CIN: L65100DL1987GOI027265

# Public Disclosures In Accordance With RBI Circular On Liquidity Risk Management Position [As on 31.03.2024 ( Audited)]

The Board of Directors of the Company has constituted the Asset Liability Management Committee, Risk Management Committee and Investment Committee. The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans.

Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company. The Company manages liquidity risk by maintaining sufficient cash/treasury surpluses. Management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position.

## i) Funding Concentration based on significant counterparty (both deposits and borrowings)

(₹ in Lakhs)

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Sl.	Period	Number of Significant Counterparties *	Amount	% of Total deposits	% of Total Liabilities
1	As at 31.03.2024	28.00	43,36,113.57	N.A.	80.24%
2.	As at 31.03.2023	25.00	36,45,611.82	N.A.	81.90%

### \*Note:

- 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.
- Total Liabilities has been computed as Total Assets Less Equity Share Capital and Reserve & Surplus.

## ii) Top 20 large deposits

(₹ in Lakhs)

Period	riod Large deposits Amount % of Total Deposits					
As at 31.03.2024	N.A. P. H.					
As at 31.03.2023	Not Applicable.					

# iii) Top 10 borrowings:

# As at 31.03.2024

(₹ in Lakhs)

Sl.	Borrowings	Amount	% Of Total Borrowings
1	State Bank of India	921,908.67	18.55%
2	Japan International Cooperation Agency (JICA)	302,161.74	6.08%
3	Bank of India	271,874.15	5.47%
4	European Investment Bank (EIB)	271,776.05	5.47%
5	Central Bank of India	235,000.00	4.73%
6	National Bank for Financing Infrastructure and Development (NaBFID)	205,000.00	4.13%
7	Punjab National Bank	163,125.00	3.28%
8	7.94% IREDA Taxable unsecured bonds Series XII-D	150,000.00	3.02%
9	Asian Development Bank (ADB)	122,281.72	2.46%
10	7.53% IREDA Taxable unsecured bonds Series XV-F	122,200.00	2.46%

## iv) Funding Concentration based on significant instrument/product.

# As at 31.03.2024

(₹ in Lakhs)

Sl.	Number of the instrument / product	Amount (₹)	% Of Total Liabilities
1.	Term Loans from Banks (Secured)	23,30,585.11	43.13%
2.	Taxable Bonds - Non-Convertible Redeemable Debentures (Unsecured)	11,32,614.00	20.96%
3.	Term Loans from Others (Unsecured)	6,80,719.95	12.60%
4.	Taxable Bonds - Non-Convertible Redeemable Debentures (Secured)	3,81,800.00	7.07%
5.	Tax-free Bonds – Non-Convertible Redeemable Debentures (Secured)	2,57,660.42	4.77%
6.	Term Loans from Banks (Unsecured)	1,12,816.10	2.09%

7.	Subordinated Liabilities	65,000.00	1.20%
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## Note:

- 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.
- Total Liabilities has been computed as Total Assets Less Equity Share Capital and Reserve & Surplus.
- A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate
  amount to more than 1% of the Company's total liabilities.

### v) Stock Ratios:

Sl.	Number of the instrument / product	As at 31.03.2024	As at 31.03.2023
1	Commercial papers as a % of total public funds	N/A	N/A
2	Commercial papers as a % of total liabilities	N/A	N/A
3	Commercial papers as a % of total assets	N/A	N/A
4	Non-convertible debentures (original maturity of less than one year) as a % of total public	N/A	N/A
	funds		
5	Non-convertible debentures (original maturity of less than one year) as a % of total	N/A	N/A
	liabilities		
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	N/A	N/A
7	Other short-term liabilities if any as a % of total public funds	2.78%	3.20 %
8	Other short-term liabilities if any as a % of total liabilities	3.02%	3.55 %
9	Other short-term liabilities if any as a % of total assets	2.40%	2.83 %

Note: Other short-term liabilities have been computed as sum total of Trade Payables, Other financial & non-financial liabilities excluding GOI Fully Serviced Bonds.

## A. Disclosure on Liquidity Coverage Ratio: -

RBI vide its Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 issued the guidelines covering liquidity risk management for NBFCs wherein RBI introduced Liquidity Coverage Ratio (LCR) applicable on all non-deposit taking NBFCs with asset size of more than 5,000 crore. The guidelines aim to maintain a liquidity buffer in terms of LCR by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for next 30 days. As per the guideline, LCR is represented by Stock of High-Quality Liquid Assets (HQLA) divided by Total Net Cash Outflows (stressed outflow less stressed inflows) over the next 30 calendar days. HQLA are defined by RBI as the liquid assets that can be readily sold or immediately convertible into cash at little/no loss of value or can be used as collateral to obtain funds in stress situations.

The Company has complied with LCR requirement w.e.f. 01.12.2020 against stipulated requirement of minimum LCR of 50%, progressively increasing up to the required level of 100% by December 1, 2024. The Company is maintaining LCR in INR only; hence there is no currency mismatch.

# For the year ended 31.03.2024

(₹ in Lakhs)

		Q1 (April -	June 2023)	Q2 (July –	Sep 2023)	Q3 (Oct -	Dec 2023)	Q-4 (Jan- N	Mar 2024)
High Quality Liquid Assets		Total Unweighted Value (average)	Total weighted Value (average)	Total Unweighted Value (average)	Total weighted Value (average)	Total Unweighted Value (average)	Total weighted Value (average)	Total Unweighted Value (average)	Total weighted Value (average)
1	Total High Quality Liquid Assets (HQLA) **	29,640.80	29,640.80	91,265.37	91,265.37	95,778.22	95,778.22	98,616.47	98,616.47
Cash C	outflows								
2	Deposits (for deposit taking companies)	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	47,075.86	54,137.24	10,584.49	12,172.16	19,546.38	22,478.33	78,735.99	90,546.39
4	Secured wholesale funding	41,671.28	47,921.97	46,818.30	53,841.04	51,979.77	59,776.74	88,204.56	1,01,435.25
5	Additional requirements, of which	-	-	-	-	-	-	-	-
(i)	Outflows related to derivative exposures & other collateral requirements	2,773.92	3,190.00	8,030.31	9,234.86	2,415.46	2,777.78	2,780.46	3,197.53
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	2,810.46	3,232.03	578.16	664.88	-	-	92.43	106.30
7	Other contingent funding obligations	-	-	-	-	-	-	-	-

8	TOTAL CASH OUTFLOWS	94,331.52	1,08,481.25	66,011.26	75,912.95	73,941.61	85,032.85	1,69,813.44	1,95,285.46
Cash	Inflow								
9	Secured lending	94,789.84	71,092.38	70,936.47	53,202.36	93,967.28	70,475.46	1,16,411.77	87,308.82
10	Inflows from fully performing exposures	-	-	-	-	-	-	-	-
11*	Other cash inflows	-	-	-	-	-	-	2,89,237.57	2,16,928.18
12	TOTAL CASH INFLOWS	94,789.84	71,092.38	70,936.47	53,202.36	93,967.28	70,475.46	4,05,649.34	3,04,237.00
			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value
13	TOTAL HQLA		29,640.80		91,265.37		95,778.22		98,616.47
14	TOTAL NET CASH OUTFLOWS		37,388.87		22,710.59		21,258.21		48,821.36
15	LIQUIDITY COVERAGE RATIO (%)		79%		402%		451%		202%

<sup>\*</sup>Lines of Credit – Credit/ liquidity/other contingent facilities
\*\*HQLA consists of Government Securities, Term & Demand Deposits with Banks, Cash & cash Equivalents.