

Disclosure on liquidity risk for the quarter ended September 30, 2023 under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

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

Sr. No.	Number of Significant Counterparties	Amount ¹ (₹ crore)	% of Total deposits	% of Total Liabilities
1	17	12,539	Not Applicable	69%

- (ii) Top 20 large deposits: Not Applicable

- (iii) Top 10 borrowings

Amount ¹ (₹ crore)	% of Total Borrowings
10,590	60%

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

Sr. No.	Name of the instrument/product	Amount ¹ (₹ crore)	% of Total Liabilities
1	Non-Convertible Debentures	17,553	96%

- (v) Stock Ratios:

Sr. No.	Particulars	Ratio
1	Commercial Paper to Total Liabilities	NIL
2	Commercial Paper to Total Assets	NIL
3	NCDs (Original maturity < 1 Year) to Total Liabilities	NIL
4	NCDs (Original maturity < 1 Year) to Total Assets	NIL
5	Other Short-Term Liabilities to Total Liabilities ²	15%
6	Other Short-Term Liabilities to Total Assets ²	13%

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

India Infradebt Limited (Infradebt) has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. At least four meetings of ALCO are conducted in a financial year. The Board Risk Management Committee (BRMC), a sub-committee of the Board of Directors of the Company oversees the liquidity risk management. The BRMC subsequently updates the Board of Directors on the same. Infradebt has a Board approved Liquidity & Interest Rate Risk Policy which covers the aspect of Liquidity Risk Management, Interest Rate Risk Management, Resource Planning & Funding Strategies, Stress Testing & Contingency Funding Plan and Management Information System.

Notes:

1. Face Value of the debentures.
2. Other Short-Term liabilities include current maturities of long-term debentures.