

Public Disclosure Liquidity Risk – June 2024

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	17	1119.1	Not Applicable	99.5%

(ii) **Top 20 large deposits (amount in Rs. crore and % of total deposits):** Not Applicable

(iii) **Top 10 borrowings (amount in Rs. crore and % of total borrowings)**

Amount in Rs. crore	% of total borrowings
927.8	82.5%

(iv) **Funding Concentration based on significant instrument/product**

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Term Loan	602.9	53.6%
2	Working Capital	317.0	28.2%
3	Inter Corporate Deposit	204.7	18.2%
Total		630.2	100.00%

(v) **Stock Ratios:**

(a) Commercial papers as a % of total public funds, total liabilities and total assets:- Nil

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets :- 0%

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets – 4.85%

(vi) **Institutional set-up for liquidity risk management**

The Board of Directors have the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/ limits decided by it. The Board of Directors has formulated Risk Management Committee and Asset – Liability Management Committee (“ALCO”). ALCO ensures adherence to the risk tolerance/ limits set by the Board as well as implementing the liquidity risk management strategy of the company.