

## Public Disclosure Liquidity Risk - Sept 2024

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

| SR No | Number of Significant Counterparties | Amount (Rs crore) | % of Total deposits | % of Total liabilities |
|-------|--------------------------------------|-------------------|---------------------|------------------------|
| 1     | 4                                    | 70.6              | Not Applicable      | 63.6%                  |

- (ii) **Top 20 large deposits (amount in Rs. crore and % of total deposits):** Not Applicable

- (iii) **Top 10 borrowings (amount in Rs. crore and % of total borrowings)**

| Amount (Rs crore) | % of total borrowings |
|-------------------|-----------------------|
| 93.2              | 97.2%                 |

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

| SR No | Name of the instrument/product | Amount (Rs crore) | % of Total Liabilities |
|-------|--------------------------------|-------------------|------------------------|
| 1     | Term Loan*                     | 34.3              | 30.9%                  |
| 2     | Others                         | 54.3              | 49.0%                  |

\*Includes hybrid instruments

- (v) **Stock Ratios:**

- Commercial papers as a % of total public funds, total liabilities and total assets: Nil
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: - 0%
- Other short-term liabilities, if any as a % of total public funds: - Nil, total liabilities: - 13.2% and total assets: - 9.0%.

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

The Board of Directors have the overall responsibility for management of liquidity risk. The Board approved risk management policy is established to identify, analyze and monitor the risks faced by the Company. The Board has also constituted Risk Management Committee and Asset – Liability Management Committee (“ALCO”). ALCO reviews the liquidity risk and implements the liquidity risk mitigation strategy of the company.