

**Public disclosure on liquidity risk as on 30th September 2024**

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

Number of significant counterparty	Amount	% of Total Deposit	% of Total Liability
6	625.28	Not Applicable	98.98%

**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
625.28	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 Loan	500.00	79.15%
2	Short Term Revolving Loan	50.28	7.96%
3	Commercial Paper	75.00	11.87%

**v) Stock Ratios:**

Particulars	Ratios
a) Commercial Paper as a % of total public funds	11.99%
Commercial Paper as a % of total liabilities	11.87%
Commercial Paper as a % of total assets	7.70%
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*	1.07%
Other short-term liabilities as a % of total liabilities	1.06%
Other short-term liabilities as a % of total assets	0.69%

**\* 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.