

Disclosure on Liquidity Risk, as per extant RBI guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies as at March 31, 2025 is as follows:			
i. Funding Concentration based on Significant Counterparty:			
	Number of Significant	Amount	% of Total
	Counterparties	(Rs. Cr)	Deposits
	33	1276.87	0
ii. Top 20 Large Deposits (amount in Rs. lakhs and % of Total Deposits): Not Applicable			
iii. Top 10 Borrowings:			
		Amount (Rs. Cr)	% of Total Borrowings
		753.08	53.05%
iv. Funding Concentration based on Significant Instrument/Product:			
Sr.No.	Name of the Instrument/Product	Amount (Rs. Cr)	% of Total Liabilities
1	Term Loans	813.48	55.35%
2	Working Capital / Line of Credit /Overdraft facilities	0.00	0.00%
3	Commercial Papers	0.00	0.00%
4	Non-Convertible Debentures	437.14	29.74%
5	Inter corporate deposits	0.00	0.00%
6	External Commercial Borrowing	148.88	10.13%
7	Subordinate Debt	20.15	1.37%
Total		1419.65	96.59%
v. Stock Ratios:			
Sr.No.	Stock Ratios		%
A) I)	Commercial Papers as a % of Total Public Funds		-
II)	Commercial Papers as a % of Total Liabilities		-
III)	Commercial Papers as a % of Total Assets		-
B) I)	Non-Convertible Debentures (original maturity of less than one year) as a% of Total Public Funds		-
II)	Non-Convertible Debentures (original maturity of less than one year) as a% of Total Liabilities		-
III)	Non-Convertible Debentures (original maturity of less than one year) as a% of Total Assets		-
C) I)	Other Short-Term Liabilities as a % of Total Public Funds		38.41%
II)	Other Short-Term Liabilities as a % of Total Liabilities		37.10%
III)	Other Short-Term Liabilities as a % of Total Assets		28.19%
vi. Institutional set-up for Liquidity Risk Management:			
The Board through the Asset-Liability Management Committee (ALCO) shall have the overall responsibility for management of liquidity risk. The ALCO shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided from time to time.The ALCO committee is responsible for framing, implementing and monitoring the Liquidity Risk Management Framework including the ALM framework. It is also responsible for ensuring adherence to the various limits set by the regulator, Board and Board Sub Committee.			
Notes:			
1. Significant Counterparty and Significant Instrument/Product is defined in RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC No. 102/03 10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.			
2. Total borrowings are reported based on the outstanding principal amount, inclusive of accrued interest and adjusted for any unamortized borrowing costs			
3. Public funds are as defined in Master Direction – Reserve Bank of India (Non-Banking Financial Company –Scale Based Regulation) Directions, 2023.			
4. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figures) less Equities and Reserves/Surplus			
5. Other Short-term Liabilities is computed as current maturities of long-term debt, short-term bank borrowings including outstanding CC/WCDL and other short-term liabilities has been considered, but excludes commercial paper and Non-convertible debentures (original maturity of less than one year).			