

**Background:**

Public disclosure on liquidity risk as at September 30, 2024 in accordance to Annex VI-A of the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023 issued by the Reserve Bank of India (“RBI”) vide their Notification No. RBI/DoR/2023-24/106/DoR.FIN.REC. No. 45/03.10.119/2023-24 dated October 19, 2023 (the “Notification”)

(₹ in Lakhs)

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

Number of Significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
15	28,265.51	N.A.	40.65%

## 2. Top 20 large deposits (amount in ₹ and % of total deposits).

The Company does not accept public deposits, and hence this disclosure is not applicable.

## 3. Total of top 10 borrowings (amount in ₹ and % of total borrowings).

Amount (₹)	% of Total Borrowings
24,990	40.49%

## 4. Funding concentration based on significant instrument/product.

Name of the instrument / product	Amount	% of Total Liabilities
Term Loans from Banks and Financial Institutions	20,710.15	29.78%
Cash Credit Facility from Banks	114.50	0.16%
Secured Non-Convertible Debentures	39,644.00	57.01%
Others (SHL/ICD/CCD and other loans)	1,245.00	1.79%
<b>Total</b>	<b>61,713.64</b>	<b>88.75%</b>

## 5. Stock Ratios.

Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
Commercial papers	N.A.	N.A.	N.A.
Non-convertible debentures (original maturity of less than one year)	18.12%	16.08%	16.50%
Other short-term liabilities	10.17%	9.03%	5.50%

## 6. Institutional set-up for liquidity risk management.

The Liquidity Risk Management of the Company is governed by the Liquidity Risk Management Framework and Asset Liability Management Committee (ALCO). The ALCO has the overall responsibility for management of liquidity risk. The ALCO decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Asset Liability Management Committee (ALCO), which is a committee of the Board, is responsible for ensuring adherence to the liquidity risk tolerance/limits as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes,

inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

Notes:

- a. "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of total liabilities.
- b. "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of total liabilities.
- c. Total liabilities has been computed as sum of all liabilities (Balance Sheet figure) less equities and reserves/surplus.
- d. Public funds as defined in the Notification.
- e. Other short-term liabilities include all contractual obligation payable within a period of 1 year
- f. Total borrowings include long-term borrowings, short-term borrowings and current maturities of long-term debts.