

**Public Disclosure on Liquidity Risk for the  
quarter ended June 30, 2024**

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

Sr. No.	Number of Significant Counterparties	Amount (₹ Crores)	% of Total Deposits	% of Total Liabilities*
1	25	7,713	NA	72%

"Significant counterparty" is defined as a single counterparty which in aggregate amount to more than 1% of the Company's total liabilities

\*"Total liabilities" refers to total external liabilities (i.e. excluding total equity)

**2. Top 20 large deposits (amount in ₹ crore and % of total deposits): Not Applicable**

The Company being a Systematically Important Non-deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

**3. Top 10 borrowings (amount in ₹ crore and % of total borrowings):**

Amount (Rs. In Crores)	% of Total Borrowings
5,248	52%

**4. Funding Concentration based on significant instrument/product:**

Sr. No.	Name of the Instrument/Product	Amount (₹ Crores)	% of Total Liabilities
1	Term Loans from Banks	5,891	55%
2	Non- Convertible Debentures (NCDs)	2,871	27%
3	External Commercial Borrowings	927	9%
4	Term Loans from FIs	173	2%
5	Securitisation borrowing (Pass Through Certificates)	133	1%
6	Commercial Papers	118	1%

"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 the Company's total liabilities

**5. Stock Ratios:**

Ratio	Total Public Funds	Total Liabilities	Total Assets
Short Term Liabilities	1.16%	1.10%	0.81%
Commercial Papers	1.16%	1.10%	0.81%
Non-Convertible Debentures (NCDs) (Original maturity less than one year)	-	-	-

Notes:

- i. 'Short term liabilities' refers to liabilities raised with original maturity of less than one year
- ii. 'Total public funds' refers to total borrowings (i.e., Debt Securities + Borrowings (other than debt securities) + Subordinated liabilities)
- iii. 'Total liabilities' refers to total external liabilities (i.e., excluding total equity)
- iv. 'Total assets' refers to balance sheet total

#### **6. Institutional set up for Liquidity Risk Management:**

The Board of Directors (Board) is responsible for establishing and reviewing the ALM & Risk management Policies. Towards this end, the Board has established an ALM Committee (ALCO), which has been delegated the authority to manage funds and to match the Assets and the Liabilities in terms of their maturities and interest rate sensitivities, so that the risk arising from such mismatches can be contained within the desired limit. Similarly, the Board has also constituted Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various risks, including liquidity risk, faced by the Company. ALCO and RMC meetings are conducted at a frequency which is warranted from time to time, with minimum frequency of once in a quarter. The Board reviews the minutes of the ALCO & RMC meetings and additional summarized information on a quarterly basis. If necessary, the Board will recommend actions that are in the best interest of the Company.