

Paragarph 31 pursuant to RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023 (as amended) - Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023

i. Funding concentration based on significant counterparty (both deposits and borrowings):

Sr. No.	Number of significant counterparties	Amount (In ₹ million)	% of total deposits	% of total liabilites
As at September 30, 2024				
1	7	9,695.7	Not Applicable	98.86%

ii. Top 20 large deposits (amount in ₹ million and % of total deposits): Not Applicable

iii. Top 10 borrowings (amount in ₹ million and % of total borrowings):

Sr. No.	As at September 30, 2024	
	Amount (In ₹ million)	% of total borrowings
1	5,034.3	51.92%
2	1,391.5	14.35%
3	267.9	2.76%
4	1,063.0	10.96%
5	527.1	5.44%
6	756.4	7.80%
7	655.5	6.76%

iv. Funding concentration based on significant instrument/product:

Sr. No.	Name of the instrument/ product	As at September 30, 2024	
		Amount (In ₹ million)	% of total liabilites
1	Non-Convertible Debentures	9,695.7	98.86%

v. Stock Ratios:

a. Commercial papers as a % of total public funds, total liabilities and total assets: Not Applicable

Sr. No.	Particulars	September 30, 2024
1	% of total public funds	-
2	% of total liabilities	-
3	% of total assets	-

b. Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets.: Not Applicable

c. Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Sr. No.	Particulars	September 30, 2024
1	% of total public funds	0.49%
2	% of total liabilities	0.48%
3	% of total assets	0.25%

vi. Institutional set-up for liquidity risk management.

The Company has instituted and adopted the Liquidity risk framework under the Asset Liability Management Committee (“ALCO”).

The Company’s liquidity risk framework is at-least reviewed annually, or as the market, business and regulatory environment demand.

Asset Liability Management Support Group, which consist of operating staff from Risk and Finance, analyse/monitor liquidity profile, limits & report to RMC, ALCO and Credit Risk Officer.