

**Public disclosure on liquidity risk as on 30th September 2025**

**i) Funding Concentration based on significant counterparty (Both Deposits and Borrowings)**

Number of significant counterparty	Amount (Rs. Crores)	% of Total Deposit	% of Total Liability
14	1,175.00	Not Applicable	99.11%

**Note:** Total liability does not include equity share capital and other equity.

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

- Not Applicable

**iii) Top 10 borrowings**

Amount (Rs. crore)	% of Total Borrowings
1,010.00	86%

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

Sr No	Name of the Instrument / Product	Amount (Rs. crore)	% of Total Liabilities
1	Working Capital Demand Loan	665.00	56.09%
2	Term Loan	35.00	2.95%
3	Short Term Revolving Loan	100.00	8.43%
4	Commercial Paper	375.00	31.63%

**v) Stock Ratios:**

	Particulars	Ratios
a)	Commercial Paper as a % of total public funds	31.91%
	Commercial Paper as a % of total liabilities	31.63%
	Commercial Paper as a % of total assets	24.28%
b)	Non convertible debentures (Original maturity of less than 1 year) as a % of total public funds	0.00%
	Non convertible debentures (Original maturity of less than 1 year) as a % of total liabilities	0.00%
	Non convertible debentures (Original maturity of less than 1 year) as a % of total assets	0.00%
c)	Other short-term liabilities as a % of total public funds*	0.90%
	Other short-term liabilities as a % of total liabilities	0.89%
	Other short-term liabilities as a % of total assets	0.68%

**\* Other Short Liabilities does not include WCDL repayments**

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

The Asset Liability Committee (ALCO), constituted by the Board, holds primary responsibility for managing the company's liquidity risk and asset-liability mismatches (ALM) in accordance with the risk tolerance limits approved by the Board. ALCO oversees liquidity and funding requirements, ensures an appropriate balance between assets and liabilities, and regularly reviews the maturity profile of financial assets and liabilities. The committee manages liquidity through a mix of cash reserves, unutilized banking facilities and credit lines.