

Public Disclosure in accordance with RBI Guidelines on Liquidity Risk Management Framework

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, liquidity risk management, funding mix, asset and liability mix, liquidity projections, management reporting, 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 and HQLA investments. 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 (borrowings)

(₹ in Lakhs)

Sl.	Period	Number of Significant Counterparties ¹	Amount	% of Total Liabilities
1	30.09.2024	31	46,67,346.086	78.56%

Notes:

1. 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.

ii) Top 10 borrowings - As on 30.09.2024

(₹ in Lakhs)

Sl.	Borrowings	Amount	% of Total Borrowings
1	Term loans from State Bank of India	8,94,467.33	16.37%
2	Line of credits from JICA	3,15,565.02	5.78%
3	Line of credits from EIB	2,62,125.87	4.80%
4	Term loans from Bank of India	2,34,387.04	4.29%
5	Term loans from National Bank for Financing Infrastructure and Development (NaBFID)	1,93,611.11	3.54%
6	Term Loans and Short-Term Loans Punjab National Bank	1,66,875.00	3.05%
7	7.94% IREDA Taxable unsecured bonds Series XII-D	1,50,000.00	2.75%
8	7.44% IREDA Taxable unsecured bonds series XVI-B	1,50,000.00	2.75%
9	7.36% IREDA Taxable unsecured bonds series XVI-D	1,50,000.00	2.75%
10	Term loans from Canara Bank	1,30,500.00	2.39%

iii) Funding Concentration based on significant instrument/product - As on 30.09.2024

(₹ in Lakhs)

Sl.	Name of the instrument / product ¹	Amount (₹)	% of Total Liabilities
1	Term Loans from Banks (Secured)	23,60,771.50	39.74%
2	Taxable Bonds - Non-Convertible Redeemable Debentures (Unsecured)*	16,41,614.00	27.63%
3	Term Loans from Banks (Unsecured)	3,88,064.46	6.53%
4	Taxable Bonds - Non-Convertible Redeemable Debentures (Secured)*	3,81,800.00	6.43%
5	Term Loans from Others (Unsecured)	3,70,110.38	6.23%
6	Tax-free Bonds - Non-Convertible Redeemable Debentures (Secured)	2,57,660.42	4.34%
7	Subordinated Liabilities*	65,000.00	1.09%

*At face value

Note:

1. 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 on 30.09.2024
1	Commercial papers as a % of total public funds	N/A
2	Commercial papers as a % of total liabilities	N/A
3	Commercial papers as a % of total assets	N/A
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	N/A
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N/A
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	N/A
7	Other short-term liabilities if any as a % of total public funds	2.94%
8	Other short-term liabilities if any as a % of total liabilities	2.70%
9	Other short-term liabilities if any as a % of total assets	2.33%