

Appendix VI-A

Public disclosure on liquidity risk

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

Sr No.	Number of Significant Counterparties	Amount* (₹ crore)	% of Total deposits	% of Total Liabilities
1	09	184.27	NA	97.04%

- (ii) Top 20 large deposits

Amount* in INR crores	NA
% of total Deposit	NA

- (iii) Top 10 borrowings

Amount* in INR crores	184.27
% of total borrowings	100.00%

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

Sr No.	Name of the instrument/product	Amount* (₹ crore)	% of Total Liabilities
1	Term loan	150.46	79.24%
2	Bank overdraft	25.20	13.27%
3	Non- Convertible Debentures (NCD)	3.57	1.88%
4	WCDL	5.04	2.65%

(v) Stock Ratios:

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	NA	NA	NA
NCD (original maturity of less than one year)	NA	NA	NA
Other short-term liabilities	NA	57.69%	27.15%

*Represents adjustments on account of EIR and other adjustments

(vi) Institutional set-up for liquidity risk management

The Company's Board of Directors assume the overall responsibility for management of liquidity risk.

Asset Liability Committee ('ALCO') shall have the responsibility of evaluating liquidity risks faced by the entity and will act as per mandate of the Board in managing the liquidity risk and adherence to this framework. ALCO reports into the Board of Directors of the Company.