

Public Disclosure on Liquidity Risk for the quarter ended **Sept 30, 2024** as per the guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies dated November 04, 2019 issued by the Reserve Bank of India and updated from time to time.

Public disclosure on liquidity risk

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

| Sr. No. | No. of Significant Counterparties | Amount (₹ crore) | % of Total Deposits | % of Total Liabilities* |
|---------|-----------------------------------|------------------|---------------------|-------------------------|
| 1 | 16 | 556.50 | - | 94.81% |

*Total liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)- Not Applicable

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

| Particulars | Amount (₹ crore) | % of Total Borrowings |
|------------------|------------------|-----------------------|
| Top 10 borrowing | 460.72 | 81.48% |

(iv) Funding Concentration based on significant instrument/product

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|--------------------------------|------------------|------------------------|
| 1 | Term Loans | 561.50 | 95.66% |
| | Total | 561.50 | 95.66% |

(v) Stock Ratios:

| S. No. | Particulars | Total Funds | Public | Total Liabilities | Total Assets |
|--------|---|-------------|--------|-------------------|--------------|
| (a) | Commercial papers as a % | N.A | | N.A | N.A |
| (b) | Non-convertible debentures (original maturity of less than one year) as a % | N.A | | N.A | N.A |
| (c) | Other short-term liabilities, if any as a % | N.A. | | 26.90% | 19.12% |

(vi) Institutional set-up for liquidity risk management

The company has in place a board approved ALM Policy and Risk Management Policy. Further, the board of directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business.

The company has in place an Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite approved by the Board. The meetings of ALCO are held at quarterly interval. The minutes of ALCO meetings are placed before the Board of Directors in its next meeting for its perusal/approval/ratification. The main objective of ALCO is to assist the Board in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board.

In addition to that, the company has in place a Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The meetings of RMC are held at quarterly interval.