

Public Disclosure on Liquidity Risk

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

S.No	Number of Parties	Amount (Rs in Lakh)	% of Total deposits	% of Total Liabilities
1	2	5,83,298	777730.67%	33.32%

ii. Top 20 large deposits (Rs in lakhs)

Particulars	As at June 30, 2025
Total Deposits of twenty largest depositors	49
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC	65.61%

iii. Top 10 borrowings (Rs in lakhs)

Particulars	As at June 30, 2025
Top 10 Borrowings	12,06,444
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC	71.49%

iv. Funding Concentration based on significant instrument/product

Name of Instrument	Rs in lakhs	% of Total Borrowing
Debt securities – Secured NCD	3,77,956	22.40%
Debt securities – Commercial Papers	28,306	1.68%
Term Loan	8,32,190	49.31%
NHB	4,00,513	23.73%
External Commercial Borrowings	42,635	2.53%
Deposits	75	0.00%
Subordinated liabilities	5,973	0.35%

v. Stock Ratios:

- a) Commercial papers as a % of total public funds, total liabilities and total assets

(Rs in lakhs)	
Particulars	As at June 30, 2025
Commercial papers	28,306
% of total public funds	1.68%
% of total liabilities	1.62%
% of total assets	1.17%

- b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets -Nil

- c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

(Rs in lakhs)	
Particulars	As at June 30, 2025
Total Liabilities of less than 12 months	3,57,033
% of total public funds	21.16%
% of total liabilities	20.39%
% of total assets	14.80%

Institutional set-up for liquidity risk management

- The Liquidity Risk Management framework of the Company is governed by its Liquidity Risk Management Policy and Procedures approved by the Board.
- The Board of Directors of the Company have the overall responsibility of management of liquidity risk. Board decides the strategy, policies and procedures of the NBFC to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.
- Risk Management Committee (RMC) reports to the Board and evaluates overall risks faced by the Company including liquidity risk.
- Asset Liability Management Committee (ALCO) of the Company implements the liquidity risk management strategy and ensures adherence to the risk tolerance/limits set by the Board.
- In order to ensure a diversified borrowing mix, concentration of borrowing through various sources is monitored.