Public Disclosure Liquidity Risk – Dec 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	80.0	Not Applicable	58.3%

(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
118.4	92.9%

(iv) Funding Concentration based on significant instrument/product

SR No	Name of the instrument/product	Amount (Rs crore)	% of Total Liabilities
1	Term Loan*	23.1	16.8%
2	Others	82.1	59.9%

***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: - 6.9% and total assets: - 4.9%.

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(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.