

A. Liquidity Risk Management Framework for Non-Banking Financial Companies**i) Funding Concentration based on significant counterparty (both deposits and borrowings)****(₹ in Crores)**

Sl.	Period	Number of Significant Counterparties*	Amount	% of Total deposits	% of Total Liabilities
1	As at 31.03.2025	33	55,196.93	N.A.	79.46%
2.	As at 31.03.2024	28	43,361.14	N.A.	80.24%

*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 have been computed as Total Assets Less Equity Share Capital and Reserve & Surplus.

ii) Top 20 large deposits**(₹ in Crores)**

Period	Large deposits	Amount	% of Total Deposits
As at 31.03.2025	Not Applicable		
As at 31.03.2024			

iii) Top 10 borrowings:**As at 31.03.2025****(₹ in Crores)**

Sl.	Borrowings	Amount	% Of Total Borrowings
1	Loans from State Bank of India*	11,933.17	18.43%
2	Loans from Punjab National Bank	3,106.09	4.80%
3	Loan from Japan International Cooperation Agency (JICA)	2,946.65	4.55%
4	Loan from European Investment Bank (EIB)	2,564.96	3.96%
5	Loans from Central Bank of India	2,069.09	3.20%
6	7.37% IREDA Taxable Unsecured Bond Series XVI-F	2,000.00	3.09%
7	Loans from Bank of India	1,968.23	3.04%
8	7.94% IREDA Taxable Unsecured Bond Series XII-D	1,500.00	2.32%
9	7.44% IREDA Taxable Unsecured Bond Series XVI-B	1,500.00	2.32%
10	7.36% IREDA Taxable Unsecured Bond Series XVI-D	1,500.00	2.32%

*Includes Bank loan, short term loan and Overdraft/CC Limit

iv) Funding Concentration based on significant instrument/product**As at 31.03.2025****(₹ in Crores)**

Sl.	Number of the instrument / product	Amount (₹)	% Of Total Liabilities
1.	Term Loans from Banks (Secured)	26,102.18	37.57%
2.	Taxable Bonds - Non-Convertible Redeemable Debentures (Unsecured)*	22,066.14	31.76%
3.	Term Loans from Others (Unsecured)	3,678.15	5.29%
4.	Taxable Bonds - Non-Convertible Redeemable Debentures (Secured)*	3,818.00	5.50%
5.	Tax-free Bonds – Non-Convertible Redeemable Debentures (Secured)	2,576.60	3.71%
6.	Term Loans from Banks (Unsecured)	3,709.16	5.34%
7.	Subordinated Liabilities*	2,807.37	4.04%

*At face value

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 have 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 31.03.2025	As at 31.03.2024
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 funds	N/A	N/A
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N/A	N/A
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	2.24 %	2.78%
8	Other short-term liabilities if any as a % of total liabilities	2.09 %	3.02%
9	Other short-term liabilities if any as a % of total assets	1.82 %	2.40%

Note: Other short-term liabilities have been computed as sum total of Derivative Financial Instruments, Trade Payables, Other financial & non-financial liabilities excluding GOI Fully Serviced Bonds on the basis of maturity.