

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 on 31.12.2024	32	50,137.95	N.A.	79.05%

*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 Crores)

Period	Large deposits	Amount	% of Total Deposits
As on 31.12.2024	Not Applicable.		

iii) Top 10 borrowings:

As on 31.12.2024

(₹ in Crores)

Sl.	Borrowings	Amount	% of Total Borrowings
1	Loans from State Bank of India*	9,764.95	16.86%
2	Loans from Punjab National Bank	3,237.36	5.59%
3	Loan from Japan International Cooperation Agency (JICA)	2,886.51	4.98%
4	Loan from European Investment Bank (EIB)	2,678.65	4.62%
5	Loans from Bank of India	2,155.70	3.72%
6	7.37% IREDA Taxable Unsecured Bond Series XVI-F	2,000.00	3.45%
7	7.94% IREDA Taxable Unsecured Bond Series XII-D	1,500.00	2.59%
8	7.44% IREDA Taxable Unsecured Bond Series XVI-B	1,500.00	2.59%
9	7.36% IREDA Taxable Unsecured Bond Series XVI-D	1,500.00	2.59%
10	7.32% IREDA Taxable Unsecured Bond Series XVI-E	1,500.00	2.59%

*Includes Bank Loan and Short Term Loan and Overdraft

iv) Funding Concentration based on significant instrument/product.

As on 31.12.2024

(₹ in Crores)

Sl.	Number of the instrument / product	Amount (₹)	% of Total Liabilities
1.	Term Loans from Banks (Secured)	23,715.76	37.39%
2.	Taxable Bonds - Non-Convertible Redeemable Debentures (Unsecured)*	19,916.14	31.40%
3.	Term Loans from Others (Unsecured)	3,409.81	5.38%
4.	Taxable Bonds - Non-Convertible Redeemable Debentures (Secured)*	3,818.00	6.02%
5.	Tax-free Bonds – Non-Convertible Redeemable Debentures (Secured)	2,576.60	4.06%
6.	Term Loans from Banks (Unsecured)	3,857.54	6.08%
7.	Subordinated Liabilities*	650.00	1.02%

*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 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 on 31.12.2024	As on 31.12.2023
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 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	3.97 %	4.24%

8	Other short-term liabilities if any as a % of total liabilities	3.62 %	3.61%
9	Other short-term liabilities if any as a % of total assets	3.14 %	4.72%

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.