



## 77 Public disclosure on liquidity risk

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

Number of Significant Counterparties	Amount (₹ Lakhs)	% of Total deposit	% of Total Liabilities
1	5,000.00	Not Applicable	12.97%
1	4,133.14	Not Applicable	10.72%
2	27,005.00	Not Applicable	70.06%

- (ii) Top 20 large deposits (amount and % of total deposits)
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- Not Applicable

- (iii) Top 10 borrowings (amount and % of total borrowings)

Amount (₹ Lakhs)	% of Total Borrowings
5,000.00	13.84%
4,133.14	11.44%
27,005.00	74.73%

- (iv) Funding Concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (Rs. Lakhs)	% of Total Liabilities
1	NCD	5,000.00	12.97%
2	Term loan from bank	4,133.14	10.72%
3	Inter Corporate deposit	27,005.00	70.06%

- (v) Stock Ratios:

## Particulars

- (a) Commercial papers as a % of total public funds, total liabilities and total assets - Nil
- (b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets - Nil
- (c) Other short-term liabilities as a % of total public funds - **NA**  
 Other short-term liabilities as a % of total liabilities- **20.74%**  
 Other short-term liabilities as a % of total assets - **17.78%**

- (vi) Institutional set-up for liquidity risk management

Board constituted Asset Liability committee (ALCO) reviews asset liability mismatches (ALM). It also ensures that there are no excessive concentration of either assets or liability side of the balance sheet.

ALM is monitored as a regular process and necessary steps are taken wherever required. Company also maintains sufficient liquidity buffer through ICD from Holding Company and other means to meet its liability when they are due, under both normal and stressed conditions in a timely manner. Maturity profile of financial assets and financial liabilities is assessed along with borrowing and business and as a part of review of liquidity position.

Liquidity risk is managed in accordance with ALM policy. Same is reviewed periodically to incorporate regulatory changes, economic scenario and business requirements.