

Public Disclosure on Liquidity Risk as on June 30, 2025
Pursuant to RBI Guidelines on Liquidity Risk Management Framework as mentioned under
Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation)
Directions, dated October 19, 2023

i. Funding Concentration based on significant counterparty*

Number of Significant Counterparties**	Amount (Rs. In Crores)	% of Total Deposits**	% of Total Liabilities
15	38,275	-	57.14%

*Both deposits and borrowings

** None of the depositors is a significant counterparty

ii. Top 20 Large Deposits

Amount (Rs. In Crores)	% of Total Deposits
2,667	14.41%

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Liabilities
33,646	50.23%

iv. Funding Concentration based on significant instrument/product.

Sr. No.	Name of the instrument/product	As on Jun 30, 2025 (₹ in crore)	% of Total Liabilities
1	Secured Non-Convertible Bonds	2,494.17	3.72%
2	Secured Non-Convertible Debentures	3,280.83	4.90%
3	Commercial Papers	4,456.45	6.65%
4	Refinance Facility from NHB	9,518.27	14.21%
5	Bank Facilities (Long Term + Short Term)	22,556.01	33.67%
6	Financial Institution Facilities (Long Term + Short Term)	513.74	0.77%
7	External Commercial Borrowings	2,973.89	4.44%
8	Deposits	18,510.69	27.63%
9	Subordinated Tier-II Non-Convertible Debentures	539.61	0.81%
Total Borrowings		64,843.66	96.81%
Total Liabilities		66,983.39	

v. Stock Ratios

Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
Commercial papers	6.87%	6.65%	5.28%
Non-convertible Debentures (original maturity of less than 1 year)	0.00%	0.00%	0.00%
Other short-term liabilities*	6.55%	6.34%	5.03%

* Includes short term funds with original maturity of less than 1 year availed as short-term Lines / OD / WCDL, from banks.

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee (ALCO) and the Risk Management Committee. The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies, and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating and monitoring the integrated risk management system of the Company including liquidity risk. The ALCO is responsible for ensuring adherence to the liquidity risk tolerance/limits set out in the Board approved Asset Liability Management (ALM) policy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile for assets & liabilities, responsibilities, and controls for managing liquidity risk and overseeing the liquidity position of the Company. The ALM Policy is reviewed periodically to realign the same pursuant to any regulatory changes or business needs and approved by the RMC and the Board.

Management regularly reviews the position of cash and cash equivalents by aligning the same with the projected maturity of financial assets and financial liabilities, economic environment, liquidity position in the financial market, anticipated pipeline of future borrowing & future liabilities and threshold of minimum liquidity defined in the ALM policy with additional liquidity buffers as management overlay.



Notes:

- 1. Significant counterparty is considered as per Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023*
- 2. Total Liabilities has been computed as sum of all financial and non-financial liabilities (as per Balance Sheet) and it does not include Equities and Reserves/Surplus.*
- 3. Public funds is as defined in Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023*
- 4. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS) for the period ending Jun 30, 2025, which was subject to limited review by the statutory auditor of the Company.*

LCR disclosure Q1 FY26

Particulars		Amount in Cr	
		Q1 FY 2025-26	
		Total Unweighted* Value (average)	Total Weighted# Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	3,137.90	2,560.51
Cash outflows			
2	Deposits (for deposit taking companies)	425.19	488.97
3	Unsecured wholesale funding	959.34	1,103.24
4	Secured wholesale funding	1,114.38	1,281.54
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	1,225.37	1,409.18
7	Other contingent funding obligations	162.45	186.82
8	TOTAL CASH OUTFLOWS	3,886.73	4,469.75
Cash inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	940.34	705.26
11	Other cash inflows	9,279.24	6,959.43
12	TOTAL CASH INFLOWS	10,219.58	7,664.69
		Total Value (average)	Total Adjusted Value
13	TOTAL HQLA	3,137.90	2,560.51
	Assets without any haircut	103.82	103.82
	Assets with a minimum haircut of 15%	3,034.08	2,456.69
	Assets with a minimum haircut of 50%:	-	-
14	TOTAL NET CASH OUTFLOWS		1,117.44
15	LIQUIDITY COVERAGE RATIO (%)		229.14%

*Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

#Weighted values are calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

Note: Data is presented as simple averages of daily observations over the previous quarter.

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