

Date: 22nd October 2024

**Public disclosure on liquidity risk**

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

(Currency : Indian Rupees in Crs)

Particulars	As at 30 Sep 2024
Number of significant counter parties*	28
Amount in Cr.	1,233.48
% of total deposits	-
% of Total liabilities #	85.70%

\* Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.

# Total Liabilities include all external liabilities (other than equity)

**(2) Top 20 large deposits**

The Company is not a deposit taking NBFC. Hence, not applicable.

**(3) Top 10 borrowings**

(Currency : Indian Rupees in Crs)

Particulars	As at 30 Sep 2024
Total amount of top 10 borrowings	769.85
Percentage of amount of top 10 borrowings to total borrowings	60.11%

**(4) Funding Concentration based on significant instrument/product\***

(Currency : Indian Rupees in Crs)

Particulars	As at 30 Sep 2024	Percentage of total liabilities
Term loans from financial institutions	393.31	27.33%
Non convertible debentures	471.20	32.74%
Term loan from banks	211.95	14.73%
Borrowing from holding company	49.82	3.46%
Securitisation	139.49	9.69%
Commercial paper	15.00	1.04%

\* Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

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**(5) Stock ratio**

Particulars	As at 30 Sep 2024
Commercial papers as a percentage of public funds**	1.17%
Commercial papers as a percentage of total liabilities	1.04%
Commercial papers as a percentage of total assets	0.68%
Other short term liabilities*** as a percentage of public funds**	2.89%
Other short term liabilities*** as a percentage of total liabilities	2.58%
Other short term liabilities*** as a percentage of total assets	1.69%
Non convertible debentures as a percentage of public funds**	36.79%
Non convertible debentures as a percentage of total liabilities	32.74%
Non convertible debentures as a percentage of total assets	21.49%
Short term liabilities as a percentage of total assets	52.56%
Short term liabilities as a percentage of long term assets	378.19%
Short term liabilities as a percentage of total liabilities	80.06%
Long term assets as a percentage of total assets	13.90%

**\*\* Public funds:**

"Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of commercial papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue. It includes total borrowings outstanding under all types of instruments/products.

**\*\*\* Other Short - Term Liabilities:**

All short-term borrowings other than CPs and NCDs with original maturity less than 12 months.

**(6) Institutional set-up for liquidity risk management**

The meetings of ALCO are held at periodic intervals. ALCO provides guidance and directions on aspects such as interest rate outlook, liquidity, debt market position and funding sources to name a few.

Note : Sep-24 figures are based on Unaudited financial statement