

LIQUIDITY RISK MANAGEMENT FRAMEWORK as on June 30, 2024

(₹ in crores)

| (i) Funding Concentration based on significant counterparty (both deposits and borrowings) | | |
|---|---|--------------------------------|
| Particulars | | As at June 30, 2024 |
| a) | Number of significant counter parties** | 9 |
| b) | Amount | 80.18 |
| c) | Percentage of funding concentration to total deposits | NA |
| d) | Percentage of funding concentration to total liabilities* | 79.66% |

* Kindly note that the total liabilities does not include Net worth.

**A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the company's total liabilities.

(₹ in crores)

| (ii) Top 20 Large Deposits | | |
|-----------------------------------|---|--------------------------------|
| Particulars | | As at June 30, 2024 |
| a | Total amount of top 20 deposits | NA |
| b | Percentage of amount of top 20 deposits to total deposits | NA |

* Kindly note that the company does not take any public deposits.

(₹ in crores)

| (iii) Top 10 borrowings | | |
|--------------------------------|---|--------------------------------|
| Particulars | | As at June 30, 2024 |
| a | Total amount of top 10 borrowings | 81.05 |
| b | Percentage of amount of top 10 borrowings to total borrowings | 80.52% |

(₹ in crores)

| (iv) Funding Concentration based on significant instrument/product | | | |
|---|--|--------------------------------|--|
| Particulars | | As at June 30, 2024 | Percentage of Total Liabilities |
| a) | Borrowings from Banks/ Financial Institution | 66.62 | 66.19% |
| b) | Borrowings from National Housing Bank (NHB) | - | 0.00% |
| c) | Debt securities | - | 0.00% |
| d) | Subordinated liabilities | 15.00 | 15.06% |

* Kindly note that the total liabilities does not include Net worth.

(₹ in crores)

| (v) Stock ratio | | |
|------------------------|--|--------|
| Particulars | As at June 30, 2024 | |
| a | Commercial paper as a percentage of total public funds | NA |
| b | Commercial paper as a percentage of total liabilities | NA |
| c | Commercial paper as a percentage of total assets | NA |
| d | Non-convertible debentures (original maturity of less than one year) as a percentage of total public funds | NA |
| e | Non-convertible debentures (original maturity of less than one year) as a percentage of total liabilities | NA |
| f | Non-convertible debentures (original maturity of less than one year) as a percentage of total assets | NA |
| g | Other short term liabilities as a percentage of total public funds | NA |
| h | Other short term liabilities as a percentage of total liabilities | 36.01% |
| i | Other short term liabilities as a percentage of total assets | 13.73% |

* Kindly note that the total liabilities does not include Net worth.

(vi) Institutional set-up for liquidity risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/ limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.