

Public Disclosure on Liquidity Risk

(in accordance with RBI Circular - RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20)

As on: December 31, 2023 (Provisional, Unaudited, based on principal balances of borrowings)

1. Funding Concentration based on significant counterparty

Particulars	Amount (₹ crore)
Number of Significant Counterparties	28
Amount	1,730.6
Percentage of funding to total borrowings	96.1%

Note: Significant Counterparties are defined as - A single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's total borrowings.

2. Top 20 large deposits

NA

3. Top 10 borrowings (by counterparty)

Particulars	Amount (₹ crore)
Total Borrowings	1,801.6
Top 10 Borrowings	1,198.8
Top 10 as a percentage of total borrowings	66.5%

4. Funding Concentration by Instrument

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	490.7	27.2%
2	External Commercial Borrowings (ECB)	536.2	29.8%
3	Term Loans	402.9	22.4%
4	WCDL/CC	0.0	0.0%
5	Others	371.8	20.6%
	Total	1,801.6	

5. Stock Ratios

Sr. No.	Particulars	Percentage
1	Commercial Paper - as a percentage of total public funds	Nil
2	Commercial Paper - as a percentage of total borrowings	Nil
3	Commercial Paper - as a percentage of total assets	Nil
4	NCD (original maturity < 1year) - as a percentage of total public funds	Nil
5	NCD (original maturity < 1year) - as a percentage of total borrowings	Nil
6	NCD (original maturity < 1year) - as a percentage of total assets	Nil

7	Other Short Term Debt - as a percentage of total public funds	Nil
8	Other Short Term Debt - as a percentage of total borrowing	1.2%
9	Other Short Term Debt - as a percentage of total assets	0.9%

6. Institutional set-up for liquidity risk management

The Liquidity Risk Management Policy of the Company is approved by the Board of Directors of the Company.

The Board of Directors or other sub-Committee of the Board including Audit Committee / Sub-Committee have approved the formation of the Asset Liability Committee (ALCO), comprising the Managing Director & Chief Executive Officer, Chief Financial Officer.

The ALCO has further constituted an ALM Support Group (ASG) and delegated the authority to the ASG to execute the stated policies.