

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: Sep 30, 2024(Provisional, Unaudited, based on principal balances of borrowings)

1. Funding Concentration based on significant counterparty

Particulars	Amount (₹ crore)
Number of Significant Counterparties	29
Amount	2,077.9
Percentage of funding to total liabilities	85.1%

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 liabilities

2. Top 20 large deposits

Not Applicable

3. Top 10 borrowings (by counterparty)

Particulars	Amount (₹ crore)
Total Borrowings	2,347.3
Top 10 Borrowings	1,319.1
Top 10 as a percentage of total borrowings	56.20%

4. Funding Concentration by Instrument

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total Liabilities
1	Non-Convertible Debentures (NCD)	621.6	25.45%
2	External Commercial Borrowings (ECB)	587.7	24.06%
3	Term Loans	587.9	24.07%
4	WCDL/CC	14.7	0.60%
5	PTC / Others	475.9	19.48%
6	Commercial Paper	59.5	2.44%
	Total	2,347.3	

5. Stock Ratios

Sr. No.	Particulars	Percentage
1	Commercial Paper - as a percentage of total public funds	2.53%
2	Commercial Paper - as a percentage of total liabilities	2.44%
3	Commercial Paper - as a percentage of total assets	1.91%
4	NCD (original maturity < 1year) - as a percentage of total public funds	Nil

5	NCD (original maturity < 1year) - as a percentage of total liabilities	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 (#)	50.03%
8	Other Short Term Debt - as a percentage of total liabilities (#)	48.09%
9	Other Short Term Debt - as a percentage of total assets (#)	37.69%

Short term debt is considered based on residual maturity.

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, Senior Vice President/Vice President- Treasury.

The Asset Liability Committee, inter alia, reviews liquidity risk management, funding, cash flow forecasting and analyzing different ALM scenarios and preparation of contingency plans.