LIQUIDITY MANAGEMENT FRAMEWORK – PUBLIC DISCLOSURE ON LIQUIDITY RISK

Quarter Ended –March 2025

In Conformity with 'Guidelines on Liquidity Risk Management Framework' issued by RBI.

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

S.No.	Number of Significant* Counterparties	Amount (in lakhs)	% of Total deposits	% of Total Liabilities
1	3	38,806.65	Not Applicable	28.82%

*significant counter party is considered as borrowings with '10% or more' out of total borrowings.

Amount represents INDAS outstanding exclusive of Unamortized processing fee.

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits).

---- Not Applicable ----

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount (Rs. in Lakhs)	% of Total Borrowings
80173.27	93.98%

(iv) Funding Concentration based on significant instrument/product

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S.No.	Name of the Instrument/ Product	Amount (in Lakhs)	% of Total Liabilities
1	Term loans	70760.36	52.55%
2	Secured Overdraft Facility	9550.66	7.09%
3	Working Capital Facility	4999.62	3.71%

(v) Stock Ratios:

(i)	Short-term liability to total assets;	43.80%
(ii)	Short-term liability to long term assets;	98.60%
(iii)	Commercial papers to total assets;	NA
(iv)	Non-convertible debentures (NCDs) *(original maturity of less than one year)* to total assets;	NA
(v)	Short-term liabilities to total liabilities;	43.80%
(vi)	Long-term assets to total assets	44.42%

(vi) Institutional set-up for liquidity risk management

Asset Liability Committee (ALCO) constituted with members of Board of Directors reviews the Asset Liability Management (ALM) position on periodical basis. ALM Sub-committee constituted with Division heads and other officers' reviews the ALM position, including liquidity risk on constant basis. Company prepares and submits to RBI every month the 'Statement of Structural Liquidity' in specified format and ensures Net cumulative mismatch is within the permitted limit.