

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/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated 19th October 2023 (as updated), as on 31st December 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	14	5,882.07	NA	66.93%

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
5,498.94	65.18%

4. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	4,219.73	48.02%
2	Redeemable Non-Convertible Debentures	3,152.46	35.87%
3	Commercial Paper	1,044.02	11.88%

5. Stock Ratios:

Sr. No.	Particulars	Dec-23
(a)	(i) Commercial papers as a % of total public funds	12.38%
	(ii) Commercial papers as a % of total liabilities	11.88%
	(iii) Commercial papers as a % of total assets	3.54%
(b)	(i) Non-convertible debentures (original maturity of less than one year) as a % of total public funds	9.63%
	(ii) Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	9.25%
	(iii) Non-convertible debentures (original maturity of less than one year) as a % of total assets	2.76%
(c)	(i) Other short-term liabilities, if any as a % of total public funds	31.75%
	(ii) Other short-term liabilities, if any as a % of total liabilities	30.48%
	(iii) Other short-term liabilities, if any as a % of total assets	9.09%

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

