

Disclosure of details as required by Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 issued by RBI vide notification no. RBI/DoR/2023-24/105 DoR.FIN.REC.No.45/03.10.119/2023-24 dated 19th October 2023, as on 30<sup>th</sup> September 2023

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

| Sr. No. | Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
|---------|--------------------------------------|------------------|---------------------|------------------------|
| 1       | 12                                   | 5,878.35         | NA                  | 69.80%                 |

**2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable**

**3. Top 10 borrowings (amount in ₹ crore and % of total borrowings)**

| Amount (₹ crore) | % of Total Borrowings |
|------------------|-----------------------|
| 5,675.29         | 71.67%                |

**4. Funding Concentration based on significant instrument/product**

| Sr. No. | Name of the instrument/product        | Amount (₹ crore) | % of Total Liabilities |
|---------|---------------------------------------|------------------|------------------------|
| 1       | Term Loans                            | 3,501.45         | 41.58%                 |
| 2       | Redeemable Non-Convertible Debentures | 2,587.21         | 30.72%                 |
| 3       | Commercial Paper                      | 1,819.68         | 21.61%                 |

**5. Stock Ratios:**

| Sr. No. | Particulars   | Sept-23 |
|---------|---|---------|
| (a)     | (i) Commercial papers as a % of total public funds  | 22.98%  |
|         | (ii) Commercial papers as a % of total liabilities  | 21.61%  |
|         | (iii) Commercial papers as a % of total assets  | 6.04%   |
| (b)     | (i) Non-convertible debentures (original maturity of less than one year) as a % of total public funds | 10.23%  |
|         | (ii) Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | 9.62%   |
|         | (iii) Non-convertible debentures (original maturity of less than one year) as a % of total assets     | 2.69%   |
| (c)     | (i) Other short-term liabilities, if any as a % of total public funds                                 | 29.84%  |
|         | (ii) Other short-term liabilities, if any as a % of total liabilities                                 | 28.06%  |
|         | (iii) Other short-term liabilities, if any as a % of total assets                                     | 7.84%   |

## 6. Institutional set-up for liquidity risk management

- a. The ALCO (Asset-liability Committee) is responsible for the management of the companies funding and liquidity requirements, within the board approved framework and extant regulations.
  
- b. The Company manages liquidity risk by maintaining an appropriate mix of cash and cash equivalents, unutilised banking facilities, credit lines as necessary. Further, the Company continuously monitors expected and actual cash flows by assessing the maturity profiles of financial assets and liabilities

