

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: September 30, 2023 (Provisional, Unaudited, based on principal balances of borrowings)

1. Funding Concentration based on significant counterparty

Particulars	Amount (₹ crore)
Number of Significant Counterparties	25
Amount	1,653.1
Percentage of funding to total borrowings	96.4%

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

Nil

3. Top 10 borrowings (by counterparty)

Particulars	Amount (₹ crore)
Total Borrowings	1,715.1
Top 10 Borrowings	1,155.5
Top 10 as a percentage of total borrowings	67.4%

4. Funding Concentration by Instrument

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	563.6	32.9%
2	External Commercial Borrowings (ECB)	535.1	31.2%
3	Term Loans	340.3	19.8%
4	WCDL/CC	0.0	0.0%
5	Others	276.1	16.1%
	Total	1,715.1	

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	1.5%
9	Other Short Term Debt - as a percentage of total assets	1.0%

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.