

Public disclosure on liquidity risk based on unaudited financial statement as at December 31, 2024 pursuant to RBI notification RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

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

Sr No.	Number of Significant Counterparties	Amount (Rs. in Crore)	% of Total Deposits	% of Total Liabilities
	02	71.93	N.A.	34.43%

2 Top 20 large deposits (amount in Rs. in Crore and % of total deposits):

Not applicable.

The Company being a Systemically Non-important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

3 Total of top 10 borrowings (amount in Rs. in Crore and % of total borrowings):

Amount (Rs. in Crore)	% of Total Borrowings
160.45	89.34%

4 Funding concentration based on significant instrument/product:

Sr No.	Name of the instrument / product	Amount (Rs. in Crore)	% of Total Liabilities
1	Overdrafts and Working Capital Limits from Bank's	-	0.00%
2	Term Loans from Banks and Financial Institutions	107.67	51.53%
3	Non Convertible Debentures	71.93	34.43%

5 Stock Ratios:

Sr No.	Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
a	Commercial papers	N.A.	N.A.	N.A.
b	Non-convertible debentures (original maturity of less than one year)	N.A.	N.A.	N.A.
c	Other short-term liabilities	81.69%	70.22%	48.64%

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.