

**Public Disclosure on Liquidity Risk for the
period ended December 31, 2022**

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

Sr. No.	Number of Significant Counterparties	Amount (₹ Crores)	% of Total Deposits	% of Total Liabilities*
1	18	4,224	NA	55%

*Total liabilities does not include net worth of the Company

2. Top 20 large deposits (amount in ₹ crore and % of total deposits): Not Applicable. The Company is Systematically Important Non-deposit taking Non-Banking Financial Company.

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

Amount (Rs. In Crores)	% of Total Borrowings
3,218	50%

4. Funding Concentration based on significant instrument/product:

Sr. No.	Name of the Instrument/Product	Amount (₹ Crores)	% of Total Liabilities
1	Term Loans from Banks	3,622	47%
2	Term Loans from FIs	224	2%
3	Non- Convertible Debentures (NCDs)	2,436	32%
4	Subordinated Tier II Non-Convertible Debentures	75	1%
5	Commercial Paper	50	1%
6	External Commercial Borrowings	104	1%

5. Stock Ratios:

Ratio	As on December 31, 2022
Short Term Liabilities : Total Assets	27%
Commercial Papers : Total Assets	1%
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Assets	NA
Non-Convertible Debentures (NCDs) (Original maturity less than one year) : Total Liabilities	NA
Short Term Liabilities : Total Liabilities	31%
Long Term Assets : Total Assets	67%
Long Term Assets : Total Liabilities	77%
Commercial Papers : Total Liabilities	1%
Commercial Papers : Total public funds	1%
Non Convertible Debentures (NCDs) : Total public funds	39%
Short term liabilities : Total public funds	36%

6. Institutional set up for Liquidity Risk Management:

The Board of Directors is responsible for establishing and reviewing the ALM & Risk management Policies. Towards this end, the Board has established an ALM Committee (ALCO), which has been delegated the authority to manage funds and to match the Assets and the Liabilities in terms of their maturities and interest rate sensitivities, so that the risk arising from such mismatches can be contained within the desired limit. Similarly, the Board has also constituted Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various risks, including liquidity risk, faced by the Company. ALCO and RMC meetings are conducted at a frequency which is warranted from time to time with minimum frequency of once in a quarter. The board will review the minutes of the ALCO & RMC meetings and additional summarized information on a quarterly basis. If necessary the Board will recommend the actions that are in the best interest of the company.