

Disclosure on liquidity risk under 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 for the quarter ended 31st March 2025.

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	32	1,084.91	Not Applicable	95.38%

- (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)

Amount (₹ crore)	% of Total Borrowings
557.96	49.05%

- (iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument / product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	855.04	75.2%
2	NHB Loan	81.21	7.1%
3	Non-Convertible Debentures	69.45	6.1%
4	PTC	87.06	7.7%
5	Sub-debt	-	-
6	Working Capital / Short term facilities	-	-
4	CP	-	-

- (v) Stock Ratios:

Particulars	as a % of Total Public Funds	as a % of Total Liabilities	as a % of Total Assets
Commercial papers	Nil	Nil	Nil
Non-Convertible Debentures (Original Maturity < 1 Year)	Nil	Nil	Nil
Other Short-term Liabilities	2.54%	2.44%	2.01%

- (vi) Institutional set-up for liquidity risk management

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Management Committee (RMC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RMC

subsequently updates the Board of Directors on the same.