

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	5,42,291	471557.39%	35.66%

ii. Top 20 large deposits (Rs. in Lakh)

Particulars	As at September 30, 2024
Total Deposits of twenty largest depositors	52
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC	45.22%

iii. Top 10 borrowings (Rs. in Lakh)

Particulars	As at September 30, 2024
Top 10 Borrowings	10,03,433
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC	68.68%

iv. Funding Concentration based on significant instrument/product

Name of Instrument	Rs in Lakh	% of Total Borrowing
Debt securities	3,55,649	24.34%
Term Loan	7,34,382	50.27%
NHB	3,64,870	24.97%
Deposits	115	0.01%
Subordinated liabilities	5,972	0.41%

v. Stock Ratios:

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

Particulars	(Rs. in Lakh) As at September 30, 2024
Total Liabilities of less than 12 months	2,66,508
% of total public funds	18.24%
% of total liabilities	17.53%
% of total assets	12.65%

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.