

**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)**

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	Large deposits	Amount	% of Total Deposits
As at 31.03.2024	Not Applicable.		
As at 31.03.2023			

**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%



8	<b>TOTAL CASH OUTFLOWS</b>	<b>94,331.52</b>	<b>1,08,481.25</b>	<b>66,011.26</b>	<b>75,912.95</b>	<b>73,941.61</b>	<b>85,032.85</b>	<b>1,69,813.44</b>	<b>1,95,285.46</b>
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	<b>TOTAL CASH INFLOWS</b>	<b>94,789.84</b>	<b>71,092.38</b>	<b>70,936.47</b>	<b>53,202.36</b>	<b>93,967.28</b>	<b>70,475.46</b>	<b>4,05,649.34</b>	<b>3,04,237.00</b>
			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%

\*Lines of Credit – Credit/ liquidity/other contingent facilities

\*\*HQLA consists of Government Securities, Term & Demand Deposits with Banks, Cash & cash Equivalents.