Public Disclosure on Liquidity Risk Management Framework as on 31st March, 2025 pursuant to Guidelines on Liquidity Risk Management Framework of RBI Master Circular RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 as updated on October 10, 2024

i) Funding Concentration based on Significant Counterparty (both Deposits and Borrowings) as on 31th March, 2025

Sr. No.	Number of Significant Counterparties	Amount (₹ Crore)	% of Total Deposits	% of Total Liabilities
1	10	1048.06	165.35%	71.02%

ii) Top 20 Large deposits (Amount in ₹ Crore and % of Total Deposits)

Amount (₹ Crore)	% of Total Deposits
115.32	18.19%

iii) Top 10 Borrowings (Amount in ₹ Crore and % of Total Borrowings)

Amount (₹ in Crore)	% of Total Borrowing's
817.31	57.78%

iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the Instrument/Product	Amount (₹ Crore)	% of Total Liabilities
1	Term Loan from Banks(CBI, HDFC & Bajaj)	463.42	31.40%
2	Refinance from NHB	129.03	8.74%
3	Overdraft Facility from Bank	188.21	12.75%
4	Deposits	633.83	42.95%
	Total Borrowings	1414.50	95.85%
	Total Liability*	1475.77	100.00%

*It does not include Equity i.e. Capital + Reserve & Surplus

v) Stock Ratios:

(a) Commercial papers as a % of total Public Funds, Total Liabilities and Total Assets: **Not Applicable**

(b) Non-convertible Debentures (original maturity of less than one year) as a % of public Funds, Total Liabilities and Total Assets: **Not Applicable**

(c) Other Short-Term Liabilities, if any as a % of Total Public Funds, Total Liabilities and Total Assets as follows:

Particulars	As at Mar, 2025
Commercial Paper as % of Total Public Funds	Nil
Commercial Paper as % of Total Liabilities	Nil
	Nil
Commercial Paper as % of Total Assets	Nil
Non-Convertible Debentures (original maturity of less than one year) as a % of Total Public Funds	Nil
Non-Convertible Debentures (original maturity of less than one year) as a % of Total Liabilities	Nil
Non-Convertible Debentures (original maturity of less than one year) as a % of Total Assets	Nil
Other Short-term Liabilities to Total Public Funds	54.77%
Other Short-term Liabilities to Total Liabilities	52.49%
Other Short-term Liabilities to Total Assets	45.17%

Other Short Term Liabilities *	**₹ 774.70 Cr**
Total Public Funds	**₹1414.50 Cr**
Total Liabilities#	**₹1475.77 Cr**
Total Assets	**₹ 1715.00 Cr**

***** Other short term liabilities represent amount payable within 12 months from the reporting date & Includes Short Term Borrowings, Short Term Deposits, OD Balance and Other Current Liabilities

Excludes Share Capital & Reserves and Surplus

vi) Institutional set-up for Liquidity Risk Management:

The Board of Directors are responsible for the overall Risk Management approach and for approving the Risk Management strategies and principles. The Board has set up the Asset Liability Management Committee (ALCO) and Risk Management Committee to manage various risks of the Company. The Asset Liability Management Committee (ALCO) meets on regular basis and is responsible for ensuring adherence to the risk tolerance/limits set by the Board including the Liquidity Risk of the Company. The performance of the ALCO is reviewed by Audit Committee/Board.

The Company has its own Asset Liability Management (ALM) Policy, which covers the Liquidity Risk Management Framework.

Accordingly, the Company.

- Performs stress testing on a quarterly basis which enables the Company to estimate the Liquidity requirements as well as adequacy and cost of the Liquidity buffer under stressed Conditions.
- Formulated a contingency funding plan as a part of the outcome of stress testing results.
- Monitors liquidity risk based on Stock approach to liquidity by way of pre-defined internal Limits for various critical ratios pertaining to liquidity risk.

The Company has diversified source of funding to ensure that there is no significant source, the withdrawal of which could trigger Liquidity problems. The Company monitors cumulative mismatches across all time buckets by establishing internal prudential limits. The Company maintains adequate liquidity buffer of readily marketable assets, to protect itself against any liquidity risk at the same time is mindful of the cost associated with it.