

Liquidity Risk

Disclosure on Liquidity risk (as on 30th September 2024)

i. Funding concentration based on significant counterparty (both deposits and borrowings)			
Number of significant counterparties[^]	Amount	% of Total deposits	% of Total liabilities
19	8,705,161,471	NA	91.99%
[^] A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the company's total liabilities.			
ii. Top 20 large deposits			
Particulars	As at Sep 30th, 2024		
Total amount of top 20 large deposits	NA		
Percentage of amount of top 20 large deposits to total deposits	NA		
iii. Top 10 borrowings			
Particulars	As at Sep 30th, 2024		
Total amount of top 10 borrowings	6,750,149,225		
Percentage of amount of top 10 borrowings to total borrowings	74%		
iv. Funding concentration based on significant instrument/product[^]			
Particulars	Amount	% of Total liabilities	
Redeemable non-convertible debentures (unsecured)	557,160,000	6%	
Term loans(including NHB refinance)	5,684,354,971	60%	
Loans repayable on demand from banks (Cash credit from banks)	-	0%	
Deposits from corporates and related parties	NA	NA	
ECB	2,463,646,500	26%	
A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs			

v. Stock Ratios:

- a) Commercial papers
- b) Non-convertible debentures (original maturity of less than one year)
- c) Other short-term liabilities, if any.*

	% of Total public funds	% of Total liabilities#	% of Total assets
a) Commercial papers	NA	NA	NA
b) Non-convertible debentures (original maturity of less than one year)	NA	NA	NA
c) Other short-term liabilities, if any.*	NA	22%	17%

Total Liabilities are excluding equity share capital and other equity.

*Other short-term liabilities are including residual maturities within 12 months of loan from Bank/Fis and DFI.

vi. Institutional set-up for liquidity risk management

The Company has in place a detailed “Asset Liability Management Policy”, “Liquidity Policy” and “Foreign Exchange and Interest Rate Risk Management Policy”. The policies provide a framework for risk identification, risk measurement, risk mitigation, risk monitoring and ensuring regulatory as well as internal compliance.

The liquidity risk is reviewed at periodic intervals by ALCO committee through statement of structural liquidity, statement of short-term dynamic liquidity and statement of interest rate sensitivity for better financial planning. The ALCO reports to the RMC (Risk management committee) and meetings of RMC are organised at regular intervals to review various risks associated with Company’s operation.