

**Public disclosure on liquidity risk as on 31st March 2024**

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

Number of significant counterparty	Amount	% of Total Deposit	% of Total Liability
3	500.06	Not Applicable	95.00%

**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
503.46	100%

**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 Loans	500.06	95.00%
2	Overdraft backed by Fixed Deposit	3.40	0.65%

**v) Stock Ratios:**

Particulars	Ratios
a) Commercial Paper as a % of total public funds	0.00%
Commercial Paper as a % of total liabilities	0.00%
Commercial Paper as a % of total assets	0.00%
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*	4.28%
Other short-term liabilities as a % of total liabilities	4.10%
Other short-term liabilities as a % of total assets	2.51%

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

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

ALM is monitored as a regular process and necessary steps are taken if and when required. Company also maintains sufficient liquidity buffer through investments in liquid funds to meet its liability when they are due, under both normal and stressed conditions in a timely manner. Company has a Board approved Liquidity Risk Management policy in place prepared on the basis of RBI guidelines and internal factors specific to the business. The policy is reviewed on an annual basis. Maturity profile of financial assets and financial liabilities, borrowing and business and review of liquidity