

Public Disclosure on Liquidity Risk as on March 31, 2024

(₹ in crores)

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)		
Particulars		As at March 31, 2024
a)	Number of significant counter parties**	11
b)	Amount	93.45
c)	Percentage of funding concentration to total deposits	NA
d)	Percentage of funding concentration to total liabilities*	81.85%

* 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 March 31, 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 March 31, 2024
a	Total amount of top 10 borrowings	92.25
b	Percentage of amount of top 10 borrowings to total borrowings	53.95%

(₹ in crores)

(iv) Funding Concentration based on significant instrument/product			
Particulars		As at March 31, 2024	Percentage of Total Liabilities
a)	Borrowings from Banks/ Financial Institution	78.99	69.19
b)	Borrowings from National Housing Bank (NHB)	-	0.00%
c)	Debt securities	-	0.00%
d)	Subordinated liabilities	15.00	13.14

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

(₹ in crores)

(v) Stock ratio		
Particulars		As at March 31, 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	40.98%
i	Other short term liabilities as a percentage of total assets	17.61%

** 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.