

## Liquidity Risk

Public disclosure on Liquidity Risk For the period ended September 30, 2024 pursuant to RBI circular dated November 04,2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

### I. Funding Concentration based on significant counter party (both deposits and borrowings)

Sl. No.	No of Significant Counter parties	As on 30th September 2024			As on 31st March 2024		
		Amount (₹ in lakhs)	% of Total Deposits	% of Total Liabilities	Amount (₹ in lakhs)	% of Total Deposits	% of Total Liabilities
1	Nil	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

II. Top 20 Large Deposits: Not Applicable

### III. Top 10 Borrowings

Sl. No.	Name of parties/holders	Nature	As on 30th September 2024		As on 31st March 2024	
			Amount (₹ in lakhs)	As a % of Total borrowings	Amount (₹ in lakhs)	As a % of Total borrowings
1	The State bank of India	Term loan	2,133.51	4.29%	2,429.64	5.50%
2	The State bank of India	Cash credit	2,432.47	4.89%	2389.82	5.41%
3	Federal Bank	Working Capital Demand Loan	1,721.08	3.46%	991.82	2.25%
4	The Dhanlaxmi Bank	Cash credit	229.25	0.46%	351.48	0.80%
5	Ramaa Iyer K	Subordinate Debt	228.00	0.46%	228.00	0.52%
6	Mr. Homi Farrok Kaka	Non-Convertible Debenture	200.00	0.40%	200.00	0.45%
7	The Canara Bank	Term Loan	155.88	0.31%	324.35	0.73%
8	Ms. Sashikala V C	Subordinate Debt	146.00	0.29%	156.00	0.35%
9	Mr. Perviz Farrok Kaka	Non-Convertible Debenture	125.00	0.25%	125.00	0.28%
10	Jacob Koshy	Non-Convertible Debenture	90.00	0.18%	67.00	0.15%
11	Rajeswari Amma Sarada	Non-Convertible Debenture	76.00	0.15%	71.00	0.16%
12	SWAPNA MUTHALPURAYEDATH	Non-Convertible Debenture	67.50	0.14%	17.50	0.04%
13	Ms. Kala S	Subordinate Debt	61.75	0.12%	61.75	0.14%
<b>TOTAL</b>			<b>7,666.44</b>		<b>7,413.36</b>	

### IV. Funding Concentration based on significant instrument/product

SL	Name of the instrument/product	As on 30th September 2024		As on 31st March 2024	
		Amount (in lakhs)	% of Total Liabilities	Amount (in lakhs)	% of Total Liabilities
1	Non convertible Debentures	23,177.30	41.97%	19,142.40	35.06%
2	Subordinated Debts	19,850.55	35.94%	19,888.40	36.42%
3	Bank Borrowings	6,672.19	12.08%	6,844.69	12.54%
<b>TOTAL</b>		<b>49,700.03</b>		<b>45,875.49</b>	

### V. Stock Ratio:

Other Short term liabilities of ₹4213.44 lakhs as on 30th September 2024 (₹1,438.49 lakhs as on 31st March 2024) as a % of Total Public funds, Total Liabilities and Total Assets

Particulars	As on 30th September 2024		As on 31st March 2024	
	Amount (₹ in lakhs)	Other Short Term Liabilities As a % Of	Amount (₹ in lakhs)	Other Short Term Liabilities As a % Of
Other Short term Liabilities:	4,617.12		1,438.49	
Public Fund	49,155.58	9.39%	44,053.48	3.27%
Total Liabilities	55,225.14	8.36%	54,601.69	2.63%
Total Assets	65,238.09	7.08%	63,504.48	2.27%