee, which is a sub-committee of the board and is responsible for evaluating the overall risk faced by the Company including liquidity risks.
- ❖ Asset Liability Management Committee (ALCO) of the Company is responsible for ensuring adherence to risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.